



# KeyCare Series

---

Health Plan Guide 2018



Your health is in

# GOOD

hands

The benefits explained in this brochure are provided by Discovery Health Medical Scheme, registration number 1125, administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider. This brochure is only a summary of the key benefits and features of Discovery Health Medical Scheme plans, awaiting formal approval from the Council for Medical Schemes. In all instances, Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on [www.discovery.co.za](http://www.discovery.co.za). When reference is made in this brochure to “we” in the context of benefits, members, payments or cover, this refers to Discovery Health Medical Scheme. Vitality is a separate wellness product sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07, an authorised financial services provider.

We are continuously improving our communication to you. The latest version of this guide as well as detailed benefit information is available on [www.discovery.co.za](http://www.discovery.co.za).



# Discovery Health Medical Scheme Join SA's leading medical aid

*Only Discovery Health Medical Scheme gives you complete peace of mind that your healthcare is in good hands at every stage of your health journey*

## Widest range of plans to choose from

Choose from 23 health plan options which all offer unmatched benefits with unlimited private hospital cover and full cover in our networks

## Most affordable contributions

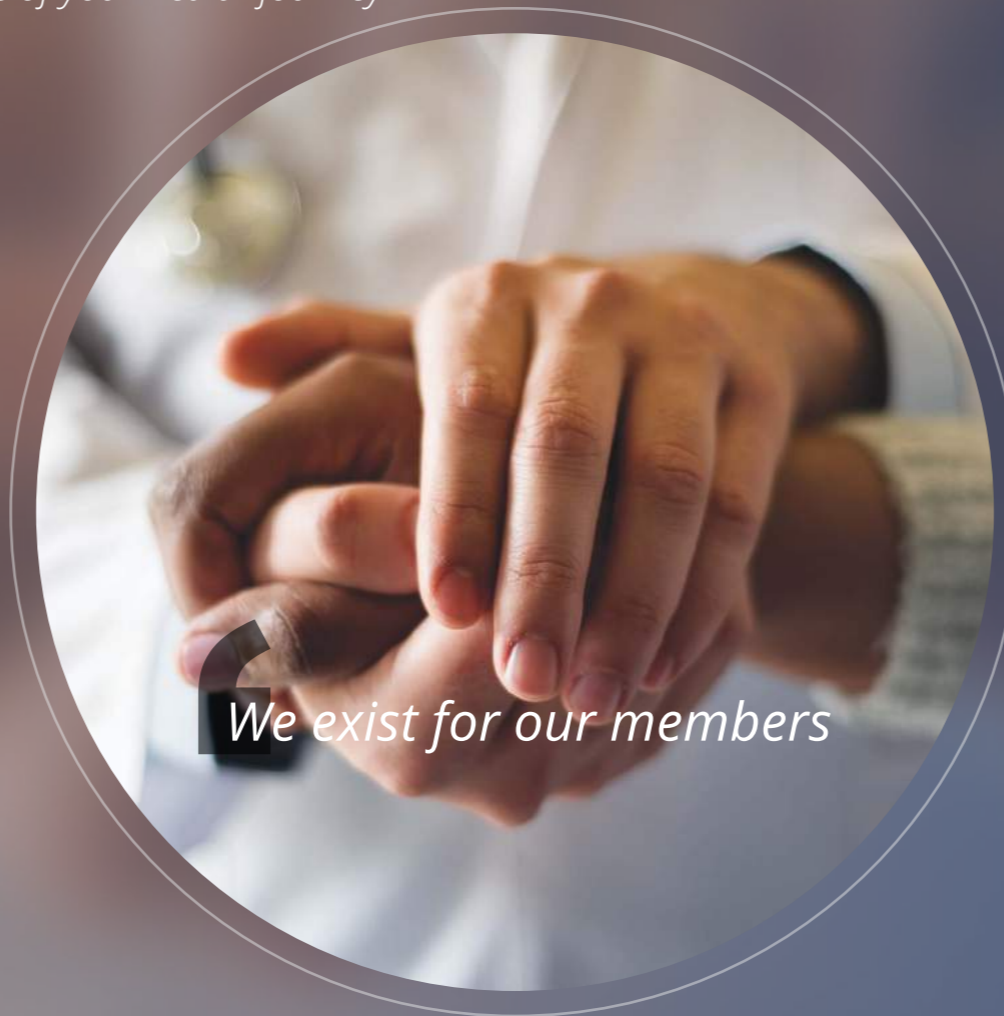
Contributions that are on average 16.2% lower than other South African medical aids

## Unique benefits and services

That further enhance your cover

## World-class service

To help you whenever you need it



LOVED BY CONSUMERS

SundayTimes top brands winner 2016

**Sunday Times**  
**TOPBRANDS**  
2016

INTERNATIONALLY RECOGNISED

In a global study by Deloitte, Discovery Health Medical Scheme has been ranked as one of the top three health insurers in the world since 2008, based on financial security, contribution levels, membership and innovation.

## Extensive networks of high quality doctors, hospitals and pharmacies

To ensure you get the best healthcare at the most affordable cost

## Access to the most advanced digital health technology

Seamless support for you and your doctors

## Access to care programmes and services

To support you when you need it most

## Access to the world's leading science-based wellness programme, Vitality

Because it's never too early or too late to get healthy

The lower cost analysis is a comparison of our contributions with those of open scheme competitors, based on an internal analysis of publicly available marketing material.

Vitality is not part of Discovery Health Medical Scheme. Vitality is a separate wellness product sold and administered by Discovery Vitality (Pty) Ltd. Registration number 1999/007736/07, an authorised financial services provider.

