

# GUIDE TO CHOOSING

YOUR DISCOVERY HEALTH MEDICAL SCHEME PLAN

# 2026



# Guide to choosing your health plan

Please work through the following with the assistance of a registered financial adviser.



## Question 01

Do you want a top of the range plan providing the most extensive cover for in-hospital, chronic and day-to-day benefits?

Your choice indicates the Executive Plan: The Executive Plan offers you the most extensive cover in-hospital, for day-to-day medical expenses and for emergencies.

### EXECUTIVE

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Access to a wide range of specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 300% and 200% respectively of the Discovery Health Rate (DHR)</li> <li>The highest reimbursement rate and accumulation to the Annual Threshold</li> <li>Cover for an extended list of chronic conditions</li> <li>Access to a defined list of non-generic medicines that we cover in full</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>Private ward cover</li> <li>Access to the Extended Oncology Benefit which provides members with full cover for a defined list of oncology treatments</li> <li>Access to the Oncology Innovation Benefit which provides members with cover for a list of innovative cancer treatments with a co-payment</li> <li>Access to the Global Treatment Platform which gives members access to specialised, advanced medical care in South Africa and abroad. Access to full cover for second opinion services and cover</li> <li>Overseas Treatment Benefit for treatment not available in SA, where the Scheme pays up to R750,000</li> <li>Up to \$1 million for medical emergencies when travelling outside of South Africa</li> <li>Cover for a defined list of the latest treatments through the Specialised Medicine and Technology Benefit, up to R200,000 with a co-payment of up to 20%</li> <li>Cover up to R135,000 for infertility treatment through the Assisted Reproductive Therapy Benefit with a co-payment of up to 25%</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover in ANY private hospital</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> </ul>	<p>Comprehensive level of day-to-day cover:</p> <ul style="list-style-type: none"> <li>25% Medical Savings Account</li> <li>Unlimited Above Threshold Benefit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for unlimited pharmacy clinic consultations in the wellness network, video call consultations with a GP, and unlimited consultations with a network GP, when referred. It also covers two kids casualty visits a year</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R10,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Extensive cover for a list of chronic conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>A high set monthly amount available for medicine not on our list</li> <li>Access to the Specialised Medicine and Technology Benefit</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R500,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to the Extended Oncology Benefit and the Oncology Innovation Benefit</li> </ul>





## Question 02

Do you want a plan that offers you extensive day-to-day benefits and comprehensive cover in-hospital and for chronic medicine?

Your choice indicates the Classic Comprehensive Plan: The Classic Comprehensive Plan offers you comprehensive cover in hospital, for day-to-day medical expenses and for emergencies.

### CLASSIC COMPREHENSIVE

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Access to a wide range of specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR)</li> <li>Cover for an extended list of chronic conditions</li> <li>Access to a defined list of medicines that we cover in full</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>Access to the Extended Oncology Benefit which provides members with full cover for a defined list of oncology treatments</li> <li>Access to the Oncology Innovation Benefit which provides members with cover for a list of innovative cancer treatments with a co-payment</li> <li>Access to the Global Treatment Platform which gives members access to specialised, advanced medical care in South Africa and abroad. Cover for second opinion services with a 25% co-payment</li> <li>Overseas Treatment Benefit for treatment not available in SA, where the Scheme pays up to R500,000 with a co-payment of 20%</li> <li>Up to R5 million for medical emergencies when travelling outside of South Africa</li> <li>Cover for a defined list of the latest treatments through the Specialised Medicine and Technology Benefit, up to R200,000 with a co-payment of up to 20%</li> <li>Cover up to R135,000 for infertility treatment through the Assisted Reproductive Therapy Benefit with a co-payment of up to 20%</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover in ANY private hospital</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R7,000 if the procedure is voluntarily performed outside the network</li> </ul>	<p>Comprehensive level of day-to-day cover:</p> <ul style="list-style-type: none"> <li>25% Medical Savings Account</li> <li>Limited Above Threshold Benefit of R35,000 per adult member</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and consultations with a network GP, when referred. It also covers two kids casualty visits a year</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R10,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Extensive cover for a list of chronic conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>A high set monthly amount available for medicine not on our list</li> <li>Access to the Specialised Medicine and Technology Benefit</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R500,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to the Extended Oncology Benefit and the Oncology Innovation Benefit</li> </ul>





## Question 03

Are you looking for the most cost effective cover in-hospital, comprehensive chronic medicine cover and day-to-day cover which includes a Medical Savings Account and Above Threshold Benefit?

