



2020

GUIDE TO SELECTING

YOUR DISCOVERY HEALTH MEDICAL SCHEME PLAN

Guide to selecting your health plan

Please complete the following with the assistance of a registered financial adviser.

Question 1



Do you want a top of the range plan providing the most extensive cover for in-hospital, chronic and day-to-day benefits?

Your choice indicates the Executive Plan: The Executive Plan offers you the most extensive cover in-hospital, for day-to-day medical expenses and for emergencies.

Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
Executive	<ul style="list-style-type: none"> ▪ Access to a wide range of specialists who we have an arrangement with that we cover in full ▪ All other specialists and healthcare professionals are paid up to 300% and 200% respectively of the Discovery Health Rate (DHR) ▪ The highest reimbursement rate and accumulation to the Annual Threshold ▪ Cover for an extended list of chronic conditions ▪ Access to a defined list of non-generic medicines that we cover in full ▪ Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood ▪ Private ward cover ▪ Access to the Extended Oncology Benefit which provides members with full cover for a defined list of oncology treatments ▪ Access to the Oncology Innovation Benefit which provides members with cover for a list of innovative cancer treatments with a co-payment ▪ Access to the Global Treatment Platform which gives members access to specialised, advanced medical care in South Africa and abroad. Access to full cover for second opinion services and cover ▪ Overseas Treatment Benefit for treatment not available in SA, where the Scheme pays up to R750 000 ▪ Up to \$1 million for medical emergencies when travelling outside of South Africa ▪ Cover for a defined list of the latest treatments through the Specialised Medicine and Technology Benefit, up to R200 000 with a co-payment of up to 20% 	<ul style="list-style-type: none"> ▪ Cover in ANY private hospital ▪ No overall hospital limit ▪ Full cover when using a specialist who we have an arrangement with ▪ Emergency response services nationwide with Discovery 911 	<p>Comprehensive level of day-to-day cover:</p> <ul style="list-style-type: none"> ▪ 25% Medical Savings Account ▪ Unlimited Above Threshold Benefit ▪ Full cover when using a specialist who we have an arrangement with ▪ Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for unlimited pharmacy clinic consultations in the wellness network, video call consultations with a GP, and unlimited consultations with a network GP, when referred. It also covers two kids casualty visits a year ▪ Access to the Trauma Recovery Extender Benefit 	<ul style="list-style-type: none"> ▪ Extensive cover for a list of chronic conditions ▪ Full cover for approved medicine on Discovery Health's medicine list ▪ A high set monthly amount available for medicine not on our list ▪ Access to the Specialised Medicine and Technology Benefit 	<ul style="list-style-type: none"> ▪ No overall limit ▪ Cover for the first R400 000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate ▪ Access to the Extended Oncology Benefit and the Oncology Innovation Benefit

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Question 2



Do you want a plan that offers you unlimited day-to-day benefits and comprehensive cover in-hospital and for chronic medicine?

You have a choice between two Comprehensive plans: The Comprehensive plans offer you comprehensive cover in hospital, for day-to-day medical expenses and for emergencies.

Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
Classic Comprehensive	<ul style="list-style-type: none"> Access to a wide range of specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR) Cover for an extended list of chronic conditions Access to a defined list of non-generic medicines that we cover in full Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood Access to the Extended Oncology Benefit which provides members with full cover for a defined list of oncology treatments Access to the Oncology Innovation Benefit which provides members with cover for a list of innovative cancer treatments Access to the Global Treatment Platform which gives members access to specialised, advanced medical care in South Africa and abroad. Access to full cover for second opinion services and cover Overseas Treatment Benefit for treatment not available in SA, where the Scheme pays up to R500 000 Up to R5 million for medical emergencies when travelling outside of South Africa Cover for a defined list of the latest treatments through the Specialised Medicine and Technology Benefit, up to R200 000 with a co-payment of up to 20% 	<ul style="list-style-type: none"> Cover in ANY private hospital No overall hospital limit Full cover when using a specialist who we have an arrangement with Emergency response services nationwide with Discovery 911 	<p>Comprehensive level of day-to-day cover:</p> <ul style="list-style-type: none"> 25% Medical Savings Account Unlimited Above Threshold Benefit Full cover when using a specialist who we have an arrangement with Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for unlimited pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and unlimited consultations with a network GP, when referred. It also covers two kids casualty visits a year Access to the Trauma Recovery Extender Benefit 	<ul style="list-style-type: none"> Extensive cover for a list of chronic conditions Full cover for approved medicine on Discovery Health's medicine list A high set monthly amount available for medicine not on our list Access to the Specialised Medicine and Technology Benefit 	<ul style="list-style-type: none"> No overall limit Cover for the first R400 000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate Access to the Extended Oncology Benefit and the Oncology Innovation Benefit

