

Discovery Health Medical Scheme 2018 contributions

Series	Plan	Contributions			Contributions to Medical Savings Account			Total contributions		
		Main member	Adult	Child*	Main member	Adult	Child*	Main member	Adult	Child*
Executive	Executive Plan	4 463	4 463	851	1 487	1 487	283	5 950	5 950	1 134
Comprehensive	Classic Comprehensive	3 662	3 464	731	1 220	1 154	243	4 882	4 618	974
	Classic Delta Comprehensive	3 299	3 122	656	1 099	1 040	218	4 398	4 162	874
	Classic Comprehensive Zero MSA	3 662	3 464	731	No Medical Savings Account			3 662	3 464	731
	Essential Comprehensive	3 487	3 299	702	615	582	123	4 102	3 881	825
	Essential Delta Comprehensive	3 140	2 967	631	554	523	111	3 694	3 490	742
Priority	Classic Priority	2 411	1 901	965	803	633	321	3 214	2 534	1 286
	Essential Priority	2 349	1 847	938	414	325	165	2 763	2 172	1 103
Saver	Classic Saver	2 080	1 640	833	693	546	277	2 773	2 186	1 110
	Classic Delta Saver	1 661	1 312	668	553	437	222	2 214	1 749	890
	Essential Saver	1 873	1 405	751	330	247	132	2 203	1 652	883
	Essential Delta Saver	1 495	1 127	600	263	198	105	1 758	1 325	705
	Coastal Saver	1 728	1 297	696	432	324	174	2 160	1 621	870
Smart	Classic Smart	1 647	1 298	658	No Medical Savings Account			1 647	1 298	658
	Essential Smart	1 180	1 180	1 180				1 180	1 180	1 180
Core	Classic Core	2 064	1 626	826	No Medical Savings Account			2 064	1 626	826
	Classic Delta Core	1 652	1 301	660				1 652	1 301	660
	Essential Core	1 773	1 329	712				1 773	1 329	712
	Essential Delta Core	1 417	1 065	569				1 417	1 065	569
	Coastal Core	1 610	1 209	641				1 610	1 209	641
KeyCare	KeyCare Plus 0-8 550	990	990	359	No Medical Savings Account			990	990	359
	KeyCare Plus 8 551-12 200	1 386	1 386	389				1 386	1 386	389
	KeyCare Plus 12 201+	2 064	2 064	553				2 064	2 064	553
	KeyCare Access 0-5 330	697	697	306				697	697	306
	KeyCare Access 5 331-8 550	930	930	337	No Medical Savings Account			930	930	337
	KeyCare Access 8 551-12 200	1 344	1 344	378				1 344	1 344	378
	KeyCare Access 12 201+	2 018	2 018	546				2 018	2 018	546
	KeyCare Core 0-8 550	792	792	205				792	792	205
	KeyCare Core 8 551-12 200	988	988	243	No Medical Savings Account			988	988	243
	KeyCare Core 12 201+	1 525	1 525	345				1 525	1 525	345

* We count a maximum of three children when we work out the monthly contribution and annual Medical Savings Account.

** Income verification will be conducted for the lower income bands. Income is considered as: The higher of the main member 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 received from any statutory social assistance programme.

Annual Medical Savings Account

Series	Plan	Main member	Adult	Child*
Executive	Executive Plan	17 844	17 844	3 396
Comprehensive	Classic Comprehensive	14 640	13 848	2 916
	Classic Delta Comprehensive	13 188	12 480	2 616
	Essential Comprehensive	7 380	6 984	1 476
	Essential Delta Comprehensive	6 648	6 276	1 332
Priority	Classic Priority	9 636	7 596	3 852
	Essential Priority	4 968	3 900	1 980
Saver	Classic Saver	8 316	6 552	3 324
	Classic Delta Saver	6 636	5 244	2 664
	Essential Saver	3 960	2 964	1 584
	Essential Delta Saver	3 156	2 376	1 260
	Coastal Saver	5 184	3 888	2 088

* We count a maximum of three children when we work out the annual Medical Savings Account.
If you join the medical scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.

Annual Threshold Amounts

Annual Threshold

	Main member	Adult	Child*
Executive	20 350	20 350	3 850
Comprehensive	16 790	16 790	3 200
Priority	14 240	10 670	4 660

Above Threshold Benefit limits

	Main member	Adult	Child*
Executive	unlimited		
Comprehensive			
Priority	12 080	8 610	4 170

* We count a maximum of three children when we work out the Annual Threshold and Above Threshold Benefit limit.
If you join the medical scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes.