Your choice indicates the Classic Smart Comprehensive Plan.

### CLASSIC SMART COMPREHENSIVE

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>▪ Full cover at hospitals in the Smart Hospital Network</li> <li>▪ For planned hospital admissions at any other hospital, you must pay an upfront payment of R12,200 to the hospital</li> <li>▪ Access to a wide range of specialists who we have an arrangement with that we cover in full</li> <li>▪ All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR)</li> <li>▪ Day-to-day cover for Smart GP consultations with a fixed co-payments per consultation</li> <li>▪ Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>▪ Access to the Global Treatment Platform which gives members access to specialised, advanced medical care in South Africa and abroad. Cover for second opinion services with a 25% co-payment</li> <li>▪ Overseas Treatment Benefit for treatment not available in SA, where the Scheme pays up to R500,000 with a co-payment of 20%</li> <li>▪ Up to R5 million for medical emergencies when travelling outside of South Africa</li> <li>▪ Cover up to R135,000 for infertility treatment through the Assisted Reproductive Therapy Benefit with a co-payment of up to 25%</li> <li>▪ Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cover at a private hospital in the Smart hospital Network</li> <li>▪ No overall hospital limit</li> <li>▪ Full cover when using a specialist who we have an arrangement with</li> <li>▪ Emergency response services nationwide with Discovery 911</li> <li>▪ Cover for a defined list of procedures in our day surgery network. Upfront deductible of R12,200 if the procedure is voluntarily performed outside the network</li> </ul>	<p>Access to a defined set of day-to-day benefits paid by the Scheme including:</p> <ul style="list-style-type: none"> <li>▪ 15% Medical Savings Account</li> <li>▪ Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R70 co-payment applies for each consultation</li> <li>▪ Access to the Trauma Recovery Extender Benefit</li> <li>▪ Access to a limited Above Threshold Benefit of R30,000 per adult member</li> <li>▪ The Personal Health Fund is a new category of healthcare funding. Members have access to up to R10,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cover for the Chronic Disease List conditions</li> <li>▪ Full cover for approved medicine on Discovery Health's medicine list</li> <li>▪ A high set monthly amount available for medicine not on our list</li> <li>▪ Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>▪ No overall limit</li> <li>▪ Cover for the first R375,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>▪ Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>





## Question 04

Do you want cost-effective cover in-hospital, essential chronic medicine cover and limited day-to-day through a Medical Savings Account and limited Above Threshold Benefit?

You can choose a plan in the Priority Series that offers you cost-effective cover in-hospital where certain procedures will attract an upfront payment. You will have cover for essential chronic medicine and day-to-day benefits through a Medical Savings Account and a limited Above Threshold Benefit.

### CLASSIC PRIORITY

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Access to a wide range of specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR)</li> <li>An upfront payment amount is payable on a defined list of in-hospital procedures. The upfront amount falls away if these procedures are done out of hospital</li> <li>Limited Above Threshold Benefit</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>Up to R5 million for medical emergencies when travelling outside of South Africa</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover in ANY private hospital</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>An upfront payment amount is payable on a defined list of in-hospital procedures</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R7,000 if the procedure is voluntarily performed outside the network</li> </ul>	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> <li>25% Medical Savings Account</li> <li>Limited Above Threshold Benefit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and consultations with a network GP, when referred. It also covers two kids casualty visits a year.</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R10,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>A set monthly amount available for medicine not on our list</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>