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Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
Essential Comprehensive	<ul style="list-style-type: none"> Full cover for specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR) Cover for an extended list of chronic conditions Access to a defined list of non-generic medicines that we cover in full Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood Access to the Extended Oncology Benefit which provides members with full cover for a defined list of oncology treatments Access to the Oncology Innovation Benefit which provides members with cover for a list of innovative cancer treatments Access to the Global Treatment Platform which gives members access to specialised, advanced medical care in South Africa and abroad. Access to full cover for second opinion services and cover Overseas Treatment Benefit, for treatment not available in SA, where the Scheme pays up to R500 000 Up to R5 million for medical emergencies when travelling outside of South Africa Cover for a defined list of the latest treatments through the Specialised Medicine and Technology Benefit, up to R200 000 with a co-payment of up to 20% 	<ul style="list-style-type: none"> Cover in ANY private hospital No overall hospital limit Full cover when using a specialist who we have an arrangement with Emergency response services nationwide with Discovery 911 	<p>Comprehensive level of day-to-day cover:</p> <ul style="list-style-type: none"> 15% Medical Savings Account Unlimited Above Threshold Benefit Full cover when using a specialist who we have an arrangement with Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for unlimited pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and unlimited consultations with a network GP, when referred Access to the Trauma Recovery Extender Benefit 	<ul style="list-style-type: none"> Extensive cover for a list of chronic conditions Full cover for approved medicine on Discovery Health's medicine list A high set monthly amount available for medicine not on our list Access to the Specialised Medicine and Technology Benefit 	<ul style="list-style-type: none"> No overall limit Cover for the first R400 000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate Access to the Extended Oncology Benefit and the Oncology Innovation Benefit

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You can choose a plan with a selected hospital network for planned procedures in order to reduce your monthly contributions.

Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
Classic Delta Comprehensive	<ul style="list-style-type: none"> Full cover at hospitals in the Delta Hospital Network For planned hospital admissions at any other hospital, you must pay an upfront payment of R8 400 to the hospital Access to a wide range of specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR) Cover for an extended list of chronic conditions Access to a defined list of non-generic medicines that we cover in full Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood Access to the Extended Oncology Benefit which provides members with full cover for a defined list of oncology treatments Access to the Oncology Innovation Benefit which provides members with cover for a list of innovative cancer treatments Access to the Global Treatment Platform which gives members access to specialised, advanced medical care in South Africa and abroad. Access to full cover for second opinion services and cover Overseas Treatment Benefit for treatment not available in SA, where the Scheme pays up to R500 000 Up to R5 million for medical emergencies when travelling outside of South Africa Cover for a defined list of the latest treatments through the Specialised Medicine and Technology Benefit, up to R200 000 with a co-payment of up to 20% 	<ul style="list-style-type: none"> Cover in a private hospital in the Delta Hospital Network No overall hospital limit Full cover when using a specialist who we have an arrangement with Emergency response services nationwide with Discovery 911 	<p>Comprehensive level of day-to-day cover:</p> <ul style="list-style-type: none"> 25% Medical Savings Account Unlimited Above Threshold Benefit Full cover when using a specialist who we have an arrangement with Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for unlimited pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and unlimited consultations with a network GP, when referred. It also covers two kids casualty visits a year Access to the Trauma Recovery Extender Benefit 	<ul style="list-style-type: none"> Extensive cover for a list of chronic conditions Full cover for approved medicine on DiscoveryHealth's medicine list Cover for approved chronic medicine if you use MedXpress. A 20% copayment applies if you don't use MedXpress A high set monthly amount available for medicine not on our list Access to the Specialised Medicine and Technology Benefit 	<ul style="list-style-type: none"> No overall limit Cover for the first R400 000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate Access to the Extended Oncology Benefit and the Oncology Innovation Benefit

Guide to selecting your health plan

You can choose a plan with a selected hospital network for planned procedures in order to reduce your monthly contributions.

Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
Essential Delta Comprehensive	<ul style="list-style-type: none"> Full cover at hospitals in the Delta Hospital Network For planned hospital admissions at any other hospital, you must pay an upfront payment of R8 400 to the hospital Full cover for specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR) Cover for an extended list of chronic conditions Access to a defined list of non-generic medicines that we cover in full Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood Access to the Extended Oncology Benefit which provides members with full cover for a defined list of oncology treatments Access to the Oncology Innovation Benefit which provides members with cover for a list of innovative cancer treatments Access to the Global Treatment Platform which gives members access to specialised, advanced medical care in South Africa and abroad. Access to full cover for second opinion services and cover Overseas Treatment Benefit for treatment not available in SA, where the Scheme pays up to R500 000 Up to R5 million for medical emergencies when travelling outside of South Africa Cover for a defined list of the latest treatments through the Specialised Medicine and Technology Benefit, up to R200 000 with a co-payment of up to 20% 	<ul style="list-style-type: none"> Cover in a private hospital in the Delta Hospital Network No overall hospital limit Full cover when using a specialist who we have an arrangement with Emergency response services nationwide with Discovery 911 	<p>Comprehensive level of day-to-day cover:</p> <ul style="list-style-type: none"> 15% Medical Savings Account Unlimited Above Threshold Benefit Full cover when using a specialist who we have an arrangement with Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for unlimited pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and unlimited consultations with a network GP, when referred. Access to the Trauma Recovery Extender Benefit 	<ul style="list-style-type: none"> Extensive cover for a list of chronic conditions Full cover for approved medicine on Discovery Health's medicine list Cover for approved chronic medicine if you use MedXpress. A 20% copayment applies if you don't use MedXpress A high set monthly amount available for medicine not on our list Access to the Specialised Medicine and Technology Benefit 	<ul style="list-style-type: none"> No overall limit Cover for the first R400 000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate Access to the Extended Oncology Benefit and the Oncology Innovation Benefit

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Question 3



Are you looking for the most cost effective cover in-hospital, comprehensive chronic medicine cover and a basket of essential day-to-day healthcare services paid by the Scheme with a fixed co-payment but need the security of an unlimited Above Threshold Benefit?

Your choice indicates the Classic Smart Comprehensive Plan.

Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
Classic Smart Comprehensive	<ul style="list-style-type: none"> Full cover at hospitals in the Smart Hospital Network For planned hospital admissions at any other hospital, you must pay an upfront payment of R9 650 to the hospital Access to a wide range of specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR) Day-to-day cover for GP consultations, specialist consultations, acute and over-the-counter (OTC) medicine, eye and dental check-ups and sports-related injuries, with fixed co-payments and/or limits Unlimited Above Threshold Benefit Access to a defined list of non-generic medicines that we cover in full Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood Overseas Treatment Benefit for treatment not available in SA, where the Scheme pays up to R500 000 Up to R5 million for medical emergencies when travelling outside of South Africa 	<ul style="list-style-type: none"> Cover at a private hospital in the Smart hospital Network No overall hospital limit Full cover when using a specialist who we have an arrangement with Emergency response services nation wide with Discovery 911 	<ul style="list-style-type: none"> Access to a defined set of day-to-day benefits paid by the Scheme including: <ul style="list-style-type: none"> Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R55 co-payment applies for each consultation Cover for physician, gynaecologist, paediatrician and ENT consultations up to R5 000 per person per year or R10 000 a family if referred by the Smart Network GP. Specialist referred radiology and pathology are paid at the DHR, up to the Specialist Benefit limit Cover for a defined list of acute medicine with a limit of R2 500 per person a year or R4 000 a family a year obtained from any Clicks or Dis-Chem pharmacy Cover for over-the-counter (OTC) medicines obtained from a network pharmacy, up to a limit per family per year One dental check per year with a R110 co-payment One eye test per year with a R55 co-payment Defined list of treatment through sports injury benefit available through Network GP via HealthID Access to the Trauma Recovery Extender Benefit Access to an unlimited Above Threshold Benefit 	<ul style="list-style-type: none"> Cover for the Chronic Disease List conditions Full cover for approved medicine on Discovery Health's medicine list A high set monthly amount available for medicine not on our list 	<ul style="list-style-type: none"> No overall limit Cover for the first R300 000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate

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Question 4



Do you want cost-effective cover in- hospital, essential chronic medicine cover and limited day-to-day through a Medical Savings Account and limited Above Threshold Benefit?

You can choose a plan in the Priority Series that offers you cost-effective cover in-hospital where certain procedures will attract an upfront payment. You will have cover for essential chronic medicine and day-to-day benefits through a Medical Savings Account and a limited Above Threshold Benefit.

Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
Classic Priority	<ul style="list-style-type: none"> Access to a wide range of specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR) An upfront payment amount is payable on a defined list of in-hospital procedures. The upfront amount falls away if these procedures are done out of hospital Limited Above Threshold Benefit Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood R5 million International Travel Benefit 	<ul style="list-style-type: none"> Cover in ANY private hospital No overall hospital limit Full cover when using a specialist who we have an arrangement with Emergency response services nationwide with Discovery 911 An upfront payment amount is payable on a defined list of in-hospital procedures Cover for a defined list of procedures in our day surgery network. Upfront deductible of R5 500 if the procedure is voluntarily performed outside the network 	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> 25% Medical Savings Account Limited Above Threshold Benefit Full cover when using a specialist who we have an arrangement with Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for unlimited pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and unlimited consultations with a network GP, when referred. It also covers two kids casualty visits a year. Access to the Trauma Recovery Extender Benefit 	<ul style="list-style-type: none"> Cover for the Chronic Disease List conditions Full cover for approved medicine on Discovery Health's medicine list Cover for approved chronic medicine if you use MedXpress. A 20% copayment applies if you don't use MedXpress A set monthly amount available for medicine not on our list 	<ul style="list-style-type: none"> No overall limit Cover for the first R200 000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
Essential Priority	<ul style="list-style-type: none"> Full cover for specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR) An upfront payment amount is payable on a defined list of in-hospital procedures. The upfront amount falls away if these procedures are done out of hospital Limited Above Threshold Benefit Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood R5 million International Travel Benefit 		<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> 15% Medical Savings Account Limited Above Threshold Benefit Full cover when using a specialist who we have an arrangement with Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for unlimited pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and unlimited consultations with a network GP, when referred. Access to the Trauma Recovery Extender Benefit 		

Guide to selecting your health plan

Question 5



Are you looking for the most economical cover in-hospital, essential chronic medicine cover and day-to-day cover through a Medical Savings Account?

You can choose a plan in the Saver Series where you can go to ANY hospital or a selected hospital network.

Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
Classic Saver	<ul style="list-style-type: none"> Access to a wide range of specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR) Out-of-hospital claims are covered from the available funds in the Medical Savings Account Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood R5 million International Travel Benefit 	<ul style="list-style-type: none"> Cover in ANY private hospital No overall hospital limit Full cover when using a specialist who we have an arrangement with Emergency response services nationwide with Discovery 911 Cover for a defined list of procedures in our day surgery network. Upfront deductible of R5 500 if the procedure is voluntarily performed outside the network 	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> 25% Medical Savings Account Limited Above Threshold Benefit Full cover when using a specialist who we have an arrangement with Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a GP, and consultations with a network GP, when referred. It also covers two kids casualty visits a year. These benefits are covered up to a defined family limit. Access to the Trauma Recovery Extender Benefit 	<ul style="list-style-type: none"> Cover for the Chronic Disease List conditions Full cover for approved medicine on Discovery Health's medicine list Cover for approved chronic medicine if you use MedXpress. A 20% copayment applies if you don't use MedXpress A set monthly amount available for medicine not on our list 	<ul style="list-style-type: none"> No overall limit Cover for the first R200 000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
Essential Saver	<ul style="list-style-type: none"> Full cover for specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR) Out-of-hospital claims are covered from the available funds in the Medical Savings Account Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood R5 million International Travel Benefit 		<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> 15% Medical Savings Account Limited Above Threshold Benefit Full cover when using a specialist who we have an arrangement with Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a GP, and consultations with a network GP, when referred. These benefits are covered up to a defined family limit. Access to the Trauma Recovery Extender Benefit 		