Complaints process: 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. We would also love to hear from you if we have exceeded your expectations. Step 2 – To contact the Principal Officer if you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by e-mailing 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 – 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 | 0861 123 267 | www.medicalschemes.com

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 and administrator of medical schemes. 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. When reference is made to “we” in the context of benefits, members, payments or cover, in this brochure this is reference to Discovery Health Medical Scheme.

We are continuously improving our communication to you. The latest version of this summary as well as detailed benefit information is available on www.discovery.co.za.
Discovery Health Rate (DHR): This is a rate set by us at which healthcare services from hospitals, pharmacies and healthcare professionals are paid. To find hospitals or providers in our network, visit www.discovery.co.za. Where we refer to MedXpress it includes any MedXpress partner pharmacy, (Not applicable to Smart Series). MedXpress is brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider.

Compare our plans



Summary	Compare our plans	EXECUTIVE	COMPREHENSIVE			PRIORITY		SAVER			SMART		CORE			KEYCARE		
			Classic Zero MSA	Classic	Essential	Classic	Essential	Classic	Essential	Coastal	Classic	Essential	Classic	Essential	Coastal	Core	Plus	Access
		The most extensive cover for in-hospital and day-to-day benefits	Comprehensive cover for in-hospital and day-to-day benefits			Cost-effective in-hospital and day-to-day benefits		Economical in-hospital and day-to-day benefits			Affordable in-hospital benefits and day-to-day cover		Value-for-money hospital plan			Affordable medical aid cover		
	<ul style="list-style-type: none">Unlimited cover in any private hospital, including private ward coverGuaranteed full cover in hospital for specialists on a payment arrangement, and up to 300% of the Discovery Health Rate (DHR) for other specialists and 200% at the DHR for other healthcare professionalsFull cover for chronic medicine for all Chronic Disease List (CDL) conditions plus some additional chronic conditions, as well as access to an exclusive list of brand medicineThe highest savings account and an unlimited Above Threshold Benefit (ATB) for your day-to-day healthcare needsCover for comprehensive pre- and postnatal healthcare services for maternity and early childhoodThe global treatment platform gives you access to specialised, advanced medical care in South Africa and abroad. Access to full cover for second opinion services and cover up to \$1 million for medical emergencies when travelling outside of South AfricaAdditional cover from the Day-to-day Extender Benefit (DEB) when your Medical Savings Account (MSA) runs out for GP consultation fees and kids casualty visits	<ul style="list-style-type: none">Unlimited private hospital coverGuaranteed full cover in hospital for specialists on a payment arrangement, up to 200% of the Discovery Health Rate (DHR) on Classic plans and up to 100% of the DHR on Essential plans for other healthcare professionalsFull cover for chronic medicine for all Chronic Disease List (CDL) conditions plus some additional chronic conditionsA high savings account and an unlimited Above Threshold Benefit (ATB) for your day-to-day healthcare needsCover for comprehensive pre- and postnatal healthcare services for maternity and early childhoodAccess to specialised, advanced medical care in South Africa and abroadCover for medical emergencies when travellingAdditional cover from the Day-to-day Extender Benefit (DEB) when your Medical Savings Account (MSA) runs out for GP consultation fees and kids casualty visits only available on Classic plans	<ul style="list-style-type: none">Unlimited cover in any private hospitalGuaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the DHR on the Classic Plan and up to 100% of the DHR on the Essential Plan for other healthcare professionalsFull cover for chronic medicine for all Chronic Disease List conditionsA savings account and limited Above Threshold Benefit (ATB) for your day-to-day healthcare needsCover for comprehensive pre- and postnatal healthcare services for maternity and early childhoodCover for medical emergencies when travellingAdditional cover from the Day-to-day Extender Benefit (DEB) when your Medical Savings Account (MSA) runs out for GP consultation fees and kids casualty visits only available on Classic plan	<ul style="list-style-type: none">Unlimited private hospital coverGuaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the DHR on Classic plans and 100% on Essential and Coastal plans for other healthcare professionalsFull cover for chronic medicine for all CDL conditionsA Medical Savings Account for your day-to-day healthcare needsCover for comprehensive pre- and postnatal healthcare services for maternity and early childhoodCover for medical emergencies