



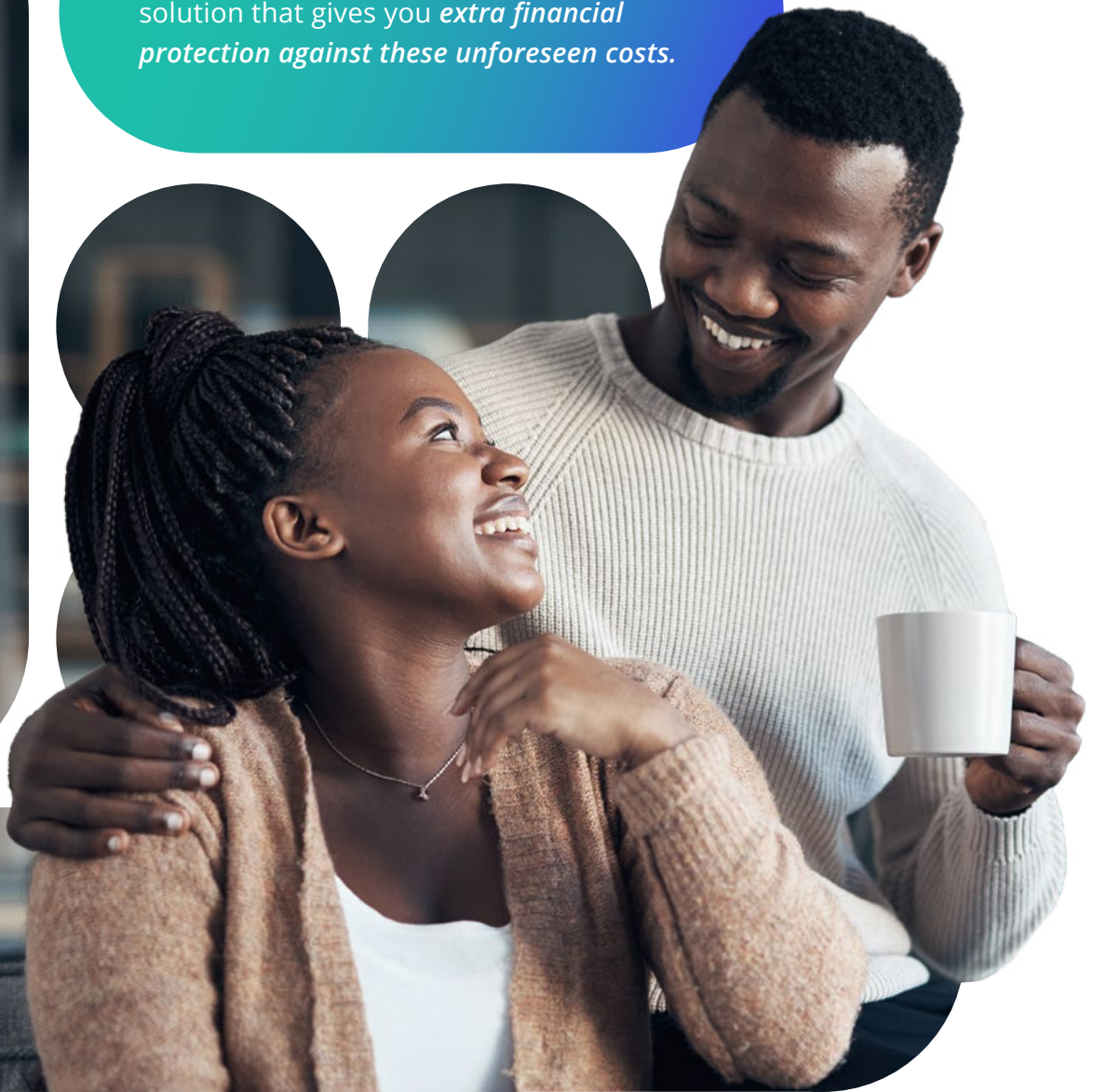
Discovery Gap Cover

COMPREHENSIVE | CORE | ACTIVE

Reimagining your healthcare

You and your family already have medical scheme cover, but unexpected medical costs can place significant financial strain on your family. This can happen when healthcare professionals charge more than what your medical scheme pays or when you have a life-changing event.

Gap cover from Discovery is a cost-effective solution that gives you *extra financial protection* against these unforeseen costs.



This brochure is a summary of the key features and benefits of Discovery Gap Cover. You can read full details on www.discovery.co.za and in your policy schedule after activating the product. Discovery Gap Cover is an insurance product. This is not a medical scheme and the cover is not the same as that of a medical scheme. It is not a substitute for medical scheme membership. Discovery Gap Cover is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, a licensed insurer and an authorised financial services provider.

Why Gap Cover from **Discovery**?

The In-hospital Specialist Gap Cover and Benefit Extenders work together to provide comprehensive levels of cover for specified healthcare services.



In-hospital and out-of-hospital cover

Discovery Gap Cover gives you rich protection against shortfalls you have on specialist treatment in hospital and extended cover for specific shortfalls you have on out-of-hospital care.



Extended cover for scopes and scans

You get cover for co-payments and deductibles that apply to MRI and CT scans when they are done out of hospital, and digestive endoscopies that are done in hospital or in-rooms.



Comprehensive cover for cancer

Discovery Gap Cover provides additional funding to help cover oncology co-payments.



International travel cover

Discovery Gap Comprehensive covers shortfalls on approved international claims while you travel outside South Africa.



Hassle-free payments

With Discovery Gap Cover, you don't have to submit a separate claim to us. We automatically identify gaps and then assess and pay once the medical scheme claim has been processed.