# Industry-leading digital health technology to support you at every stage of your health journey

*Manage your healthcare and health plan anywhere, anytime*

■ Download the Discovery app or visit [www.discovery.co.za](http://www.discovery.co.za)

## Track your claims and benefits in real time

- Submit and track your claims
- Track your benefits and medical spend
- View approved chronic conditions

## Hassle-free hospital admissions

- Plan and authorise hospital admissions
- View information on hospital procedures
- Check in online for hospital admissions at selected hospitals

## Order your medicine through MedXpress

- You have full cover with no co-payments for chronic medicine on our medicine list
- You can re-order your chronic medicine when it's convenient for you

## Manage your health

- Access your health record and upload your health data
- Give your doctor consent to view your health record on HealthID
- Understand and manage your health risks with MyFamilyHistory
- Access progress dashboards for specific chronic conditions
- Manage your pregnancy and your baby's health
- Find a healthcare professional in our network

## Download key documents when you need them

- Download tax certificates and international travel documents
- Access your digital membership card

## Service available when you need it

- Use the Ask Discovery functionality on the website to get any question answered with a click of a button
- As a KeyCare member you can confirm plan benefits from your phone by simply dialling \*120\*DISCO# or \*120\*34726#

## Connect with your doctors

**When it's simply not possible to see your doctor, there is trusted advice at your fingertips**

### Doctor advice. On your device

- Access trusted doctor advice on your device from over 100 000 doctors worldwide, including doctors in SA
- View your health goals and checklists
- Get doctor-created checklists to help you manage your chronic condition and pregnancy
- Connect with your doctor for follow-up consultations using video, voice or text consultation

Connecting you with your doctors anywhere, anytime

# Key features

## Benefits available on the KeyCare Series



Unlimited hospital cover in our KeyCare hospital networks



Guaranteed full cover in hospital for specialists on the KeyCare network, and up to 100% of the Discovery Health Rate (DHR) for other healthcare professionals



Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood



Essential cover for chronic medicine on the KeyCare medicine list for all Chronic Disease List conditions



Unlimited cover for medically appropriate GP consultations, blood tests, X-rays or medicine in our KeyCare network on the KeyCare Plus and KeyCare Access plans

# The KeyCare Series has three health plan options

The three plan options have differences in benefits as indicated below.  
All other benefits not mentioned in the table are the same across all three plan options.

	Plus	Access	Core
<b>Hospitals</b> Full cover in the Full Cover Hospital Network, and up to 70% of the DHR in the Partial Cover Hospital Network	Unlimited cover in the KeyCare Hospital Network. There is a list of procedures that are covered in the KeyCare day surgery network	Unlimited cover for emergencies and trauma in the KeyCare network of private hospitals. Childbirth and care for your newborn covered in the KeyCare Access network. Other conditions are covered in a contracted network of state facilities	Unlimited cover in the KeyCare Hospital Network. There is a list of procedures that are covered in the KeyCare day surgery network
<b>Day-to-day medical cover</b>	Primary care cover through your chosen GP and day-to-day medicine from our medicine list	Private specialist cover up to R3 860 for emergencies, trauma, childbirth and cover for your baby up to 12 months after childbirth	This plan does not offer day-to-day medical cover
<b>Casualty visits</b>	Cover in any casualty unit at one of the KeyCare network hospitals. You have to pay the first R325 of the consultation. Subject to preauthorisation	Other than for emergencies and trauma, you have cover in any casualty unit at one of the KeyCare Access hospitals and KeyCare network hospitals once a year. You have to pay the first R325 of the consultation. Subject to preauthorisation	Casualty visits are not covered
<b>Chronic medicines prescriptions</b>	Your chosen KeyCare GP must dispense your approved chronic medicine or you can get your approved medicine from network pharmacies	Any GP can prescribe your approved medicine	
<b>Cancer</b>	We cover treatment only if it is a Prescribed Minimum Benefit. We will allocate you to a network provider	We cover treatment if it is a Prescribed Minimum Benefit in a state facility	We cover treatment only if it is a Prescribed Minimum Benefit. We will allocate you to a network provider

# Hospital cover

## We cover you in hospital for emergency and planned hospital admissions

There is no overall hospital limit. Some healthcare services and procedures have a limit or we may have rules for how these are paid.

This is how we cover your hospital account and accounts from your admitting doctor, anaesthetist or other approved healthcare professionals (related accounts).

	Plus	Access	Core
<b>Hospital cover</b>			
Full Cover Hospital Network	We cover you in full at the rate agreed with the hospital. On KeyCare Access cover is limited to emergencies and trauma. We also cover you in full in the KeyCare Access network for childbirth and care for your newborn.		
Partial Cover Hospital Network	We pay up to a maximum of 70% of the hospital account, you must pay the balance of the account. If the admission is a Prescribed Minimum Benefit, we will pay 80% of the Discovery Health Rate (DHR). On KeyCare Access cover is limited to emergencies and trauma.		
Non-network hospitals	We will not pay the hospital and related accounts if you are admitted to a non-network hospital for a planned admission. If the admission is a Prescribed Minimum Benefit, we will pay 80% of the Discovery Health Rate (DHR).		
<b>Related accounts</b>			
Specialists and healthcare professionals in our network	Full cover		
Specialists and healthcare professionals not in our network	100% of the Discovery Health Rate (DHR). If they charge above the DHR you must pay the balance of the account		
Radiology and pathology	100% of the Discovery Health Rate (DHR)		



## Prescribed Minimum Benefit (PMB) conditions

In terms of the Medical Schemes Act 131 of 1998 and its Regulations, all medical schemes have to cover the costs related to the diagnosis, treatment and care of:

- An emergency medical condition
- A defined list of 270 diagnoses
- A defined list of 27 chronic conditions

To access Prescribed Minimum Benefits, there are rules that apply:

- Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions.
- The treatment needed must match the treatments in the defined benefits.
- You must use designated service providers (DSPs) in our network. This does not apply in emergencies. However, even in these cases, where appropriate and according to the rules of the Scheme, you may be transferred to a hospital or other service providers in our network once your condition has stabilised.

If your treatment doesn't meet the above criteria, we will pay up to 80% of the Discovery Health Rate (DHR). You will be responsible for the difference between what we pay and the actual cost of your treatment.