### ESSENTIAL PRIORITY

<ul style="list-style-type: none"> <li>Full cover for specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)</li> <li>An upfront payment amount is payable on a defined list of in-hospital procedures. The upfront amount falls away if these procedures are done out of hospital</li> <li>Limited Above Threshold Benefit</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>Up to R5 million for medical emergencies when travelling outside of South Africa</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover in ANY private hospital</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>An upfront payment amount is payable on a defined list of in-hospital procedures</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R7,000 if the procedure is voluntarily performed outside the network</li> </ul>	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> <li>15% Medical Savings Account</li> <li>Limited Above Threshold Benefit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and consultations with a network GP, when referred.</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R6,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>A set monthly amount available for medicine not on our list</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>
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## Question 05

Are you looking for the most economical cover in-hospital, essential chronic medicine cover and day-to-day cover through a Medical Savings Account?

You can choose a plan in the Saver Series where you can go to ANY hospital or a selected hospital network.

### CLASSIC SAVER

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Access to a wide range of specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR)</li> <li>Out-of-hospital claims are covered from the available funds in the Medical Savings Account</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>Up to R5 million for medical emergencies when travelling outside of South Africa</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover in ANY private hospital</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R7,000 if the procedure is voluntarily performed outside the network</li> </ul>	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> <li>20% Medical Savings Account</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a GP, and consultations with a network GP, when referred. It also covers two kids casualty visits a year. These benefits are covered up to a defined family limit.</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R10,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>A set monthly amount available for medicine not on our list</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>

### ESSENTIAL SAVER

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Full cover for specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)</li> <li>Out-of-hospital claims are covered from the available funds in the Medical Savings Account</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover in ANY private hospital</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R7,000 if the procedure is voluntarily performed outside the network</li> </ul>	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> <li>10% Medical Savings Account</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a GP, and consultations with a network GP, when referred. These benefits are covered up to a defined family limit.</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R6,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>A set monthly amount available for medicine not on our list</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>

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



## CLASSIC DELTA SAVER

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Full cover at hospitals in the Delta Hospital Network</li> <li>For planned admissions at any other hospital, you must pay an upfront payment of R10,700 to the hospital</li> <li>Access to a wide range of specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR)</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover at a private hospital in the Delta Hospital Network</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R10,700 if the procedure is voluntarily performed outside the network</li> </ul>	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> <li>20% Medical Savings Account</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and consultations with a network GP when referred. It also covers two kids casualty visits a year. These benefits are covered up to a defined family limit.</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R10,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>A set monthly amount available for medicine not on our list</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>

## ESSENTIAL DELTA SAVER

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Full cover at hospitals in the Delta Hospital Network</li> <li>For planned admissions at any other hospital, you must pay an upfront payment of R10,700 to the hospital</li> <li>Full cover for specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover at a private hospital in the Delta Hospital Network</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R10,700 if the procedure is voluntarily performed outside the network</li> </ul>	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> <li>10% Medical Savings Account</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and consultations with a network GP when referred. These benefits are covered up to a defined family limit.</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R6,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>A set monthly amount available for medicine not on our list</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>

## COASTAL SAVER

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Hospital cover at a selected network of private hospitals in the coastal province</li> <li>Full cover for specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover in private hospitals in a coastal province</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R7,000 if the procedure is voluntarily performed outside the network</li> </ul>	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> <li>15% Medical Savings Account</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and consultations with a network GP when referred. These benefits are covered up to a defined family limit.</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R6,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>A set monthly amount available for medicine not on our list</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>





## Question 06

Do you want a plan that offers you unlimited hospital cover together with the certainty of risk-funded cover for predictable day-to-day healthcare needs and the flexibility of a Medical Savings Account?

### Your choice indicates the Smart Saver Series:

The Smart Saver Series provides next-generation day-to-day benefits, combining risk-funded cover with the Personal Health Fund and a Medical Savings Account for discretionary healthcare spend. Together with comprehensive hospital cover, maternity benefits and chronic care, this series is an ideal choice if you are looking for both predictable cover and personalised flexibility.

