Good health can change the world
THE DISCOVERY HEALTH MEDICAL SCHEME: YOUR BEST CHOICE

5 REASONS WHY

THE DISCOVERY HEALTH MEDICAL SCHEME IS THE BEST CHOICE FOR YOU

The Discovery Health Medical Scheme is South Africa’s largest and most stable medical scheme by far, with over 2.6 million members, the widest plan range, over R11 billion in reserves, and the highest possible credit rating (AA+) for our ability to pay your claims. Our rich benefits, competitive contributions and great service have resulted in us being voted #1 by members, doctors, employers and financial advisers.

1. THE LOWEST CONTRIBUTIONS

One of the benefits of the Discovery Health Medical Scheme is our ability to contain healthcare costs and pass these savings on to you. On a like-for-like basis, Discovery Health Medical Scheme plan contributions are as much as 14% lower than those of any other South African medical scheme.

2. THE RICHEST BENEFITS AND FEATURES LIKE FULL COVER WITHIN OUR NETWORKS

You will always enjoy full cover and avoid co-payments when visiting a specialist or GP who we have a payment arrangement with, when getting medicine on our day-to-day preferred medicine list from one of the 2000 pharmacies in our pharmacy network, or when using hospitals in our network. We even cover a range of preventive tests from cholesterol to HIV screening without you having to use the money in your Medical Savings Account.

3. SAVINGS ON HEALTHCARE PRODUCTS, STEM CELL BANKING, OPTOMETRY AND MORE

Discovery Health and Vitality offer you savings of up to 25% on a comprehensive list of HealthyCare products at Clicks and Dis-Chem, and up to 25% off stem cell storage and other Netcells® Biosciences offerings. You can also enjoy savings of 20% off frames and lenses at an optometrist in the Discovery Health Network.

4. VITALITY: GET HEALTHY. GET REWARDED.

By being a Discovery Health Medical Scheme member, you have the opportunity to join Vitality, the world’s leading science-based wellness programme that encourages you to get healthier, and gives you fantastic rewards. Vitality can save you up to 80% on your gym fees, up to 25% on HealthyGear items at Totalsports and Sportsmans Warehouse, up to 25% on HealthyFood items at Pick n Pay or Woolworths, up to 35% on local and international flights, up to 50% on accommodation, and much, much more.

5. OUR TECHNOLOGY UNLOCKS THE BEST OF CARE

Our Discovery app and our website have both been purpose-built to help you get the most out of your health plan. Discovery HealthID, our award-winning app for doctors, allows your doctor to digitally access your health record and write electronic prescriptions, all with the touch of a finger, after you have given permission. Our online booking facility and virtual consultations allow you to conveniently connect with your doctor.
- Unlimited private hospital cover, including private ward cover
- Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 300% of the Discovery Health Rate for other specialists.
- Full cover for chronic medicine for all Chronic Disease List conditions plus some additional chronic conditions; plus access to an exclusive list of brand medicines.
- The highest savings account and unlimited Above Threshold Benefit for your day-to-day healthcare needs.
- Additional cover when your Medical Savings Account runs out for GP consultation fees, preferred medicine, blood tests, maternity costs and some durable external medical items.
- Access to specialised, advanced medical care in SA and abroad.
- Cover for medical emergencies when travelling.
- Unlimited private hospital cover.
- Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the Discovery Health Rate on Classic Plans and 100% on Essential Plans for other healthcare professionals.
- Full cover for chronic medicine for all Chronic Disease List conditions plus some additional chronic conditions.
- A high savings account as well as unlimited Above Threshold Benefit for your day-to-day healthcare needs.
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- Cover for medical emergencies when travelling.
- Unlimited private hospital cover.
- Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the Discovery Health Rate on Classic Plans and 100% on the Essential Plan for other healthcare professionals.
- Full cover for chronic medicine for all Chronic Disease List conditions.
- A savings account for your day-to-day healthcare needs.
- Additional cover when your Medical Savings Account runs out for GP consultation fees, blood tests, maternity costs and some durable external medical items.
- Cover for medical emergencies when travelling.
- Unlimited private hospital cover.
- Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the Discovery Health Rate on Classic Plans and 100% on Essential and Coastal Plans for other healthcare professionals.
- Full cover for chronic medicine for Chronic Disease List conditions when you use MedXpress.
- A savings account for your day-to-day healthcare needs.
- Additional cover when your Medical Savings Account runs out for GP consultation fees and maternity costs.
- Cover for medical emergencies when travelling.
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- Access to specialised, advanced medical care in SA and abroad.
- Cover for medical emergencies when travelling.