## What is an emergency

An emergency medical condition, also referred to as an emergency, is the sudden and, at the time unexpected onset of a health condition that requires immediate medical and surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part or would place the person's life in serious jeopardy.

An emergency does not necessarily require a hospital admission. We may ask you for additional information to confirm the emergency.

## What is the Discovery Health Rate (DHR)

*This is a rate set by us at which we pay for healthcare services from hospitals, pharmacies and healthcare professionals*

## On KeyCare Core and KeyCare Plus, we cover these procedures in our day surgery network:

- Adenoidectomy
- Arthrocentesis (joint injection)
- Cataract surgery
- Cautery of vulva warts
- Circumcision
- Colonoscopy
- Cystourethroscopy
- Diagnostic D&C
- Gastrosocopy
- Hysteroscopy
- Myringotomy
- Myringotomy with intubation (grommets)
- Prostate biopsy
- Proctoscopy
- Removal of pins and plates
- Sigmoidoscopy
- Simple nasal procedure for nose bleeding (nasal plugging and nasal cautery)
- Tonsillectomy
- Treatment of Bartholin's cyst/abscess
- Vasectomy
- Vulva/cone biopsy

## On KeyCare Access we cover the following traumas in our network of private hospitals:

- Injuries at work
- Burns
- Injuries from a crime
- Sexual assault
- Injuries from a car accident
- Injuries from a fall
- The loss of an arm, hand, leg or foot
- Near-drowning
- Head injuries
- Poisoning or a serious allergic reaction that may cause death

## Care for your baby after childbirth on KeyCare Access

This benefit covers babies that are registered on the Scheme from their date of birth when born to a parent registered on the Scheme. It covers approved hospital admissions in our network of private hospitals for the baby for 12 months from the baby's date of birth.

Babies not added to the Scheme from their date of birth will be covered in our contracted network of state facilities.

## Healthcare services with an annual limit



### Mental health

#### KeyCare Plus and KeyCare Core

21 days for admissions or up to 15 out-of-hospital consultations for each person for major affective disorders, anorexia and bulimia, and up to 12 out-of-hospital consultations for acute stress disorder accompanied by recent significant trauma.

21 days for other mental health admissions.

All mental admissions are covered in full at a network facility. If you go elsewhere, we will pay up to 80% of the DHR for the hospital account.

#### KeyCare Access

21 days for admissions or up to 15 out-of-hospital consultations for each person for major affective disorders, anorexia and bulimia, and up to 12 out-of-hospital consultations for acute stress disorder accompanied by recent significant trauma.

21 days for other PMB mental health admissions.

All mental admissions are covered in full at a contracted network of state facilities. If you go elsewhere, we will pay up to 80% of the DHR for the hospital account.



### Alcohol and drug rehabilitation

#### KeyCare Plus and KeyCare Core

21 days for each person

#### KeyCare Access

21 days for each person in our contracted network of state facilities



### Cataract surgery

#### KeyCare Plus and KeyCare Core

We cover cataract surgery as long as we have approved your treatment at a doctor and facility in our network for cataract surgery.

#### KeyCare Access

Covered in our contracted network of state facilities



### Chronic dialysis

Once you are registered, we will allocate you to a network provider or you can go to a state facility. If you go elsewhere, we will pay up to 80% of the DHR.

# You get extensive cover for chronic conditions



Members living with a chronic illness get the best care at all times through our suite of quality care programmes.

### Prescribed Minimum Benefit (PMB) conditions

You have access to treatment for a list of medical conditions under the Prescribed Minimum Benefits (PMBs). The PMBs cover the 27 chronic conditions on the Chronic Disease List (CDL).

Our plans offer benefits that are richer than the PMBs. Cover depends on the plan you choose. To access PMBs, certain rules apply (see page 11).

### Chronic Illness Benefit (CIB)

You have cover for a list of chronic conditions, as long as your chronic medicine is on the KeyCare medicine list. We need to approve your application before we cover your condition from the Chronic Illness Benefit.

On the KeyCare Plus and KeyCare Access Plans, your chosen KeyCare GP must prescribe your approved chronic medicine.

On the KeyCare Core Plan, any GP can prescribe your approved medicine.

### How we pay for medicine

We pay for medicine up to a maximum of the Discovery Health Rate (DHR). The DHR for medicine is the price of the medicine and the fee for dispensing it.

## Chronic conditions we cover

<b>Chronic Disease List (CDL) conditions</b>	Addison's disease, asthma, bipolar mood disorder, bronchiectasis, cardiac failure, cardiomyopathy, chronic obstructive pulmonary disease, chronic renal disease, coronary artery disease, Crohn's disease, diabetes insipidus, diabetes Type 1, diabetes Type 2, dysrhythmia, epilepsy, glaucoma, haemophilia, HIV, hyperlipidaemia, hypertension, hypothyroidism, multiple sclerosis, Parkinson's disease, rheumatoid arthritis, schizophrenia, systemic lupus erythematosus, ulcerative colitis
--	---

## Where to get your medicine

You need to get your approved chronic medicine that is on the KeyCare medicine list from one of our network pharmacies or from your chosen KeyCare GP (if he or she dispenses medicine). If you get your

medicine from anywhere else, you will have to pay 20% of the Discovery Health Rate for medicines. If you use chronic medicine that is not on our medicine list, you will have to pay for it yourself.



# You have access to patient management programmes to get the best care



## DiabetesCare and HIVCare

Our DiabetesCare and HIVCare programmes, together with your Premier Plus GP, will help you manage your specific chronic conditions. A Premier Plus GP is a network GP who has contracted with us to provide you with high quality healthcare for your condition.

### *DiabetesCare and HIVCare help you better manage your condition*

*These programmes give you and your Premier Plus GP access to various tools to monitor and manage your condition and to ensure you get high-quality coordinated healthcare and the best outcomes*

You and your GP can track progress on a personalised dashboard displaying your unique management score for your condition. This helps to identify the next steps to optimally manage your condition and stay healthy over time.