### Smart Saver Series

#### CLASSIC SMART SAVER

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Next-generation day-to-day benefits, combining the certainty of risk-funded benefits for core family healthcare needs with flexibility for discretionary healthcare through a Medical Savings Account (MSA) and the Personal Health Fund.</li> <li>Comprehensive pre- and post-natal healthcare for maternity and early childhood.</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited hospital cover in the Smart Hospital Network</li> <li>Full cover for specialists who we have a direct payment arrangement with and up to 200% of the Discovery Health Rate for all other specialists in-hospital specialists</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our Smart Day Surgery Network.</li> <li>Upfront deductible of R12,650 if the procedure is voluntarily performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Day-to-day cover including unlimited Smart GP visits</li> <li>Cover for contraceptives, acute and over-the-counter medicine</li> <li>Dental and optometry check-ups</li> <li>Cover for Sports and Kids injuries for children 12 years and younger</li> <li>Fixed co-payments and/or limits apply to risk-funded day-to-day benefits</li> <li>Savings via a Medical Savings Account together with additional day-to-day healthcare funding through the Personal Health Fund</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>

#### ESSENTIAL SMART SAVER

<ul style="list-style-type: none"> <li>Next-generation day-to-day benefits, combining the certainty of risk-funded benefits for core family healthcare needs with flexibility for discretionary healthcare through a Medical Savings Account (MSA) and the Personal Health Fund.</li> <li>Comprehensive pre- and post-natal healthcare for maternity and early childhood.</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited hospital cover in the Smart Hospital Network</li> <li>Full cover for specialists who we have a direct payment arrangement with and up to 100% of the Discovery Health Rate for all other specialists in-hospital specialists</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our Smart Day Surgery Network.</li> <li>Upfront deductible of R12,650 if the procedure is voluntarily performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Day-to-day cover including unlimited Smart GP visits</li> <li>Cover for contraceptives, acute and over-the-counter medicine</li> <li>Dental and optometry check-ups</li> <li>Cover for Sports and Kids injuries for children 12 years and younger</li> <li>Fixed co-payments and/or limits apply to risk-funded day-to-day benefits</li> <li>Savings via a Medical Savings Account together with additional day-to-day healthcare funding through the Personal Health Fund</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>
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## Question 07

Are you looking for the most cost effective cover in-hospital, essential chronic medicine cover and a basket of essential day-to-day healthcare services paid by the Scheme with a fixed co-payment, which is accessed through an intuitive and personal digital platform?

If yes, you can choose between four plans within the Smart Series.

### CLASSIC SMART

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Full cover at hospitals in the Smart Hospital Network</li> <li>For planned hospital admissions at any other hospital, you must pay an upfront payment of R12,200 to the hospital</li> <li>Access to a wide range of specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR)</li> <li>Day-to-day cover for GP consultations, acute and over-the-counter (OTC) medicine, eye and dental check-ups and sports-related injuries, with fixed co-payments and/or limits</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover at a private hospital in the Smart hospital Network</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R12,200 if the procedure is voluntarily performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R70 co-payment applies for each consultation</li> <li>Cover for a defined list of acute medicine with a limit of R1,905 per person a year or R3,180 a family a year obtained from any MedXpress Network Pharmacy</li> <li>Cover for over-the-counter (OTC) medicines obtained from any MedXpress Network Pharmacy, up to a limit of R875 per family per year</li> <li>Dentistry cover for a defined list of treatment with a R125 co-payment</li> <li>Eye test at an optometrist in the Smart Optometry Network with a R70 co-payment</li> <li>Defined list of treatment through sports injury benefit available through Network GP via HealthID</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R8,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>