THE DISCOVERY HEALTH MEDICAL SCHEME PLAN RANGE

EXECUTIVE PLAN

COMPREHENSIVE SERIES

PRIORITY SERIES

SAVER SERIES

CORE SERIES

KEYCARE SERIES

Vitality is not part of the Discovery Health Medical Scheme. Vitality is a separate product sold and administered by Discovery Vitality (Pty) Ltd. Registration number 1999/007736/07, an authorised financial services provider.
The Discovery Health Medical Scheme offers a range of options to cater for every need – the KeyCare Series offer affordable cover at KeyCare’s networks of hospitals and doctors.

**HOSPITAL COVER**

KeyCare offers cover in a defined network of hospitals.

On KeyCare Core and KeyCare Plus, we cover you in any private hospital for emergencies and planned hospital admissions that you have authorised with us in the KeyCare network of hospitals.

On KeyCare Access, we cover emergencies and trauma in the KeyCare Access Hospital and KeyCare Hospital networks of private hospitals. We cover childbirth and care for your baby up to 12 months in the KeyCare Access Hospital Network, and all other hospital care is covered in our contracted network of state facilities.

**DAY-TO-DAY COVER**

Members on KeyCare Plus and KeyCare Access have cover for day-to-day healthcare such as GP visits, basic x-rays, blood, urine, other fluid and tissue tests, medicine, dentistry and cover for eye care.

**SCREENING AND PREVENTION**

The Screening and Prevention Benefit covers blood glucose, blood pressure, cholesterol and body mass index measurements at a Discovery Wellness Network provider. The benefit also pays for a mammogram, Pap smear, PSA (prostate screening test) and HIV screening tests. If you are 65 years or older or are registered for certain chronic conditions, we also cover a seasonal flu vaccine.

**CHRONIC ILLNESS COVER**

You have cover for a list of 27 conditions on our Chronic Disease List, as long as your chronic medicine is on the KeyCare medicine list. You need to get your approved medicine from one of our approved pharmacies or your chosen KeyCare GP (if they dispense medicine).

Discovery Vitality offers the world’s leading science-based programme with a personalised approach to wellness. Vitality helps you get healthier by giving you the knowledge, tools and motivation to improve your health – it’s been clinically proven that Vitality members are healthier, live longer and have lower healthcare costs. KeyFIT is part of Vitality.

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Always keep your membership card with you as it identifies you as a KeyCare member and lets you access your benefits.

Always use your chosen GP or a hospital in the KeyCare network.

Check with your GP that your treatment or medicine is on our list of covered services.

If your GP decides you have to see a specialist, your GP will get approval from us so that you can go to the specialist. Make sure you take the reference number with you when you visit the specialist.

In an emergency, you can go to any private hospital. For a planned procedure you need to go to a network hospital and call us to confirm your benefits before you are admitted.

Always use your chosen GP or a hospital in the KeyCare network.

Check with your GP that your treatment or medicine is on our list of covered services.
THE KEYCARE SERIES HAS THREE HEALTH PLAN OPTIONS

**Plus**
- Unlimited cover in the KeyCare Hospital Network.
- Unlimited cover for emergencies, trauma, childbirth and care for your newborn in the KeyCare Access network of private hospitals.
- Other conditions are covered in a contracted network of state facilities.

**Access**
- Unlimited cover in the KeyCare Hospital Network.
- There is a list of procedures that are covered in the KeyCare day surgery network.

**Core**
- This plan does not offer day-to-day medical cover.

### Hospitals

<table>
<thead>
<tr>
<th></th>
<th>Plus</th>
<th>Access</th>
<th>Core</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Unlimited cover in the KeyCare Hospital Network.</td>
<td>Unlimited cover for emergencies, trauma, childbirth and care for your newborn in the KeyCare Access network of private hospitals.</td>
<td>Unlimited cover in the KeyCare Hospital Network.</td>
</tr>
<tr>
<td></td>
<td>(1) Unlimited cover in the KeyCare day surgery network.</td>
<td>(1) Unlimited cover for emergencies, trauma, childbirth and care for your newborn in the KeyCare day surgery network.</td>
<td>(1) Unlimited cover in the KeyCare day surgery network.</td>
</tr>
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### Day-to-day medical cover