The DiabetesCare programme also unlocks cover for additional services from dietitians and biokineticists. Any member registered on the Chronic Illness Benefit for diabetes can join the DiabetesCare programme.

When you register for our HIVCare Programme, you are covered for the care you need, which includes additional cover for social workers. You can be assured of confidentiality at all times. You need to get your medicine from a Designated Service Provider (DSP) to avoid a 20% co-payment.

You have to use a Premier Plus GP to manage your condition to avoid a 20% co-payment.

## CompassionateCare

The CompassionateCare Benefit gives you access to holistic home-based end-of-life care up to R40 450 for each person in their lifetime.

## OncologyCare

We cover cancer treatment, if it is a PMB, in our network or at a state facility. If you choose to use any other provider, we will only cover 80% of the DHR.

### *If you are diagnosed with cancer and once we have approved your cancer treatment, you are covered by the OncologyCare Programme*

All cancer-related healthcare services are covered up to 100% of the Discovery Health Rate (DHR). You might have a co-payment if your healthcare professional charges above this rate.

## Advanced Illness Benefit

Members with cancer have access to a comprehensive palliative care programme. This programme offers unlimited cover for approved care at home.

### Care for members with multiple chronic conditions

Members who are diagnosed with one or more significant chronic conditions may be required to participate in our Member Care Programme.

We will contact you if you meet our entry criteria for participation. The programme offers care coordination that will help you manage your condition and get the best quality healthcare.

You are covered in full if you are registered on the programme. If you choose not to participate, we will only cover hospital and related accounts up to 80% of the DHR.

# You get screening and prevention benefits



Preventive screening is important to ensure that medical conditions are detected early

As a Discovery Health Medical Scheme member, you have access to screening and prevention benefits at any one of our wellness providers



## Screening for adults

The Screening and Prevention Benefit covers certain tests such as blood glucose, blood pressure, cholesterol, body mass index and HIV screening at one of our wellness providers.

We also cover a mammogram every two years, a Pap smear once every three years and a PSA test (prostate screening) each year.



## Screening for kids

This benefit covers growth assessment tests, including height, weight, head circumference and health and milestone tracking at any one of our wellness providers.



## How we pay

These tests and consultations do not affect your day-to-day benefits as they are paid from the Screening and Prevention Benefit. Consultations that do not form part of PMBs will be paid from your available day-to-day benefits.

*You may qualify for the following additional tests:*

- Rapid HbA1c glucose test
- Lipogram cholesterol test
- Breast MRI or mammogram and once-off BRCA testing for breast screening
- Pap smear for cervical screening
- Seasonal flu vaccine for members:
  - during pregnancy
  - 65 years or older
  - registered for certain chronic conditions

*Clinical entry criteria may apply to some of these tests. Visit [www.discovery.co.za](http://www.discovery.co.za) to find out more.*

# You get comprehensive maternity and post-birth benefits

## During your pregnancy



### Antenatal consultations

You are covered for 8 visits at your gynaecologist, chosen KeyCare GP or midwife

### Ultrasound scans and prenatal screening

You are covered for up to two 2D ultrasound scans. 3D and 4D scans are paid up to the rate we pay for 2D scans. You are also covered for one nuchal translucency or Non-Invasive Prenatal Test (NIPT)

### Blood tests

A defined basket of blood tests per pregnancy are included in the maternity benefit



### Antenatal classes or consultations with a nurse

You are covered for up to five pre- or postnatal classes (including online antenatal classes) or consultations with a registered nurse.



## For two years after birth

### GP and specialist visits

Your baby is covered for up to two visits with your chosen GP, paediatrician or an ENT. Cover depends on the plan you choose. On KeyCare Access specialist cover is subject to your baby being born onto the Scheme and up to 12 months after birth

### Six week consultation

You are covered for one six week post-birth consultation with a midwife, your chosen GP or gynaecologist

### Nutrition assessment

You are covered for one nutrition assessment with a dietitian

### Mental health

You are covered for up to two mental health consultations with a counsellor or psychologist

### Lactation consultation

You are covered for one lactation consultation with a registered nurse or lactation specialist



# Day-to-day cover

## You have access to the following day-to-day cover

Applicable to KeyCare Plus and KeyCare Access plans



### Cover for GP visits

You have unlimited cover for medically appropriate GP consultations. When joining, you must choose a GP from the KeyCare GP Network. You must go to your chosen GP for us to cover your consultations and some minor procedures. Preauthorisation is required after your 15th GP visit.



### You get four out-of-network GP visits

If you need to see a doctor and your chosen GP from our network is not available for you to see, each person on your plan can go to any GP with a limit of four out-of-network GP visits each year, covered up to the DHR. We will cover the GP visit, with selected blood tests and X-rays and medicine on our medicine list.



### Blood, urine and other fluid and tissue tests

We pay for a list of blood, urine and other fluid and tissue tests. Your chosen GP must ask for these tests by filling in a KeyCare pathology form.



### Cover for dentistry

We cover consultations, fillings and tooth removals at a dentist in our dentist network. Certain rules and limits may apply.



### Cover for eye care

We cover one eye test for each person, but you must go to an optometrist in the KeyCare Optometry Network. The optometrist will have a specific range of glasses which you can choose from. You can get a set of contact lenses instead of glasses if you choose to. You can get new glasses or contact lenses every 24 months.



### Day-to-day medicine

We pay for medicine from our medicine list if they are prescribed by your chosen KeyCare network GP.



### Basic X-rays

We pay for a list of basic X-rays at a network provider. Your chosen GP must ask for the X-rays to be done.



### Casualty visits

On KeyCare Plus you can go to any casualty unit at one of the KeyCare network hospitals. You have to pay the first R325 of the consultation. On KeyCare Access, other than for emergencies and trauma, each person can go to casualty at one of the KeyCare network hospitals once a year. You have to pay the first R325 of the consultation. Subject to preauthorisation.