### ESSENTIAL SMART

<ul style="list-style-type: none"> <li>Full cover at hospitals in the Smart Hospital Network</li> <li>For planned hospital admissions at any other hospital, you must pay an upfront payment of R12,200 to the hospital</li> <li>Full cover for specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)</li> <li>Day-to-day cover for GP consultations, acute medicine, eye and dental check-ups, with fixed co-payments and/or limits</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover at a private hospital in the Smart hospital Network</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R12,200 if the procedure is voluntarily performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R125 co-payment applies for each consultation</li> <li>Cover for over-the-counter (OTC) medicines obtained from any MedXpress Network Pharmacy, up to a limit of R585 per family per year</li> <li>Dentistry cover for a defined list of treatment with a R190 co-payment</li> <li>Eye test at an optometrist in the Smart Optometry Network with a R125 co-payment</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R4,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>Renal dialysis will be covered in full in a state facility</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment in the ICON Network over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>
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## ESSENTIAL DYNAMIC SMART

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Full cover at hospitals in the Dynamic Smart Hospital Network as referred by the virtual assistant</li> <li>For planned hospital admissions at any other hospital, you must pay an upfront payment of R14,750 to the hospital</li> <li>Full cover for specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)</li> <li>Day-to-day cover for GP consultations, acute medicine, eye and dental check-ups, with fixed co-payments and/or limits</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover at a private hospital in the Dynamic Smart Hospital Network</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in the Dynamic Smart Day Surgery Network. Upfront deductible of R14,750 if the procedure is voluntarily performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R125 co-payment applies for each consultation</li> <li>Cover for over-the-counter (OTC) medicines obtained from any MedXpress Network Pharmacy, up to a limit of R585 per family per year</li> <li>Dentistry cover for a defined list of treatment with R190 co-payment</li> <li>Eye test at an optometrist in the Smart Optometry Network with a R125 co-payment</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R4,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>Renal dialysis will be covered in full in a state facility</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment in the ICON Network over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>

## ACTIVE SMART

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Full cover for admissions in the Dynamic Smart Hospital network, with a standard deductible of R7,500 per admission for elective non-PMB admissions</li> <li>For planned hospital admissions at any other hospital, you must pay an upfront payment of R14,750 to the hospital</li> <li>Full cover for specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)</li> <li>Day-to-day cover for GP consultations, acute medicine, eye and dental check-ups, with fixed co-payments and/or limits</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover at a private hospital in the Dynamic Smart Hospital Network. R7,500 elective procedural deductible</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in the Dynamic Smart Day Surgery Network with a standard deductible of R7,500 at a network facility. Upfront deductible of R14,750 if the procedure is voluntarily performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R125 co-payment applies for each in-person consultation, while virtual consults do not attract a co-payment</li> <li>Cover for over-the-counter (OTC) medicines obtained from any MedXpress Network Pharmacy, up to a limit of R535 per family per year</li> <li>Dentistry cover for a defined list of treatment with R190 co-payment</li> <li>Eye test at an optometrist in the Smart Optometry Network with a R125 co-payment</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to R4,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy)</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>Renal dialysis will be covered in full in a state facility</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>Full cover for cancer treatment that is a Prescribed Minimum Benefit (PMB) at a network facility</li> </ul>





## Question 08

Do you want a value-for-money hospital plan which provides unlimited private hospital cover and essential cover for chronic medicine with no day-to-day cover?

You can choose a plan in the Core Series where you can go to ANY hospital or a selected hospital network.

### CLASSIC CORE

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Access to a wide range of specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR)</li> <li>No day-to-day cover</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover in ANY private hospital</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R7,000 if the procedure is voluntarily performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R8,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>A set monthly amount available for medicine not on our list</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>

### ESSENTIAL CORE

<ul style="list-style-type: none"> <li>Full cover for specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)</li> <li>No day-to-day cover</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover in ANY private hospital</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R7,000 if the procedure is voluntarily performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R4,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>A set monthly amount available for medicine not on our list</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>
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\* You can choose a plan with a selected hospital network for planned procedures in order to reduce your monthly contributions