<table>
<thead>
<tr>
<th></th>
<th>Plus</th>
<th>Access</th>
<th>Core</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Primary care cover through your chosen GP and day-to-day medicine from our medicine list.</td>
<td>Private specialist cover up to R3 000 for each person.</td>
<td>Private specialist cover up to R3 000 for emergencies, trauma, childbirth and care for your baby up to 12 months after childbirth.</td>
</tr>
</tbody>
</table>

### Casualty visits

<table>
<thead>
<tr>
<th></th>
<th>Plus</th>
<th>Access</th>
<th>Core</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cover in any casualty unit at one of the KeyCare network hospitals. You have to pay the first R250 of the consultation.</td>
<td>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 R250 of the consultation.</td>
<td>Casualty visits are not covered.</td>
</tr>
</tbody>
</table>

### Chronic medicines prescriptions

<table>
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<tr>
<th></th>
<th>Plus</th>
<th>Access</th>
<th>Core</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Your chosen KeyCare GP must prescribe your approved chronic medicine or you can get your approved medicine from approved pharmacies.</td>
<td>Any GP can prescribe your approved medicine.</td>
<td>Any GP can prescribe your approved medicine.</td>
</tr>
</tbody>
</table>

### Cancer

<table>
<thead>
<tr>
<th></th>
<th>Plus</th>
<th>Access</th>
<th>Core</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>We cover treatment only if it is a Prescribed Minimum Benefit. We will allocate you to a network provider.</td>
<td>We cover treatment if it is a Prescribed Minimum Benefit in a state facility.</td>
<td>We cover treatment only if it is a Prescribed Minimum Benefit. We will allocate you to a network provider.</td>
</tr>
</tbody>
</table>

### Trauma Recovery Extender Benefit

<table>
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<tr>
<th></th>
<th>Plus</th>
<th>Access</th>
<th>Core</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Out-of-hospital claims for recovery after certain traumatic events are covered on this benefit for the rest of the year in which the trauma took place, and a year after the trauma.</td>
<td>This plan does not offer this benefit.</td>
<td>This plan does not offer this benefit.</td>
</tr>
</tbody>
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**Key Features**

- Unlimited hospital cover in our KeyCare network of hospitals.
- Guaranteed full cover in hospital for specialists on the KeyCare network, and up to 100% of the Discovery Health Rate for other healthcare professionals.
- Essential cover for chronic medicine on the KeyCare medicine list for all Chronic Disease List chronic conditions.
- Unlimited cover for GP consultations, blood tests, x-rays or medicine in our KeyCare network on the KeyCare Plus and KeyCare Access Plans.

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THERE IS NO OVERALL HOSPITAL LIMIT. SOME HEALTHCARE SERVICES AND PROCEDURES HAVE A LIMIT OR WE MAY HAVE RULES ON HOW WE PAY FOR THEM

Your hospital cover is made up of:

- Cover for the account of your hospital stay
- Cover for the accounts from your admitting doctor, anaesthetist or any other approved healthcare professional.

Cover for your hospital account on KeyCare Core and KeyCare Plus

We cover you in any hospital in the KeyCare network of hospitals. If you don’t go to a KeyCare network hospital for planned admissions, you will have to pay the claims yourself.

We cover these procedures in our day surgery network:

- Adenoidectomy
- Arthrocentesis (joint injection)
- Cautery of vulva warts
- Circumcision
- Colonoscopy
- Cystourethroscopy
- Diagnostic D&C
- Gastroscopy
- Hysteroscopy
- Myringotomy
- Myringotomy with intubation (grommets)
- Proctoscopy
- Removal of pins and plates
- Sigmoidoscopy
- Simple abdominal hernia repair
- Simple nasal procedure for nose bleeding (that is, nasal plugging and nasal cautery)
- Tonsillectomy
- Treatment of Bartholin’s cyst/abscess
- Vasectomy
- Vulva/cone biopsy

Cover for your hospital account on KeyCare Access

On KeyCare Access, healthcare services for approved admissions for emergencies, trauma, childbirth and care for your baby up to 12 months after childbirth are covered in our network of private hospitals with no overall limit. We pay approved admissions for all other hospital care in our network of state facilities.

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.

Cover for related accounts

We guarantee full cover when you use specialists and healthcare professionals on the KeyCare network.