when travellingAdditional cover from the Day-to-day Extender Benefit (DEB) when your Medical Savings Account (MSA) runs out for GP consultation fees and kids casualty visits only available on Classic plan	<ul style="list-style-type: none">Unlimited private hospital cover in the Smart Hospital NetworkGuaranteed full cover in hospital for specialists we have a payment arrangement with, and up to 200% of the DHR on Classic and up to 100% of the DHR on Essential for other healthcare professionalsFull cover for chronic medicine for all Chronic Disease List conditions on our medicine list when you use MedXpress, Clicks or Dis-ChemCover for comprehensive pre- and postnatal healthcare services and maternity and early childhoodDay-to-day cover for your GP consultations, acute medicine cover for over-the-counter (OTC) medicine, eye and dental check-up and sports-related injuries, with fixed co-payments and/or limits. This cover depends on the plan you choose.Cover for medical emergencies when travelling	<ul style="list-style-type: none">Unlimited private hospital coverGuaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the DHR on Classic plans and 100% on Essential and Coastal plans for other healthcare professionalsFull cover for chronic medicine for all Chronic Disease List conditions, when you use MedXpress or MedXpress network pharmacies.Comprehensive pre- and post-natal healthcare services for maternity and early childhood.Cover for medical emergencies when travelling	<ul style="list-style-type: none">Unlimited hospital cover in our KeyCare hospital networksGuaranteed full cover in hospital for specialists on the KeyCare network, and up to 100% of the Discovery Health Rate (DHR) for other healthcare professionalsEssential cover for chronic medicine on the KeyCare medicine list for all Chronic Disease List conditions when you use a network pharmacy or your GPCover for comprehensive pre- and postnatal healthcare services for maternity and early childhoodUnlimited cover for medically appropriate GP consultations, blood tests, X-rays , basic dentistry, eye care and medicine in our KeyCare network on the KeyCare Plus and KeyCare Access plans											
Hospital cover	Hospitals (private hospital cover in a general ward)	Unlimited cover and private ward cover of up to R1 880 each day	Unlimited cover	Unlimited cover. Full cover on Delta options when using the Delta Hospital Network of private hospitals.	Unlimited cover		Unlimited cover		Unlimited cover at any private hospital in the four coastal provinces.		Unlimited cover in the Smart Hospital Network.		Unlimited hospital cover at any private hospital.		Unlimited cover at any private hospital in the four coastal network.		Full cover in the Full Cover Hospital Network, and up to 70% of the DHR in the Partial Cover Hospital Network.	
							Full cover on Delta options when using the Delta Hospital Network of private hospitals.					Full cover on Delta options when using the Delta Hospital Network of private hospitals.				Unlimited cover in the KeyCare Hospital Network. A list of procedures are covered in the day surgery network.		
	Upfront payments to hospitals	No upfront payment	No upfront payment	For planned admissions outside of the Delta Hospital Network, you must pay an upfront payment to the hospital of R7 650.	An upfront payment of between R3 050 and to R15 000 applies for a defined list of procedures.		For planned admissions outside of the Delta Hospital Network, you must pay an upfront payment to the hospital of R7 650.		If you use a hospital outside the coastal region, we pay up to 70% of the DHR of the hospital account and you must pay the difference. This does not apply in an emergency.		For planned admissions at hospitals outside of the Smart Hospital Network, you must pay an upfront payment of R8 800 to the hospital.		For planned admissions outside of the Delta Hospital Network, you must pay an upfront payment to the hospital of R7 650.		If you use a hospital outside the coastal region, we pay up to 70% of the DHR of the hospital account and you must pay the difference. This does not apply in an emergency.		If you use a hospital in the Partial Cover Network, we pay up to 70% of the DHR. If you do not use hospitals in the networks, you will have to pay all costs. This does not apply in an emergency.	
	Specialists we have a payment arrangement with	Full cover	Full cover		Full cover		Full cover		Full cover		Full cover		Full cover		Full cover		Full cover	
	Specialists we do not have a payment arrangement with	300% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR		200% of the DHR		200% of the DHR		200% of the DHR		200% of the DHR		200% of the DHR		100% of the DHR	
	Other healthcare professionals	200% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR		200% of the DHR		200% of the DHR		200% of the DHR		200% of the DHR		200% of the DHR		100% of the DHR	
	Radiology and pathology	100% of the DHR	100% of the DHR		100% of the DHR		100% of the DHR		100% of the DHR		100% of the DHR		100% of the DHR		100% of the DHR		100% of the DHR	