You can choose a plan with a selected hospital network for planned procedures in order to reduce your monthly contributions.

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Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
Classic Delta Saver	<ul style="list-style-type: none"> Full cover at hospitals in the Delta Hospital Network For planned admissions at any other hospital, you must pay an upfront payment of R8 400 to the hospital Access to a wide range of specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR) Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood R5 million International Travel Benefit 	<ul style="list-style-type: none"> Cover at a private hospital in the Delta Hospital Network No overall hospital limit Full cover when using a specialist who we have an arrangement with Emergency response services nationwide with Discovery 911 Cover for a defined list of procedures in our day surgery network. Upfront deductible of R8 400 if the procedure is voluntarily performed outside the network 	<p>Limited day-today cover:</p> <ul style="list-style-type: none"> 25% Medical Savings Account Full cover when using a specialist who we have an arrangement with Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and consultations with a network GP when referred. It also covers two kids casualty visits a year. These benefits are covered up to a defined family limit. Access to the Trauma Recovery Extender Benefit 	<ul style="list-style-type: none"> Cover for the Chronic Disease List conditions Full cover for approved medicine on Discovery Health's medicine list Cover for approved chronic medicine if you use MedXpress. A 20% copayment applies if you don't use MedXpress A set monthly amount available for medicine not on our list 	<ul style="list-style-type: none"> No overall limit Cover for the first R200 000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
Essential Delta Saver	<ul style="list-style-type: none"> Full cover at hospitals in the Delta Hospital Network For planned admissions at any other hospital, you must pay an upfront payment of R8 400 to the hospital Full cover for specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR) Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood R5 million International Travel Benefit 		<p>Limited day-today cover:</p> <ul style="list-style-type: none"> 15% Medical Savings Account Full cover when using a specialist who we have an arrangement with Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and consultations with a network GP when referred. These benefits are covered up to a defined family limit. Access to the Trauma Recovery Extender Benefit 		
Coastal Saver	<ul style="list-style-type: none"> Hospital cover at a selected network of private hospitals in the coastal province Full cover for specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR) Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood R5 million International Travel Benefit 	<ul style="list-style-type: none"> Cover in private hospitals in a coastal province No overall hospital limit Full cover when using a specialist who we have an arrangement with Emergency response services nationwide with Discovery 911 Cover for a defined list of procedures in our day surgery network. Upfront deductible of R5 500 if the procedure is voluntarily performed outside the network 	<p>Limited day-today cover:</p> <ul style="list-style-type: none"> 20% Medical Savings Account Full cover when using a specialist who we have an arrangement with Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and consultations with a network GP when referred. These benefits are covered up to a defined family limit. Access to the Trauma Recovery Extender Benefit 		

Guide to selecting your health plan

Question 6



Are you looking for the most cost effective cover in-hospital, essential chronic medicine cover and a basket of essential day-to-day healthcare services paid by the Scheme with a fixed co-payment, which is accessed through an intuitive and personal digital platform?

If yes, you can choose between two plans within the Smart Series.

Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
Classic Smart	<ul style="list-style-type: none"> Full cover at hospitals in the Smart Hospital Network For planned hospital admissions at my other hospital, you must pay an upfront payment of R9 650 to the hospital Access to a wide range of specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR) Day-to-day cover for GP consultations, acute and over-the-counter (OTC) medicine, eye and dental check-ups and sports-related injuries, with fixed co-payments and/or limits Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood R5 million International Travel Benefit 	<ul style="list-style-type: none"> Cover at a private hospital in the Smart Hospital Network No overall hospital limit Full cover when using a specialist who we have an arrangement with Emergency response services nationwide with Discovery 911 Cover for a defined list of procedures in our day surgery network. Upfront deductible of R9 650 if the procedure is voluntarily performed outside the network 	<ul style="list-style-type: none"> Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R55 co-payment applies for each consultation Cover for a defined list of acute medicine with a limit of R1 500 per person a year or R2 500 a family a year obtained from any Clicks or Dis-Chem pharmacy. Cover for over-the-counter (OTC) medicines obtained from a network pharmacy, up to a limit per family per year Dentistry cover for a defined list of treatment with a R110 co-payment Optometry test benefit through any Mellins store with a R55 co-payment Defined list of treatment through sports injury benefit available through Network GP via HealthID Access to the Trauma Recovery Extender Benefit 	<ul style="list-style-type: none"> Cover for the Chronic Disease List conditions Full cover for approved medicine on Discovery Health's medicine list Cover for approved chronic medicine if you use MedXpress. A 20% copayment applies if you don't use MedXpress 	<ul style="list-style-type: none"> No overall limit Cover for the first R200 000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
Essential Smart	<ul style="list-style-type: none"> Full cover at hospitals in the Smart Hospital Network For planned hospital admissions at my other hospital, you must pay an upfront payment of R9 650 to the hospital Full cover for specialists who we have an arrangement with that we cover in full Other specialists are paid up to 200% of the Discovery Health Rate (DHR) and 200% at the DHR for other healthcare professionals Day-to-day cover for GP consultations, acute medicine, eye and dental check-ups, with fixed co-payments and/or limits Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood R5 million International Travel Benefit 		<ul style="list-style-type: none"> Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R110 co-payment applies for each consultation Cover for over-the-counter (OTC) medicines obtained from a network pharmacy, up to a limit per family per year Dentistry cover for a defined list of treatment with a R165 co-payment Optometry test benefit through any Mellins store with a R110 co-payment Access to the Trauma Recovery Extender Benefit 	<ul style="list-style-type: none"> Cover for the Chronic Disease List conditions Full cover for approved medicine on Discovery Health's medicine list Cover for approved chronic medicine if you use MedXpress. A 20% copayment applies if you don't use MedXpress Renal dialysis will be covered in full in a state facility 	<ul style="list-style-type: none"> No overall limit Cover for the first R200 000 of approved cancer treatment in the ICON Network over a 12-month cycle up to 100% of the Discovery Health Rate

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Question 7



Do you want a value-for-money hospital plan which provides unlimited private hospital cover and essential cover for chronic medicine with no day-to-day cover?

You can choose a plan in the Core Series where you can go to ANY hospital or a selected hospital network.

Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
Classic Core	<ul style="list-style-type: none"> Access to a wide range of specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR) No day-to-day cover Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood R5 million International Travel Benefit 	<ul style="list-style-type: none"> Cover in ANY private hospital No overall hospital limit Full cover when using a specialist who we have an arrangement with Emergency response services nationwide with Discovery 911 Cover for a defined list of procedures in our day surgery network. Upfront deductible of R5 500 if the procedure is voluntarily performed outside the network 	<ul style="list-style-type: none"> No day-to-day cover 	<ul style="list-style-type: none"> Cover for the Chronic Disease List conditions Full cover for approved medicine on Discovery Health's medicine list Cover for approved chronic medicine if you use MedXpress. A 20% copayment applies if you don't use MedXpress A set monthly amount available for medicine not on our list 	<ul style="list-style-type: none"> No overall limit Cover for the first R200 000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
Essential Core	<ul style="list-style-type: none"> Full cover for specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR) No day-to-day cover Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood R5 million International Travel Benefit 				

You can choose a plan with a selected hospital network for planned procedures in order to reduce your monthly contributions

Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
Classic Delta Core	<ul style="list-style-type: none"> Full cover at hospitals in the Delta Hospital Network For planned admissions at any other hospital, you must pay an upfront payment of R8 400 to the hospital Access to a wide range of specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR) No day-to-day cover Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood R5 million International Travel Benefit 	<ul style="list-style-type: none"> Cover at a private hospital in the Delta Hospital Network No overall hospital limit Full cover when using a specialist who we have an arrangement with Emergency response services nationwide with Discovery 911 Cover for a defined list of procedures in our day surgery network. Upfront deductible of R8 400 if the procedure is voluntarily performed outside the network 	<ul style="list-style-type: none"> No day-to-day cover 	<ul style="list-style-type: none"> Cover for the Chronic Disease List conditions Full cover for approved medicine on Discovery Health's medicine list Cover for approved chronic medicine if you use MedXpress. A 20% copayment applies if you don't use MedXpress A set monthly amount available for medicine not on our list 	<ul style="list-style-type: none"> No overall limit Cover for the first R200 000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate

Guide to selecting your health plan

Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
Essential Delta Core	<ul style="list-style-type: none"> Full cover at hospitals in the Delta Hospital Network For planned hospital admissions at any other hospital, you must pay an upfront payment of R8 400 to the hospital Full cover when using a specialist who we have an arrangement with Other specialists are paid up to 100% of the Discovery Health Rate in hospital Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood R5 million International Travel Benefit 	<ul style="list-style-type: none"> Cover at a private hospital in the Delta Hospital Network No overall hospital limit Full cover when using a specialist who we have an arrangement with Emergency response services nationwide with Discovery 911 Cover for a defined list of procedures in our day surgery network. Upfront deductible of R8 400 if the procedure is voluntarily performed outside the network 	<ul style="list-style-type: none"> No day-to-day cover 	<ul style="list-style-type: none"> Cover for the Chronic Disease List conditions Full cover for approved medicine on Discovery Health's medicine list Cover for approved chronic medicine if you use MedXpress. A 20% copayment applies if you don't use MedXpress A set monthly amount available for medicine not on our list 	<ul style="list-style-type: none"> No overall limit Cover for the first R200 000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
Coastal Core	<ul style="list-style-type: none"> Hospital cover at a selected network of private hospitals in a coastal province Full cover when using a specialist who we have an arrangement with Other specialists are paid up to 100% of the Discovery Health Rate in hospital Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood R5 million International Travel Benefit 	<ul style="list-style-type: none"> Cover at a private hospital in a coastal province No overall hospital limit Full cover when using a specialist who we have an arrangement with Emergency response services nationwide with Discovery 911 Cover for a defined list of procedures in our day surgery network. Upfront deductible of R5 500 if the procedure is voluntarily performed outside the network 			

Guide to selecting your health plan

Question 8



Do you need affordable medical cover and are you willing to use a network of providers both in and out of hospital?

You can choose a plan in the KeyCare Series.

Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology Cover
KeyCare Plus	<ul style="list-style-type: none"> Unlimited cover in the KeyCare Hospital Network Cover for up to 70% in the Partial Cover Hospital Network. If the admission is a Prescribed Minimum Benefit, cover for up to 80% of the Discovery Health Rate (DHR) Full cover for specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR) Unlimited cover for medically appropriate GP consultations, specialists, blood tests, X-rays or medicine in the KeyCare Network Access to a Specialist Benefit Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood 	<ul style="list-style-type: none"> Unlimited cover in the KeyCare Hospital Network Full cover when using a specialist who we have an arrangement with Emergency response services nationwide with Discovery 911 Cover for a defined list of procedures in our KeyCare day surgery network. No cover if the procedure is performed outside the network 	<ul style="list-style-type: none"> Unlimited cover for medically appropriate GP consultation at a selected GP in the KeyCare network Access to four out-of-network GP visits if chosen GP is not available Access to a specialist benefit of R4 400 referred by a KeyCare GP Cover for basic dentistry and eye care Cover for one non-emergency casualty visit per person per year in any casualty unit at a hospital in the KeyCare network. Unlimited for emergencies and subject to a co-payment. Access to the Mobility Devices benefit Access to the Trauma Recovery Extender Benefit 	<ul style="list-style-type: none"> Cover for the Chronic Disease List conditions Chosen KeyCare GP must dispense approved chronic medicine or full cover for if you get your approved medicine from network pharmacies 	<ul style="list-style-type: none"> No overall limit Full cover for cancer treatment that is a Prescribed Minimum Benefit (PMB). Full cover for cancer treatment in our network, or up to 80% of the DHR if you choose another provider
KeyCare Core	<ul style="list-style-type: none"> Unlimited cover in the KeyCare Hospital Network Cover for up to 70% in the Partial Cover Hospital Network. If the admission is a Prescribed Minimum Benefit, cover for up to 80% of the Discovery Health Rate (DHR) Full cover for specialists who we have an arrangement with that we cover in full All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR) No day-to-day cover Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood 		<ul style="list-style-type: none"> No day-to-day cover Access to a Specialist Benefit of up to R4 400 referred by a KeyCare GP 	<ul style="list-style-type: none"> Cover for the Chronic Disease List conditions Any KeyCare Network GP can prescribe approved medicine 	