Other specialists and healthcare professionals

If you are treated by a specialist who we don’t have an arrangement with and other healthcare professionals, we pay up to 100% of the Discovery Health Rate. If the healthcare professional charges more than the Discovery Health Rate, you must pay the rest.
HOSPITAL COVER

SOME IN-HOSPITAL HEALTHCARE SERVICES HAVE AN ANNUAL LIMIT

<table>
<thead>
<tr>
<th>Service</th>
<th>KeyCare Core and KeyCare Plus</th>
<th>KeyCare Access</th>
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<tbody>
<tr>
<td>Mental health</td>
<td>21 days for each person</td>
<td>21 days for each person covered in our contracted network of state facilities</td>
</tr>
<tr>
<td>Alcohol and drug rehabilitation</td>
<td>21 days for each person</td>
<td>21 days for each person covered in our contracted network of state facilities</td>
</tr>
<tr>
<td>Cataract surgery</td>
<td>We cover cataract surgery as long as we have approved your treatment at a doctor and facility in our network for cataract surgery</td>
<td>Covered in our contracted network of state facilities</td>
</tr>
<tr>
<td>Chronic dialysis</td>
<td>Once registered, we will allocate you to a network provider or you can go to a state facility. If you choose to use any other provider we will only cover 80% of the Discovery Health Rate.</td>
<td></td>
</tr>
<tr>
<td>Compassionate care</td>
<td>R31 300 for each person in their lifetime</td>
<td></td>
</tr>
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</table>

Your cover for MRI and CT scans
When an MRI/CT scan is related to your approved hospital admission, we pay for it from your Hospital Benefit. If it is not, we pay for it from your Specialist Benefit, up to R3 000 for each person. We do not pay for MRI or CT scans that are related to conservative back or neck treatment.

DISCOVERY HOMECARE – UNIQUE HOME-BASED SERVICES

Discovery HomeCare is a unique home-based service that offers you quality care in the comfort of your own home. HomeCare allows you, as a Discovery Health Medical Scheme member, to continue to recover in a familiar environment, and with minimum disruption to your normal routine and family life whilst maximising your time at home with your loved ones.

Healthcare services offered
We offer quality nursing and care worker support in these therapeutic areas:

- Post-natal care
- End of life, palliative care delivered in partnership with the Hospice Palliative Care Association of South Africa
- Home IV infusions of antimicrobials, biologics, IV iron and immunoglobulins for stable patients
- Wound care of venous ulcers, diabetic foot ulcers, pressure sores and other moderate to severe wounds for stable patients
- Respite care – short-term care services that offer temporary relief for care givers looking after the healthcare needs of beneficiaries

How to use Discovery HomeCare
This service is subject to existing benefits, and will be offered in 2015 to members living in Gauteng. Respite care will be for your own account, as these services are not covered by the Scheme.

You can speak to your doctor to discuss your options.
What Discovery MedXpress offers you

Convenience
- Delivery to your door – there’s no need to wait in queues or leave home to get your medicine.
- A simple process – there are no complicated forms to complete. All we need is a valid script and a phone call.
- Regular updates – we’ll keep you up to date on any changes that may affect your cover for chronic medicine when you call us to order your medicine.

Advice to help you save
When using MedXpress, Discovery Health’s qualified service agents can also advise you on the most cost-effective alternatives. And you will always be charged at the Discovery Health Rate for medicines or less – in effect getting rid of all those small co-payments that add up over time.

Important points to remember

Delivery of your medicine
- Chronic or repeatable prescription medicine will be delivered to your preferred address anywhere in South Africa.
- Once-off prescription medicine delivery orders are currently only available in the Johannesburg, Pretoria and Cape Town metropolitan areas.

Collect your medicine
- Send a photo of your prescription through MedXpress and collect your medicine from one of our partner pharmacies. Your medicine will be ready for collection at a designated counter.

Important information

Cover for cancer
We cover cancer treatment if it is a Prescribed Minimum Benefits condition in our network or a state facility. Once you have registered, we will allocate you to a network provider or you can go to any state facility. If you choose to use any other provider, we will only cover 80% of the Discovery Health Rate.

Cover for HIV and AIDS
When you register for our HIV Care Programme you are covered for the all-inclusive care you need. You get access to clinically sound and cost-effective treatment and you can be assured of confidentiality at all times. Approved medicines on our medicine list are covered in full. You need to get your medicine from a Designated Service Provider to avoid a 20% co-payment.

