

DISCOVERY HEALTH IS SOUTH AFRICA'S MOST LOVED MEDICAL AID. **There is a reason for that!**

Discovery Health gives you complete peace of mind that your healthcare is in good hands at every stage of your health journey. Choose from 23 health plan options designed to suit your individual health and financial needs.

Plans range from the most comprehensive private healthcare cover on Executive to KeyCare plans, where you get cost-effective private healthcare cover through an extensive network of providers.

All have unlimited private hospital cover, a range of rich benefits and full cover in an extensive healthcare networks.

- **No overall limit for hospital cover on all plans.**
- You can go to **any private hospital on most plans.**
- **Day-to-day costs paid** from your Medical Savings Account.
- **Safety net** when your claims reach a pre-defined amount, Discovery pay further claims that year on certain plans.
- Selected plans **extend your day-to-day cover** for essential network healthcare services.
 - Approved chronic medicine for the PMB conditions. Certain plans cover additional conditions.
- Comprehensive benefits for **maternity and early childhood** that cover certain healthcare services before and after birth.
- **Screening & prevention** covers vital tests to detect early warning signs of serious illness.
- **Get rewarded** by joining the world's leading science based wellness programme, Vitality, that gives you access to and rewards you for a healthy lifestyle

There will be a plan to meet your needs!

PLEASE USE THE GUIDE BELOW TO SEE WHAT THE PLANS OFFER YOU!



[DISCOVERY HEALTH APPLICATION](#)

**PLEASE ENSURE BROKER CODE 1004647978 IS ON YOUR APPLICATION.
I CAN THEN TRACK IT AND GET YOUR ACCEPTANCE SOONEST!**

**CONSIDER A [TOP UP](#) IF YOU ARE NOT USING LINKED PROVIDERS.
This will help prevent in-hospital claim shortfalls and co-payments.**

Late joiner penalties can be imposed where insufficient past medical aid membership exists. It is vital you disclose all past membership!

[EMAIL US QUESTIONS](#)

2019

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 wider range of specialists who we have an arrangement with that we cover in full ▪ Other specialists are paid up to 300% of the Discovery Health Rate (DHR) and 200% at the DHR for other healthcare professionals ▪ 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 unlimited GP consultations through a network provider and for kids casualty visits once members they have spent their annual MSA ▪ 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

Guide to selecting your health plan

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 wider range of 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 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 \$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 unlimited GP consultations through a network provider and for kids casualty visits once members they have spent their annual MSA 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

Guide to selecting your health plan

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 Other specialists are paid up to 100% of the Discovery Health Rate (DHR) and 100% at the DHR for other healthcare professionals 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 \$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"> 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 unlimited GP consultations. Members must use a provider on the network to access these benefits once they have spent their annual MSA 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

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
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 R7 650 to the hospital Access to a wider range of 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 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 \$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 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 unlimited GP consultations through a network provider and for kids casualty visits once members they have spent their annual MSA 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 R7 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 100% of the Discovery Health Rate (DHR) and 100% at the DHR for other healthcare professionals 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 \$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 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 unlimited GP consultations. Members must use a provider on the network to access these benefits once they have spent their annual MSA 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

Guide to selecting your health plan

Question 3



Do you want the security of comprehensive hospital and chronic medicine cover and do not need a Medical Savings Account but need the security of an unlimited Above Threshold Benefit?

Your choice indicates the Classic Comprehensive Zero MSA Plan.

Plan selection	Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
Classic Comprehensive Zero MSA	<ul style="list-style-type: none"> Access to a wider range of 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 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 with a co-payment 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 R500 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 	<ul style="list-style-type: none"> No Medical Savings Account Unlimited Above Threshold Benefit Full cover when using a specialist who we have an arrangement with 	<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 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

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 wider range of 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 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 000 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 GP consultations through a network provider and for kids casualty visits once members they have spent their annual MSA. These benefits are covered up to a defined family limit 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 Other specialists are paid up to 100% of the Discovery Health Rate (DHR) and 100% at the DHR for other healthcare professionals 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 GP consultations through a network provider and for kids casualty visits once members they have spent their annual MSA. These benefits are covered up to a defined family limit 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 wider range of 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 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 000 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 GP consultations through a network provider and for kids casualty visits once members they have spent their annual MSA. These benefits are covered up to a defined family limit 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 Other specialists are paid up to 100% of the Discovery Health Rate (DHR) and 100% at the DHR for other healthcare professionals 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 GP consultations through a network provider and for kids casualty visits once members they have spent their annual MSA. These benefits are covered up to a defined family limit Trauma Recovery Extender Benefit 		

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

Guide to selecting your health plan

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 R7 650 to the hospital Access to a wider range of 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 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 R7 650 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 GP consultations through a network provider and for kids casualty visits once members they have spent their annual MSA. These benefits are covered up to a defined family limit 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 R7 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 100% of the Discovery Health Rate (DHR) and 100% at the DHR for other healthcare professionals 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 GP consultations through a network provider and for kids casualty visits once members they have spent their annual MSA. These benefits are covered up to a defined family limit 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 Other specialists are paid up to 100% of the Discovery Health Rate (DHR) and 100% at the DHR for other healthcare professionals 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 000 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 GP consultations through a network provider and for kids casualty visits once members they have spent their annual MSA. These benefits are covered up to a defined family limit 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 R8 800 to the hospital Access to a wider range of 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 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 R8 800 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 R50 co-payment applies for each consultation Cover for defined list of acute medicine prescribed by a Smart Plan network GP, subject to a co-payment of up to R10 for each item on the prescription 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 R50 co-payment Optometry test benefit through any Mellins store with a R50 co-payment Defined list of treatment through sports injury benefit available through Network GP via HealthID 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 R8 800 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 R100 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 R100 co-payment Optometry test benefit through any Mellins store with a R100 co-payment 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

Guide to selecting your health plan

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 wider range of 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 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 000 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 Other specialists are paid up to 100% of the Discovery Health Rate (DHR) and 100% at the DHR for other healthcare professionals 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 000 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

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 R7 650 to the hospital Access to a wider range of 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 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 R7 650 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

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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 R7 650 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 R7 650 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 000 if the procedure is voluntarily performed outside the network 			

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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 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, 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 050 referred by a KeyCare GP Cover for basic dentistry and eye care Cover for casualty unit visits through the Casualty Benefit, subject to a co-payment Access to the Mobility Devices benefit 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 Other specialists are paid up to 100% of the Discovery Health Rate (DHR) and 100% at the DHR for other healthcare professionals No day-to-day cover Access to Specialist Benefit 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 050 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 	

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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 000 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 000 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 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 2018. You should consult your financial adviser for a more detailed analysis before making a decision.