### Medical equipment

We cover wheelchairs, wheelchair batteries and cushions, transfer boards and mobile ramps, commodes, long-leg calipers, crutches and walkers on the medical equipment list, if you get them from a network provider. There is an overall limit of R5 400 for each family.



### Other types of healthcare

We do not cover other types of healthcare professionals, such as physiotherapists, psychologists, speech therapists, audiologists, homeopaths or chiropractors.




### Specialist Benefit

All plans have specialist cover-up to R3 860 per person per year. Your GP must refer you to a specialist and you need a reference number from us before your consultation with the specialist. If you need to see a maxillo-facial surgeon, periodontist, ophthalmologist or a specialist for maternity care, you do not need a referral from your GP or a reference number from us.

The KeyCare Access Plan covers specialist visits in our network for maternity, care for your baby up to 12 months after the baby is born, and trauma and emergencies up to the limit. For all other healthcare services we cover specialists employed by a state facility.



You also   
get additional  
benefits  
that **enhance**  
**your cover**



### International second opinion services

Through your specialist, you have 50% cover for the cost of second opinion services from Cleveland Clinic for life-threatening and life-changing conditions.



### Home-based care

Discovery HomeCare is a unique home-based service that offers you quality care in the comfort of your own home, with minimum disruption to your normal routine and family life. Cover includes postnatal care, end-of-life care, IV infusions (drips) and wound care. These services are paid from the Hospital Benefit, subject to approval.



### Claims related to traumatic events

The Trauma Recovery Extender Benefit extends your cover for out-of-hospital claims related to certain traumatic events. Claims are paid from the Trauma Recovery Extender Benefit for the rest of the year in which the trauma occurred, as well as the year after the event occurred. You need to apply for this benefit. The benefit does not apply to the KeyCare Core plan.

# Contributions

KeyCare income bands  Main member  Adult  Child\*

#### KeyCare Plus

12 201+	R2 064	R2 064	R553
8 551 – 12 200	R1 386	R1 386	R389
0 – 8 550	R990	R990	R359

#### KeyCare Access

12 201+	R2 018	R2 018	R546
8 551 – 12 200	R1 344	R1 344	R378
5 331 – 8 550	R930	R930	R337
0 – 5 330	R697	R697	R306

#### KeyCare Core

12 201+	R1 525	R1 525	R345
8 551 – 12 200	R988	R988	R243
0 – 8 550	R792	R792	R205

*Income verification will be conducted for the lower income bands. Income is considered as: The higher of the main member's or registered spouse or partner's earnings, commission and rewards from employment; interest from investments; income from leasing of assets or property; distributions received from a trust, pension and/or provident fund; receipt of any financial assistance in terms of any statutory social assistance programme.*

*\* We count a maximum of three children when we calculate the monthly contributions.*





# General exclusions

Discovery Health Medical Scheme has certain exclusions. We do not pay for healthcare services related to the following, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits (PMBs). For a full list of exclusions, please visit [www.discovery.co.za](http://www.discovery.co.za)

General exclusion list includes:

- Reconstructive treatment and surgery, including cosmetic procedures and treatment
- Otoplasty for bat ears, port-wine stains and blepharoplasty (eyelid surgery)
- Breast reductions or enlargements and gynaecomastia
- Obesity
- Frail care
- Infertility
- Wilfully self-inflicted illness or injury
- Alcohol, drug or solvent abuse
- Wilful and material violation of the law
- Wilful participation in war, terrorist activity, riot, civil commotion, rebellion or uprising
- Injuries sustained or healthcare services arising during travel to or in a country at war
- Experimental, unproven or unregistered treatments or practices
- Search and rescue
- Any costs for which a third party is legally responsible

We also do not cover the complications or the direct or indirect expenses that arise from any of the exclusions listed above, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits.

## Waiting periods

If we apply waiting periods because you have never belonged to a medical scheme or you have had a break in membership of more than 90 days before joining Discovery Health Medical Scheme, you will not have access to the Prescribed Minimum Benefits during your waiting periods. This includes cover for emergency admissions.

If you had a break in cover of less than 90 days before joining Discovery Health Medical Scheme, you may have access to Prescribed Minimum Benefits during waiting periods.

In addition to the general exclusions that apply to all plans, the KeyCare plans do not cover the following, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits.

### 01 | Hospital admissions related to, among others:

- Dentistry
- Nail disorders
- Skin disorders, including benign growths and lipomas
- Investigations and diagnostic work-up
- Functional nasal surgery
- Elective caesarean section, except if medically necessary
- Surgery for oesophageal reflux and hiatus hernia
- Back and neck treatment or surgery
- Knee and shoulder surgery
- Joint replacements, including but not limited to hips, knees, shoulders and elbows
- Cochlear implants, auditory brain implants and internal nerve stimulators – this includes procedures, devices, processors and hearing aids
- Healthcare services that should be done out of hospital and for which an admission to hospital is not necessary

02 | Correction of hallux valgus (bunion) and Tailor's bunion (bunionette)

03 | Removal of varicose veins

04 | Refractive eye surgery

05 | Non-cancerous breast conditions

06 | Healthcare services outside South Africa

# KeyCare Hospital Networks

The lists apply to members on the KeyCare Core and KeyCare Plus plans. You must go to one of these hospitals for planned hospital admissions. If you do not use one of these hospitals for a planned admission, you will need to pay these claims. The lists also apply to KeyCare Access, for emergencies and trauma.