How you can order medicine
Clearly mark your prescription with the word “MedXpress” and your membership number, and email your prescription to medxpress@discovery.co.za or fax it to 011 539 1020. There is no additional administration or delivery cost, so you can take back the time spent in the pharmacy by placing your order now.
MANAGING YOUR CHRONIC CONDITION THROUGH OUR PERSONAL HEALTH PROGRAMMES

Our Personal Health Programmes are a set of unique lifestyle programmes to assist you - with the help of your Premier Practice GP - to actively manage your chronic condition to make you healthier.

Any Discovery Health Medical Scheme member registered on the Chronic Illness Benefit for diabetes, hypertension, hyperlipidaemia or ischemic heart disease can join a Personal Health Programme.

Personal Health Programmes — features to make you healthier:

- The programme guides you on what to do to improve your health
- Your Premier Practice GP is your dedicated partner on this journey and will monitor you throughout the programme
- Premier Practice GPs are able to track and monitor your progress in real time by viewing your health metrics such as fitness and blood glucose levels, weight management, nutrition and medication intake
- You can also monitor your own progress at any time, through relevant alerts and reminders
- If you are a Vitality member, you will also earn points and unlock additional rewards to help you live well

How to join a Personal Health Programme

Speak to your GP or log onto www.discovery.co.za

Our Personal Health Programmes are based on clinical and lifestyle guidelines, and give you and your GP the tools to better monitor and manage your condition. In addition, the programme unlocks valuable healthcare services such as dieticians and biokineticists that you may require as part of the programme.

HealthID is the first electronic health record application of its kind in South Africa. It puts all your health records in your doctor’s hands so you won’t have to try and remember everything. It also assists your doctor in interacting with you.

With Discovery’s HealthID app doctors can:

- Access your medical history and electronic health records
  - Your doctor can go into your electronic health record and access your health information to see your medical history. So, if you are having trouble remembering particular medicines you’ve taken, this information is available to your doctor immediately. Also, you can save time and money by not having to repeat tests and investigations, because the results of your previous tests are available for your doctor to see.

- Apply for chronic cover
  - If you are diagnosed with a chronic condition, your doctor can complete an electronic Chronic Illness Benefit application using HealthID. This application is easy and convenient, because your doctor gets the information they need for your specific condition when completing the application and you can get immediate approval for certain conditions.

- Write electronic scripts
  - During your consultation, your doctor can prescribe medicine for you using electronic scripting. You can find ways to reduce or even avoid co-payments on your medicines before you even reach the pharmacy because your doctor can also see medicines on our approved medicine list, as well as the cost of those medicines, before finalising your prescription.

- View your benefit information
  - Your doctor also has instant access to your health benefit information to help you get the most out of your benefits. All these functions are designed to make your visit to your doctor easier and more productive.

How to join a Personal Health Programme

Speak to your GP or log onto www.discovery.co.za

Personal Health Programmes are brought to you by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07 and Discovery Health (Pty) Ltd, registration number 1997/013480/07. Authorised financial services providers.

With Discovery’s HealthID app doctors can:

- Access your medical history and electronic health records
- Apply for chronic cover
- Write electronic scripts
- View your benefit information

Our Personal Health Programmes are brought to you by Discovery Health (Pty) Ltd. Registration number 1997/013480/07, an authorised financial services provider.
ADDITIONAL BENEFITS THAT ENHANCE YOUR COVER

Cover for GP visits
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.

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.

Day-to-day medicine
We pay for medicines from our medicine list if they are prescribed by your chosen KeyCare network GP.

You get one out-of-network GP visit
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 membership can go to any other GP once a year. We will cover the GP visit, with selected blood tests and x-rays and medicines on our medicine list.

Cover for dentistry
We cover consultations, fillings and tooth removals at a dentist in our dentist network.

Cover for eye care
We cover one eye test for each person, but you must go to an eye doctor in our network. The eye doctor will have a specific range of glasses that 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.

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 R250 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 R250 of the consultation. You don’t need to call us if you go to casualty.

Trauma Recovery Extender Benefit
We will cover specific out-of-hospital claims for your recovery after certain traumatic events. We’ll cover you for the rest of the year in which the trauma took place, and in the year after your trauma. You may need to apply for this benefit.

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 R4 700 for each family.

Other types of healthcare
We do not cover other types of healthcare professionals, such as physiotherapists, psychologists, speech therapists, audiologists, homeopathers or chiropractors from your day-to-day benefits.