## CLASSIC DELTA CORE

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Full cover at hospitals in the Delta Hospital Network</li> <li>For planned admissions at any other hospital, you must pay an upfront payment of R10,700 to the hospital</li> <li>Access to a wide range of specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR)</li> <li>No day-to-day cover</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover at a private hospital in the Delta Hospital Network</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R10,700 if the procedure is voluntarily performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R8,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>A set monthly amount available for medicine not on our list</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>

## ESSENTIAL DELTA CORE

<ul style="list-style-type: none"> <li>Full cover at hospitals in the Delta Hospital Network</li> <li>For planned hospital admissions at any other hospital, you must pay an upfront payment of R10,700 to the hospital</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Other specialists are paid up to 100% of the Discovery Health Rate in hospital</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app.</li> </ul>	<ul style="list-style-type: none"> <li>Cover at a private hospital in the Delta Hospital Network</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R10,700 if the procedure is voluntarily performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R4,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>A set monthly amount available for medicine not on our list</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>
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## COASTAL CORE

<ul style="list-style-type: none"> <li>Hospital cover at a selected network of private hospitals in a coastal province</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Other specialists are paid up to 100% of the Discovery Health Rate in hospital</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>R5 million International Travel Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Cover at a private hospital in a coastal province</li> <li>No overall hospital limit</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our day surgery network. Upfront deductible of R7,000 if the procedure is voluntarily performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R4,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Full cover for approved medicine on Discovery Health's medicine list</li> <li>Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy</li> <li>A set monthly amount available for medicine not on our list</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate</li> <li>Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit</li> </ul>
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## Question 09

Do you need affordable medical cover and are you willing to use a network of providers both in and out of hospital?

You can choose a plan in the KeyCare Series.

### KEYCARE PLUS

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Unlimited cover in the KeyCare Hospital Network</li> <li>Cover for up to 70% in the Partial Cover Hospital Network. If the admission is a Prescribed Minimum Benefit, cover for up to 80% of the Discovery Health Rate (DHR)</li> <li>Full cover for specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)</li> <li>Unlimited cover for medically appropriate GP consultations, specialists, blood tests, X-rays or medicine in the KeyCare Network</li> <li>Access to a Specialist Benefit</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited cover in the KeyCare Hospital Network</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our KeyCare day surgery network. No cover if the procedure is performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited cover for medically appropriate GP consultations at a selected GP in the KeyCare network</li> <li>Access to one nurse-led consultation at a network pharmacy clinic with GP referral if needed.</li> <li>Access to a Specialist Benefit of up to R5,550 per person per year when referred by a KeyCare GP</li> <li>Cover for basic dentistry and eye care</li> <li>Cover for one non-emergency casualty visit per person per year in any casualty unit at a hospital in the KeyCare network with an upfront payment of R500. Unlimited for emergencies and subject to a co-payment.</li> <li>Access to the KeyCare Plus Mobility Devices benefit</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R1,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Chosen KeyCare GP must dispense approved chronic medicine or full cover for if you get your approved medicine from network pharmacies</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Full cover for cancer treatment that is a Prescribed Minimum Benefit (PMB). Full cover for cancer treatment in our network, or up to 80% of the DHR if you choose another provider</li> </ul>

### KEYCARE CORE

<ul style="list-style-type: none"> <li>Unlimited cover in the KeyCare Hospital Network</li> <li>Cover for up to 70% in the Partial Cover Hospital Network. If the admission is a Prescribed Minimum Benefit, cover for up to 80% of the Discovery Health Rate (DHR)</li> <li>Full cover for specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)</li> <li>Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited cover in the KeyCare Hospital Network</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our KeyCare day surgery network. No cover if the procedure is performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Access to a Specialist Benefit of up to R5,550 per person per year when referred by a KeyCare GP</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R1,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Any KeyCare Network GP can prescribe approved medicine</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>No overall limit</li> <li>Full cover for cancer treatment that is a Prescribed Minimum Benefit (PMB). Full cover for cancer treatment in our network, or up to 80% of the DHR if you choose another provider</li> </ul>
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\* You can choose a plan with a selected hospital network for planned procedures in order to reduce your monthly contributions