**Full Cover Hospital Network** – We cover you in full at the rate agreed with the hospital

\*Hospitals with no casualty unit

## Eastern Cape

### East London

- Life Beacon Bay Hospital
- Life East London Private Hospital\*
- Life St James Operating Theatres\*
- Life St Dominic's Private Hospital

### Humansdorp

- Life Isivivana Private Hospital

### Port Elizabeth

- Life Mercantile Hospital

### Queenstown

- Life Queenstown Private Hospital

### Uitenhage

- Netcare Cuyler Clinic

### Umtata

- Life St Mary's Private Hospital

## Free State

### Bethlehem

- Mediclinic Hoogland

### Bloemfontein

- Horizon Eye Care Centre
- Netcare Pelonomi Private Hospital
- Life Rosepark Hospital
- Life Pasteur Hospital\*
- Netcare Universitas Private Hospital\*

### Sasolburg

- Netcare Vaalpark Hospital

### Welkom

- Mediclinic Welkom
- St Helena Hospital

## Gauteng

### Benoni

- Life The Glynnwood Hospital
- Sunshine Hospital
- Netcare Optiklin Eye Hospital

### Brakpan

- Life Dalview Hospital

### Germiston

- Life Roseacres Hospital

### Heidelberg

- Life Suikerbosrand Hospital

### Johannesburg

- Netcare Rand Hospital
- Netcare Garden City Hospital
- Life Brenthurst Hospital

### Midrand

- Life Carstenhof Hospital

## Pretoria

- Netcare Bougainville Private Hospital
- Life Eugene Marais Hospital
- Netcare Jakaranda Hospital\*
- Mediclinic Legae\*
- Mediclinic Medforum
- Mediclinic Muelmed
- Pretoria Eye Institute

## Randfontein

- Life Robinson Private Hospital
- Lenmed Health Randfontein Private Hospital

## Saxonwold

- Life Genesis Clinic

## Soshanguve

- Botshilu Private Hospital

## Soweto

- Clinix Tshepo-Themba Private Hospital
- Dr S K Matseke Memorial Hospital

## Springs

- Life Springs Parkland Hospital
- Life St Mary's Maternity Hospital\*

## Tembisa

- Lenmed Health Zamokuhle Private Hospital

## Vanderbijlpark

- Mediclinic Emfuleni
- Ocumed

## Vereeniging

- Clinix Naledi-Nkanyezi Private Hospital
- Midvaal Private Hospital

## Vosloorus

- Clinix Botshelong-Empilweni Private Hospital

## KwaZulu-Natal

## Amanzimtoti

- Netcare Kingsway Hospital

## Chatsworth

- Life Chatsmed Garden Hospital

## Durban

- JMH City Hospital
- Life Entabeni Hospital

## Empangeni

- Life Empangeni Garden Clinic

## Isipingo

- JMH Isipingo Clinic

## Kokstad

- Kokstad Private Hospital

## Ladysmith

- Lenmed Health La Verna Hospital

## Newcastle

- Mediclinic Newcastle

## Phoenix

- Life Mount Edgecombe Hospital

## Pietermaritzburg

- Netcare St Anne's Hospital

## Pinetown

- Life Crompton Hospital

## Port Shepstone

- Hibiscus Hospital

## Richards Bay

- Netcare The Bay Hospital

## Tongaat

- Mediclinic Victoria

## Limpopo

### Bela-Bela

- St Vincent's Hospital

### Polokwane

- Mediclinic Limpopo

### Thabazimbi

- Mediclinic Thabazimbi

### Tzaneen

- Mediclinic Tzaneen

## Mpumalanga

### Barberton

- Mediclinic Barberton

### Emalahleni

- Life Cosmos Hospital

### Ermelo

- Mediclinic Ermelo

### Middelburg

- Life Midmed Private Hospital

### Nelspruit

- Mediclinic Nelspruit

### Piet Retief

- Life Piet Retief Hospital

### Trichardt

- Mediclinic Highveld

## North West

### Brits

- Mediclinic Brits

### Carletonville

- The Fountain Private Hospital

### Klerksdorp

- Life Anncron Hospital

### Mafikeng

- Victoria Private Hospital\*

### Potchefstroom

- Mediclinic Potchefstroom

### Rustenburg

- Life Peglerae Hospital

### Vryburg

- Vryburg Private Hospital

## Northern Cape

### Kathu

- Lenmed Health Kathu Private Hospital

### Kimberley

- Mediclinic Kimberley
- Finsch Mine Hospital\*

### Upington

- Mediclinic Upington

## Western Cape

### Bellville

- Melomed Bellville

- Mediclinic Louis Leipoldt

- Cape Eye Hospital

### Cape Town

- Netcare Christiaan Barnard Memorial Hospital

- Netcare UCT Medical Centre\*

### Ceres

- Netcare Ceres Hospital

### Gatesville

- Melomed Gatesville

## George

- Mediclinic Geneva\*

- Mediclinic George

### Hermanus

- Mediclinic Hermanus

### Kuils River

- Netcare Kuils River Hospital

### Milnerton

- Mediclinic Milnerton

### Mitchells Plain

- Melomed Mitchells Plain

### Mossel Bay

- Life Bayview Hospital

### Oudtshoorn

- Mediclinic Klein Karoo

### Paarl

- Mediclinic Paarl

### West Coast

- Life West Coast Private Hospital

### Worcester

- Mediclinic Worcester

## Lesotho

- Willies Hospital\*

**Partial Cover Hospital Network** – We pay up to a maximum of 70% of the hospital account, you must pay the balance of the account. If the admission is a Prescribed Minimum Benefit, we will pay 80% of the Discovery Health Rate.

## Gauteng

### Kempton Park

- Arwyp Medical Centre

### Lenasia

- Lenmed Health Ahmed Kathrada Private Hospital

### Pretoria

- Louis Pasteur Hospital
- Zuid-Afrikaans Hospital

### KeyCare Access Hospital Network for childbirth and care for your baby

We cover you in full at the agreed rate with the hospital. If you do not use one of these hospitals, you will need to pay these claims.