Specialist Benefit
Each person is covered up to R3 000. Your GP must get a reference number before your consultation with the specialist. If you need to see a tooth specialist 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.

Preventive screening
If you go for certain tests to check your health, we will cover them. These screening tests include blood glucose, blood pressure, cholesterol and body mass index at Discovery Wellness Network providers. We also cover a mammogram, Pap smear, PSA (a prostate screening) and HIV screening tests. Members 65 years or older and members registered for certain chronic conditions are also covered for a seasonal injection to prevent flu.

Antenatal Benefit
If you are pregnant, the Antenatal Benefit covers you at 100% of the Discovery Health Rate for the following healthcare services:
• Four visits to a GP or gynaecologist at a network hospital
• One routine scan (between 10 and 20 weeks)
• Selected blood tests requested by your gynaecologist or GP
UNIQUE SAVINGS WITH DISCOVERY

DISCOVERY GIVES YOU ACCESS TO A VARIETY OF VALUE-ADDED BENEFITS THAT HELP YOU SAVE UP TO 25%

HealthyCare items

Discovery has partnered with Clicks and Dis-Chem to help you save up to 25% on a vast range of products and services in the HealthyCare catalogue. Once you have activated HealthyCare, members will qualify for up to 10% cash back. Members on both the Discovery Health Medical Scheme and Vitality can boost their cash back up to 25% at one partner.

The Discovery HealthyCare catalogue provides you with unique savings on:

- Babycare items
- Dental care items
- Clinic nursing services
- Eyecare items
- Footcare items
- Over-the-counter medicine
- Wearable health and fitness devices
- Emergency care items
- A selection of monitoring devices and specialised foods to manage your chronic condition
- Suncare items
- Selfcare items

You can view the HealthyCare catalogue on www.discovery.co.za or in-store at Clicks and Dis-Chem.

Frames and lenses

You can get a 20% discount on your frames and eyeglass lenses when you visit an optometrist in the Discovery Health Optometry Network. The discount is immediate at point of sale and will help you preserve your Medical Savings Account.

Stem cell banking and semen preservation

Get up to 25% off on stem cell storage and semen preservation with Netcells® Biosciences when you pay up front. If you choose to use a payment plan, you get a discount of 20%.

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Frames and lenses and Netcells® Biosciences is brought to you by Discovery Health (Pty) Ltd. Registration number 1997/013480/07, an authorised financial services provider.

Income verification will be conducted for the lower income bands. Income is defined as: earnings, commission and rewards from employment; interest from investments; income from leasing of assets/property; distributions received from a trust, pension and/or provident fund; and financial assistance from any social assistance programme.

TOTAL CONTRIBUTIONS

KeyCare Plus

<table>
<thead>
<tr>
<th>Income bands</th>
<th>Main member</th>
<th>Adult</th>
<th>Child</th>
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KeyCare Access

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KeyCare Core

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GENERAL EXCLUSIONS

THE 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

General exclusion list

- Cosmetic procedures and treatments
- Otoplasty for bat ears, port-wine stains and blepharoplasty (eyelid surgery)
- Breast reductions or enlargements and gynaecomastia
- Obeity
- Frail care
- Infrility
- 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 have had a break in membership of more than 90 days before joining the 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 the Discovery Health Medical Scheme, you may have access to Prescribed Minimum Benefits during waiting periods.

In all instances, the Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on www.discovery.co.za

The benefits outlined in this guide are a summary of the plans registered in the Discovery Health Medical Scheme Rules. These benefits are reviewed annually and amended in line with the requirements of the Medical Schemes Act and also take into account the requirements of the Consumer Protection Act where it relates to the business of a medical scheme.

IN ADDITION TO THE GENERAL EXCLUSIONS THAT APPLY TO ALL PLANS, THE KEYCARE SERIES DOES NOT COVER THE FOLLOWING, EXCEPT IF THE PRESCRIBED MINIMUM BENEFITS SAY SCHEMES MUST:

1. Hospital admissions related to:
   - 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
   - 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 and processors
   - Healthcare services that should be done out of hospital and for which an admission to hospital is not necessary

2. Correction of Hallux Valgus/Bunion and Tailor’s Bunion/Bunionette

3. Arthroscopy

4. Removal of varicose veins

5. Refractive eye surgery

6. Non-cancerous breast conditions

7. Healthcare services outside South Africa

We also do not cover the cost of treatment for any complications or the direct or indirect expenses related to any of these excluded conditions and treatments.
You have cover for a list of 27 conditions on our Chronic Disease List, as long as your chronic medicine is on the KeyCare medicine list. The Chronic Disease List (CDL) is a defined list of chronic conditions we cover according to the Prescribed Minimum Benefits. You need to get your approved chronic medicine from one of our network pharmacies or from your chosen KeyCare GP (if he or she dispenses medicine). You have full cover for approved medicine on the Scheme’s medicine list (formulary). If you choose chronic medicine that is not on our medicine list, you will have to pay for it.