Guide to selecting your health plan

Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology Cover
KeyCare Start	<ul style="list-style-type: none"> ▪ Unlimited cover in the allocated KeyCare Start Hospital ▪ Full cover for specialists who we have an arrangement with that we cover in full ▪ Other specialists are paid up to 100% of the Discovery Health Rate (DHR) and 100% at the DHR for other healthcare professionals ▪ Unlimited cover for medically appropriate GP consultations, blood tests, X-rays or medicine in the KeyCare Network ▪ Access to two private specialist visits up to R2 200 per person per year ▪ Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood 	<ul style="list-style-type: none"> ▪ Unlimited cover in the allocated KeyCare Start Hospital ▪ Full cover when using a specialist who we have an arrangement with ▪ Emergency response services nationwide with Discovery 911 ▪ Cover for a defined list of procedures in our KeyCare day surgery network. No cover if the procedure is performed outside the network 	<ul style="list-style-type: none"> ▪ Unlimited cover for medically appropriate GP consultation at a selected GP in the KeyCare Start network ▪ Access to two out-of-network GP visits if chosen GP is not available ▪ Access to two private specialist visits up to R2 200 referred by a KeyCare Start GP ▪ Cover for basic dentistry and eye care ▪ Access to after-hours care at a KeyCare Start GP or network provider ▪ Access to the Trauma Recovery Extender Benefit 	<ul style="list-style-type: none"> ▪ Cover for the Chronic Disease List conditions ▪ Cover for chronic medicine and renal dialysis in a state facility 	<ul style="list-style-type: none"> ▪ Cover for cancer treatment in a state facility

Please note that this is a high-level guide to selecting a plan for 2020. You should consult your financial adviser for a more detailed analysis before making a decision.

Notes

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Client signature and date

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Adviser signature and date

Disclaimer: Please note that this analysis is intended purely to assist financial advisers and consultants. No information generated from the use of this analysis shall in any way be construed as an acceptance or offer by or from Discovery Health Medical Scheme for the application concerned until such time as the quote generated has been confirmed in writing by the Discovery Health Underwriting Department.

Guide to selecting your health plan

Discovery Health Medical Scheme is committed to providing you with the highest standard of service and your feedback is important to us. The following channels are available for your complaints and we encourage you to follow the process.

Step 1 | To take your query further

If you have already contacted us and feel that your query has still not been resolved, please complete our online complaints form on the website. We would also love to hear from you if we have exceeded your expectations.

Step 2 | To contact the Principal Officer

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

Step 3 | To lodge a dispute

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information on the Scheme's disputes process on the website.

Step 4 | To contact the Council for Medical Schemes

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes (CMS). You may contact the CMS at any stage of the complaints process but are encouraged to follow the steps above to resolve your complaint before contacting the CMS directly. Members who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch - Hazel Avenue, Eco Park, Centurion, 0157 or email complaints@medicalschemes.com.
Customer care centre: 0861 123 267 / website www.medicalschemes.com