## Eastern Cape

### Port Elizabeth

- Life Mercantile Hospital

### Uitenhage

- Netcare Cuyler Hospital

### Umtata

- Life St Mary's Private Hospital\*

## Free State

### Bloemfontein

- Netcare Pelonomi Private Hospital

### Sasolburg

- Netcare Vaalpark Hospital

## KwaZulu-Natal

### Pietermaritzburg

- Midlands Medical Centre

### Sydenham

- Lenmed Health Shifa Hospital

## Eastern Cape

### Port Elizabeth

- Life Mercantile Hospital

### Uitenhage

- Netcare Cuyler Hospital

### Umtata

- Life St Mary's Private Hospital\*

## Free State

### Bloemfontein

- Netcare Pelonomi Private Hospital

### Sasolburg

- Netcare Vaalpark Hospital

## Gauteng

### Alberton

- Netcare Clinton Clinic

### Johannesburg

- Netcare Rand Hospital

### Krugersdorp

- Netcare Krugersdorp Private Hospital

### Pretoria

- Netcare Femina Clinic
- Mediclinic Legae\*



## Soweto

- Dr S K Matseke Memorial Hospital

## Springs

- Netcare East Rand N17 Private Hospital

## Tembisa

- Lenmed Health Zamokhule Private Hospital

## KwaZulu-Natal

## Amanzimtoti

- Netcare Kingsway Hospital

## Durban

- JMH City Hospital

## Kokstad

- Kokstad Private Hospital

## Ladysmith

- Lenmed Health La Verna Hospital

## Pietermaritzburg

- Netcare St Annes Hospital

## Richards Bay

- Netcare The Bay Hospital

## Tongaat

- Mediclinic Victoria

## Limpopo

### Polokwane

- Mediclinic Limpopo

### Tzaneen

- Mediclinic Tzaneen

## Mpumalanga

### Nelspruit

- Mediclinic Nelspruit

## Northern Cape

### Kimberley

- Mediclinic Kimberley

## North West

### Rustenburg

- Netcare Ferncrest Hospital

## Western Cape

### Gatesville

- Melomed Gatesville

### Kuils River

- Netcare Kuilsriver Hospital

### Milnerton

- Mediclinic Milnerton

### Mitchells Plain

- Melomed Mitchells Plain Medical Center

### Paarl

- Mediclinic Paarl

# KeyCare Day Surgery Network 2018

## Eastern Cape

### Port Elizabeth

- Medical Forum Theatre

### Queenstown

- Life Queenstown Private Hospital

### Uitenhage

- Netcare Cuyler Clinic

### Umtata

- Life St Mary's Private Hospital

## Free State

### Bethlehem

- Bethlehem Medical Centre

### Bloemfontein

- Citymed Theatre
- Cure Day Clinics – Bloemfontein

### Welkom

- Welkom Medical Centre

## Gauteng

### Alberton

- Optimed

### Benoni

- Karibu Day Clinic
- Lakefield Surgical Centre
- The Healthy Eye

### Boksburg

- Boksburg Medical & Dental Centre

### Florida

- Constantia Clinic
- Fauchard Clinic

### Germiston

- Germiston Medical & Dental Centre

### Johannesburg

- Centre of Advanced Medicine
- Cure Day Clinics - Fourways
- Fordsburg Clinic
- Lenmed Health Daxina Private Hospital
- Twenty Twenty Eye Surgery Centre
- Visiomed Eye Laser Clinic
- Johannesburg Eye Hospital
- Ocumed Day Hospital

## Kempton Park

- Birchmed Surgical Clinic
- Ekurhuleni Surgiklin Day Clinic
- Mercidoc Day Clinic

## Krugersdorp

- Protea Clinic

## Pretoria

- Advanced Groenkloof Day Hospital
- Centurion Day Hospital
- Cure Day Clinics – Erasmuskloof
- Cure Day Clinics – Midstream
- Intercare Day Hospital - Hazeldean
- Intercare Day Hospital – Irene
- Kilnerpark Narko Clinic
- Life Brooklyn Day Hospital
- Life Pretoria North Day Clinic
- Medkin Clinic
- Silverton Medical & Dental Centre

## Radiokop

- Life Wilgeheuwel Day Clinic

## Roodepoort

- Mayo Clinic

### Sandton

- Sandton Day Clinic
- Sandhurst Eye Centre

### Centurion

- Centurion Eye Hospital

### Westgate

- Medgate Day Clinic

### KwaZulu Natal

### Durban

- Bluff Medical & Dental Centre
- Durdoc Clinic
- Malvern Medical & Dental Centre
- Westridge Surgical
- Durban Eye Hospital

### Howick

- Howick Day Clinic

### Pinetown

- Pinetown Medicross Theatre

### South Coast

- Shelly Beach Day Hospital

### Umhlanga

- KZN Day Clinic
- Medstone Medical Centre

### Mpumalanga

### Emalaheni/Witbank

- Advanced De La Vie Day Hospital
- Emalaheni Day Hospital
- Highveld Eye

### Nelspruit

- Lowveld Hospital

### Secunda

- Mediclinic Secunda\*

### North West

### Lichtenburg

- Lichtenburg Clinic

### Potchefstroom

- Potchefstroom Medical & Dental Centre

### Northern Cape

### Hartswater

- Medi – Harts Day Clinic

### Kimberley

- Narko Clinic

### Limpopo

### Louis Trichardt

- Zoutpansberg Private Hospital

### Polokwane

- Mediclinic Limpopo Day Clinic

### Western Cape

### Atlantis

- Wesfleur Private Clinic

### Bellville

- Cure day Clinics – Bellville
- Khangela Eye Theatre

### Cape Town

- John Hill Eye Laser Centre
- Parow Medical & Dental Centre

### Oudtshoorn

- Cango Medicentre

### Durbanville

- Advanced Durbanville Surgical Centre
- Mediclinic Durbanville Day Clinic
- The Surgical Institute