Discovery Health Medical Scheme pays for your healthcare expenses related to an injury on duty at your workplace in accordance with the rules of the Scheme and your plan type. According to the Compensation for Occupational Injuries and Diseases Act, 1993, the Compensation Commissioner must pay for any treatment related to an injury on duty. All accidents or alleged accidents at work that entail medical expenses or absence from work for more than three days, or both, must be reported within seven days to the Compensation Commissioner. Discovery Health will help you with any questions and free administration of your injury on duty claim.

If your claim with the Compensation Commissioner is successful and both the Discovery Health Medical Scheme and the Compensation Commissioner pay your accident-related medical expenses, you’ll need to pay your medical expenses paid by the Compensation Commissioner back to Discovery Health Medical Scheme.

For any assistance with claims for injury on duty, please contact Discovery Health Third Party Recovery Services on 011 529 5096/1419/3929.

This is a rate set by the Discovery Health Medical Scheme at which claims and services for healthcare providers (hospitals, pharmacies and healthcare professionals) will be paid.

Most in- and out-of-hospital healthcare benefits are unlimited, but there are some healthcare services that are subject to annual limits. It is important for you to familiarise yourself with these limits and to track your usage by logging onto www.discovery.co.za or checking your statements.

We cover you in hospital for emergency and planned hospital admissions. You have to get authorisation from us for your hospital stay. Your hospital cover is made up of your hospital account and related accounts. A related account is an account from your treating doctor, anaesthetist and any other approved healthcare services like pathology or radiology.

These are conditions which all medical schemes are required to cover as set by the Medical Schemes Act and its regulations. You may be required to use a Designated Service Provider (DSP). A DSP is a hospital or a healthcare provider who has an agreement with the Discovery Health Medical Scheme to provide treatment or services at a contracted rate and without any co-payments by you.

The Scheme has entered into payment arrangements with various healthcare professionals that have agreed to be reimbursed at the Discovery Health Rate. This ensures that you have no co-payments.

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This is a list of approved chronic medicines, radiology and pathology the Scheme covers in full. The list includes an extensive range of high-quality medicines for all covered chronic conditions to ensure you always have the option of full cover.

Some plans, benefits and healthcare services require you to use the Scheme’s network providers. If you use these providers we are able to keep your contributions as affordable as possible while ensuring full cover.

Day-to-day cover includes your visits to doctors out of hospital, blood tests and medicines purchased for everyday use. Members on KeyCare Plus and KeyCare Access have cover for day-to-day medical care.

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In most cases, Discovery Health Medical Scheme plans offer benefits that are far richer than the Prescribed Minimum Benefits. To access Prescribed Minimum Benefits, there are rules that apply:

- Your medical condition must qualify for cover and be part of the list of defined Prescribed Minimum Benefit conditions.
- The treatment needed must match the treatments in the published defined benefits.
- You must use Designated Service Providers in the Discovery Health Network. This does not apply in life-threatening emergencies. However, even in these cases, where appropriate and according to the rules of the Scheme, you may be transferred to a hospital and/or to a healthcare provider in the Discovery Health Network.

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

More information on our approach to Prescribed Minimum Benefits is available on www.discovery.co.za.
YOUR DIGITAL WORLD
OF DISCOVERY
The Discovery app and website have both been purpose-built to help you get the most out of your health plan.

- Submit and track your claims
- Plan and authorise hospital admissions
- View information on hospital procedures
- Check medicine prices and alternatives
- Access your healthcare records and grant your doctor consent to view them
- Order medicine for home delivery
- Find a healthcare professional using MaPS, our online provider search functionality
- Access important documents
- Track your benefits and medical spend
- Translating your travel cover into one of five languages
- Watch educational videos
- Activate HealthyCare
- View your other Discovery products
- Consult with your doctor online
- See your Dr’s real-time availability and instantly book an appointment

www.discovery.co.za
Download the Discovery app