## KEYCARE START

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> <li>Unlimited cover in the allocated KeyCare Start Hospital</li> <li>Full cover for specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)</li> <li>Unlimited cover for medically appropriate GP consultations, blood tests, X-rays or medicine in the KeyCare Network</li> <li>Access to a specialist benefit</li> <li>Maternity related healthcare services are covered at your nominated GP or midwife. Scans and Specialist visits can be funded from the Specialist Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited cover in the allocated KeyCare Start Hospital</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our KeyCare Start day surgery network. No cover if the procedure is performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited cover for medically appropriate GP consultations at a selected GP in the KeyCare Start network</li> <li>Access to one nurse-led consultation at a network pharmacy clinic with GP referral if needed.</li> <li>Access to two private specialist visits up to R2,780 per person per year when referred by a KeyCare Start GP</li> <li>Cover for basic dentistry and eye care</li> <li>Access to after-hours care at a KeyCare Start GP or network provider</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R1,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Cover for chronic medicine and renal dialysis in a state facility</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>Cover for cancer treatment in a state facility</li> </ul>

## KEYCARE START REGIONAL

<ul style="list-style-type: none"> <li>Unlimited cover in the allocated KeyCare Start Regional Hospital</li> <li>Full cover for specialists who we have an arrangement with that we cover in full</li> <li>All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)</li> <li>Unlimited cover for medically appropriate GP consultations, blood tests, X-rays or medicine in the KeyCare Network</li> <li>Access to a specialist benefit</li> <li>Maternity related healthcare services are covered at your nominated GP or midwife. Scans and Specialist visits can be funded from the Specialist Benefit</li> <li>Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited cover in the allocated KeyCare Start Regional Hospital</li> <li>Full cover when using a specialist who we have an arrangement with</li> <li>Emergency response services nationwide with Discovery 911</li> <li>Cover for a defined list of procedures in our KeyCare Start Regional day surgery network. No cover if the procedure is performed outside the network</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited cover for medically appropriate GP consultations at a selected GP in the KeyCare Regional Start network if referred through the KeyCare Online Practice</li> <li>Access to two private specialist visits up to R2,780 per person per year when referred by a KeyCare Start Regional GP</li> <li>Cover for basic dentistry and eye care</li> <li>Access to after-hours care at a KeyCare Start Regional GP or network provider</li> <li>Access to the Trauma Recovery Extender Benefit</li> <li>The Personal Health Fund is a new category of healthcare funding. Members have access to up to R1,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).</li> </ul>	<ul style="list-style-type: none"> <li>Cover for the Chronic Disease List conditions</li> <li>Cover for chronic medicine when using one of our network pharmacies or a chosen KeyCare Start Regional Network GP</li> <li>Access to a comprehensive and consolidated mental health programme</li> </ul>	<ul style="list-style-type: none"> <li>Cover for cancer treatment in a state facility</li> </ul>
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\* Please note that this is a high-level guide to selecting a plan for 2024. You should consult your financial adviser for a more detailed analysis before making a decision





# Guide to choosing your health plan

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 01

TO TAKE YOUR QUERY FURTHER

If you have already contacted us and feel that your query has still not been resolved, please complete our online complaints form on the website. We would also love to hear from you if we have exceeded your expectations.



## Step 03

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 on the Scheme's disputes process on the website.



## Step 02

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 emailing [principalofficer@discovery.co.za](mailto:principalofficer@discovery.co.za).



## Step 04

TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes (CMS). You may contact the CMS at any stage of the complaints process but are encouraged to follow the steps above to resolve your complaint before contacting the CMS directly. Members who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email [complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za). Customer care centre: 0861 123 267 | website [www.medicalschemes.co.za](http://www.medicalschemes.co.za)

 Contact centre 0860 99 88 77

 PO Box 784262, Sandton, 2146

 [www.discovery.co.za](http://www.discovery.co.za)

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