Affordable premiums

You get cost-effective protection at competitive rates starting at only R53 for Gap Active, from R171 for Gap Core and R270 for Gap Comprehensive for a single member a month.

Discovery **Gap Cover**

You can choose from three Discovery Gap Cover options

	DISCOVERY GAP COMPREHENSIVE	DISCOVERY GAP CORE	DISCOVERY GAP ACTIVE
In-hospital Specialist Gap Cover	Provides cover of up to 500% of the medical scheme rate over and above what your medical scheme pays	Provides cover of up to 250% of the medical scheme rate over and above what your medical scheme pays	Provides cover of up to 100% of the medical scheme rate over and above what your medical scheme pays
	You will receive up to R15,000 extra gap cover for:	You will receive up to R7,500 extra gap cover for:	You are covered for the procedural deductible incurred under the Active Smart scheme plan, up to a maximum of R7,750 per event. This cover is subject funds available in your overall annual limit
	Shortfalls still remaining on approved specialist claims in-hospital, over and above what is covered by your In-hospital Specialist Gap Cover		
Hospital Admission Benefit Extender	Specified out-of-hospital expenses related to your authorised hospital admission		
	Private ward cover for an approved hospital admission, subject to hospital availability. It covers the difference in cost between the general ward fee your medical scheme covers for your authorised hospital admission and the private ward fee you are charged when you are admitted to a private ward, subject to a maximum of 5 nights a person a year		
Benefit Extenders	<p>Oncology Benefit Extender</p> <ul style="list-style-type: none"> Provides up to R110,000 a person a year, to cover shortfalls on approved cancer-related claims once you have reached your scheme's oncology threshold <p>Scopes and Scans Benefit Extender</p> <ul style="list-style-type: none"> Provides cover for co-payments or deductibles on the hospital account for endoscopies (gastroscopy, sigmoidoscopy, proctoscopy and colonoscopy), related to an authorised hospital admission Provides cover for the co-payment that applies to out-of-hospital MRI and CT scans when the balance is covered by your medical scheme <p>Travel Benefit Extender</p> <ul style="list-style-type: none"> You get cover for shortfalls on approved emergency medical claims while traveling outside of South Africa, including the \$150 / €100 deductible on emergency out-of-hospital claims. This benefit also covers shortfalls on the Cleveland MyClinic second-opinion consultation fee 	<p>Oncology Benefit Extender</p> <ul style="list-style-type: none"> Provides up to R85,000 a person a year, to cover shortfalls on approved cancer-related claims once you have reached your scheme's oncology threshold 	

An overall annual limit of R219,846 applies to each person.

Travel*

Provides cover for shortfalls on approved emergency international claims incurred while you travel outside of South Africa.*

Scopes and Scans*

Provides cover for co-payments and deductibles that apply to MRI and CT scans out-of-hospital, and for endoscopies performed in-hospital.*

* Only available on the Discovery Gap Comprehensive option

An overall annual limit of R219,846 applies to each person.

Premiums

You can choose from three Discovery Gap Cover options

Discovery Gap Comprehensive

	DISCOVERY HEALTH MEDICAL SCHEME EXECUTIVE AND CLASSIC PLANS		DISCOVERY HEALTH MEDICAL SCHEME AND SMART ACTIVE ESSENTIAL PLANS		DISCOVERY HEALTH MEDICAL SCHEME COASTAL PLANS	
Age at entry of the oldest member on the Scheme plan	Single member	Family	Single member	Family	Single member	Family
0 – 54	R 270	R 457	R 464	R 815	R 510	R 1,165
55 – 64	R 458	R 699	R 850	R 1,779	R 934	R 1,779
65+	R 586	R 969	R 1,129	R 2,339	R 1,241	R 2,339

Discovery Gap Core

	DISCOVERY HEALTH MEDICAL SCHEME EXECUTIVE AND CLASSIC PLANS		DISCOVERY HEALTH MEDICAL SCHEME AND SMART ACTIVE ESSENTIAL PLANS		DISCOVERY HEALTH MEDICAL SCHEME COASTAL PLANS	
Age at entry of the oldest member on the Scheme plan	Single member	Family	Single member	Family	Single member	Family
0 – 54	R 171	R 295	R 317	R 572	R 348	R 816
55 – 64	R 306	R 365	R 718	R 1,186	R 789	R 1,186
65+	R 356	R 535	R 1,076	R 1,898	R 1,183	R 1,898

Discovery Gap Active

	DISCOVERY HEALTH MEDICAL SCHEME EXECUTIVE AND CLASSIC PLANS		DISCOVERY HEALTH MEDICAL SCHEME AND SMART ACTIVE ESSENTIAL PLANS		DISCOVERY HEALTH MEDICAL SCHEME COASTAL PLANS	
Age at entry of the oldest member on the Scheme plan	Single member	Family	Single member	Family	Single member	Family
0 – 30	R 53	R 153	R 53	R 218	R 82	R 327
31 – 40	R 108	R 191	R 108	R 327	R 131	R 436
41+	R 291	R 347	R 436	R 720	R 750	R 1,128

- Your Discovery Gap Cover premium depends on which Discovery Gap Cover option you choose, the medical scheme plan that you are on, and the age that the oldest member on your plan will turn at their next birthday after the application.
- Every person on your medical scheme plan must also be on your Discovery Gap Cover policy, subject to underwriting.
- If the oldest person leaves or joins the Scheme, or your family structure or plan type changes, your Discovery Gap Cover policy may be adjusted accordingly.

From 1 December 2023, new joiners who are on a Discovery Health Medical Scheme Essential Plan have access to discounted premiums as part of the lower essential premium campaign. The premiums cited above, reflect the discounted premium. Please click [here](#) to view the terms and conditions.



Download the Discovery app



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