	Scopes (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)	We pay the hospital and related accounts from the Hospital Benefit. If done in the doctor's rooms, we pay the account from your Hospital Benefit.	We pay the first R3 400 of the hospital account from your day-to-day benefits and the balance of the hospital account and related accounts from the Hospital Benefit. If done in the doctor's rooms, we pay the account from your Hospital Benefit.		You must pay R3 900 upfront, we pay the balance of hospital account and related accounts from the Hospital Benefit. If done in the doctor's rooms, we pay the account from your Hospital Benefit.		We pay the first R4 200 of the hospital account from your day-to-day benefits and the balance of the hospital account and related accounts from the Hospital Benefit. If done in the doctor's rooms, we pay the account from your Hospital Benefit.		You must pay the first R4 200 of the hospital account. We pay the balance of the account and related accounts from the Hospital Benefit. If done in the doctor's rooms, we pay the account from your Hospital Benefit.		You must pay the first R4 200 of the hospital account. We pay the balance of the account and related accounts from the Hospital Benefit. If done in the doctor's rooms, we pay the account from your Hospital Benefit.		We cover scopes at our day-surgery network.		We cover scopes at our network of contracted state facilities and in the KeyCare Access Hospital Network if related to emergencies, trauma, childbirth and care for a newborn.			
	MRI and CT scans	Paid from the Hospital Benefit up to 100% of the DHR.	If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.		If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.		If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.		If done as part of an approved admission, we will pay up to 100% of the DHR from the Benefit.		If done as part of an approved admission, we will pay up to 100% of the DHR from the Benefit.		If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.		If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.			
	<ul style="list-style-type: none">For conservative back and neck treatment, orIf not related to your admission		If not related to your admission, we pay the first R2 750 of the scan from your day-to-day benefits. We pay the balance of the scan from the Hospital Benefit, up to 100% of the DHR. On Classic Zero MSA you are covered once you reach your Annual Threshold.		If not related to your admission, we pay the first R2 750 of the scan from day-to-day benefits. We pay the balance of the scan from the Hospital Benefit up to 100% of the DHR. For conservative back and neck treatment, you must also pay the first R3 050 of the hospital account. We pay the balance of the scan from the Hospital Benefit up to 100% of the DHR.		If not related to your admission, we pay the first R2 750 of the scan from your day-to-day benefits. We pay the balance of the scan from the Hospital Benefit, up to 100% of the DHR.		If not related to your admission, you need to pay the first R2 750 of the scan from your pocket. We pay the balance of the scan from the Hospital Benefit, up to 100% of the DHR.		If not related to your admission or if for conservative back or neck treatment, we do not pay for it.		If not related to your admission or if for conservative back or neck treatment, we do not pay for it.		If not related to your admission or if for conservative back or neck treatment, we do not pay for it.		If not related to your admission, we pay it from the Specialist Benefit up to a limit of R3 860 each person each year.	
Chronic cover	Conditions	You have cover for the 27 CDL conditions according to the Prescribed Minimum Benefits list as well as additional conditions on our Additional Disease List. Your condition needs to be approved for it to be covered.			You have cover for the 27 CDL conditions according to the Prescribed Minimum Benefits list. Your condition needs to be approved for it to be covered.													
	Medicine cover	Approved medicine on our medicine list covered in full (not applicable to ADL conditions). Medicine not on our list paid up to a maximum of the monthly Chronic Drug Amount. On the Delta option, your designated service provider is MedXpress.			Approved medicine on our medicine list covered in full. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.		Approved medicine on our medicine list covered in full. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount. On Delta options, your designated service provider is MedXpress.		Approved medicine on our medicine list covered in full. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount. On Delta options, your designated service provider is MedXpress.		Approved medicine on our medicine list covered in full, when you use MedXpress, Clicks or Dis-Chem.		Approved medicine on our medicine list when you use MedXpress. Medicines not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.		Approved medicine must be purchased from one of our network pharmacies or from your chosen GP. Your chosen GP must prescribe the chronic medicine.			