### George

- George Surgical Centre

### Hermanus

- Hermanus Day Hospital

### Khayelitsha

- Thembani Theatres

### Knysna

- Advanced Knysna Surgical Centre

### Kraaifontein

- Kraaifontein Medical & Dental Centre

### Milnerton

- Intercare Day Hospital – Century City

### Monte Vista

- Monte Vista Clinic

### Mossel Bay

- Vidamed Bay Hospital

### Paarl

- Cure Day Clinics – St Stephens Paarl

### Panorama

- Advanced Panorama Surgical Centre

### Somerset West

- Cure Day Clinics – Somerset West
- Somerset Aesthetic Clinic

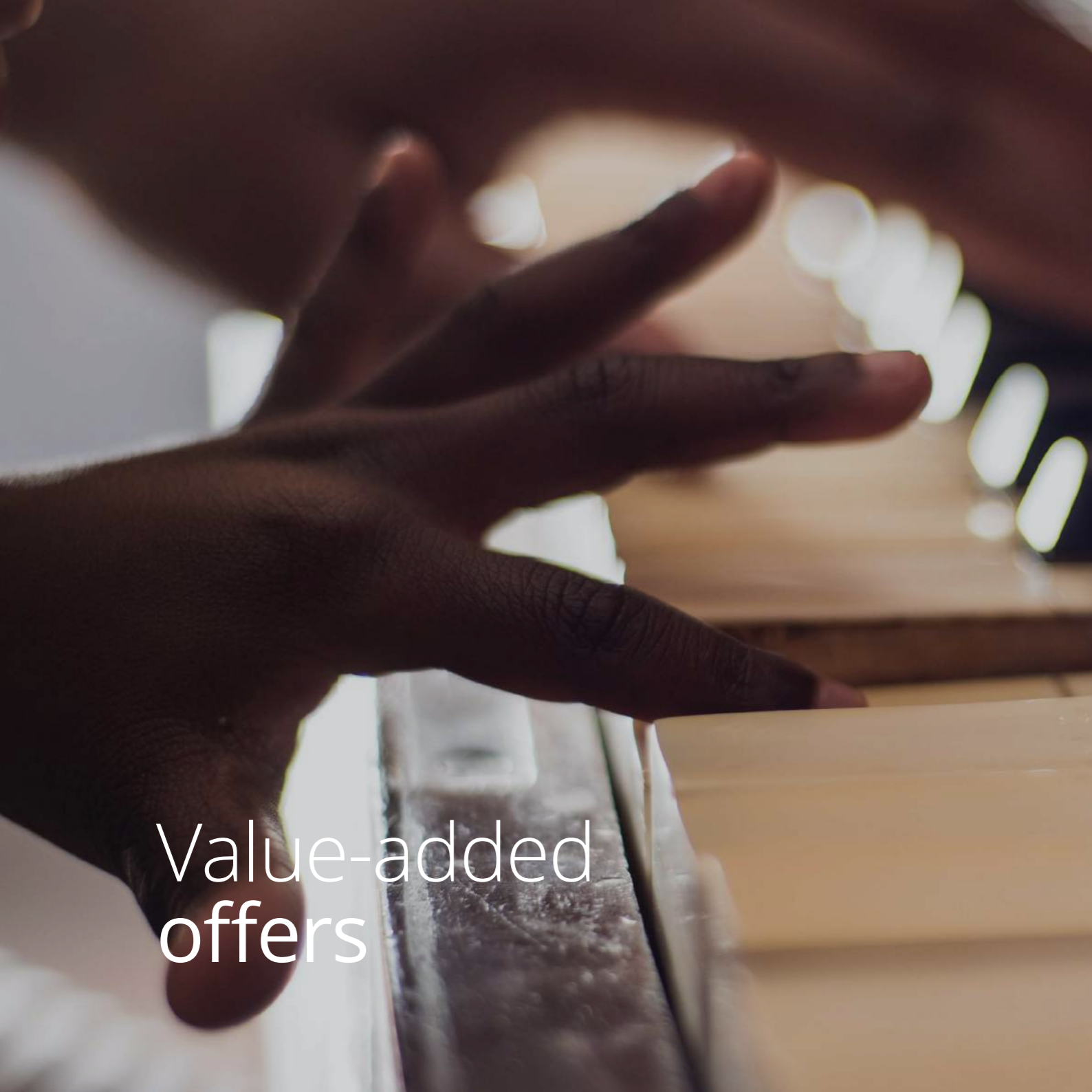
### Tokai

- Tokai Medical & Dental Centre

### Worcester

- Advanced Worcester Surgical Centre

The network list may change from time to time. The latest version of this network list is available on [www.discovery.co.za](http://www.discovery.co.za).



## Exclusive access to value-added healthcare offers

Our members have exclusive access to value-added offers outside of the Discovery Health Medical Scheme benefits and rules that are not available to members of other open medical schemes.



### Access to a separate wellness programme

You have the opportunity to join the world's leading science-based wellness programme, Vitality, which encourages you to get healthier. Not only is a healthy lifestyle more enjoyable, it is clinically proven that Vitality members live longer and have lower healthcare costs.



### Savings on stem cell banking and semen cryopreservation

You get an exclusive offer with Netcells that gives expectant parents the opportunity to cryogenically store their newborn baby's umbilical cord blood and tissue stem cells and semen preservation for potential future medical use at a discounted rate.



### Savings on personal and family care items

You can sign up for HealthyCare, a separate offer that helps reduce your out-of-pocket spend on a vast range of personal and family care products at any Clicks or Dis-Chem.

HealthyCare items include a list of baby care, dental care, eye care, foot care, sun care and hand care products, as well as first aid and emergency items and over-the-counter medicine.

# Value-added offers

Vitality is not part of Discovery Health Medical Scheme. Vitality is a separate wellness product sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07, an authorised financial services provider. HealthyCare is brought to you by Discovery Vitality (Pty) Ltd, registration number 1997/007736/07, an authorised financial services provider. Netcells is brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider.

# Complaints

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 the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on [www.discovery.co.za](http://www.discovery.co.za). 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](http://www.discovery.co.za) or by e-mailing [principalofficer@discovery.co.za](mailto: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 of the Scheme's dispute 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. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com) | 0861 123 267 | [www.medicalschemes.com](http://www.medicalschemes.com)