



*Core
Series*

— 2014 —

CORE SERIES PLAN SUMMARY

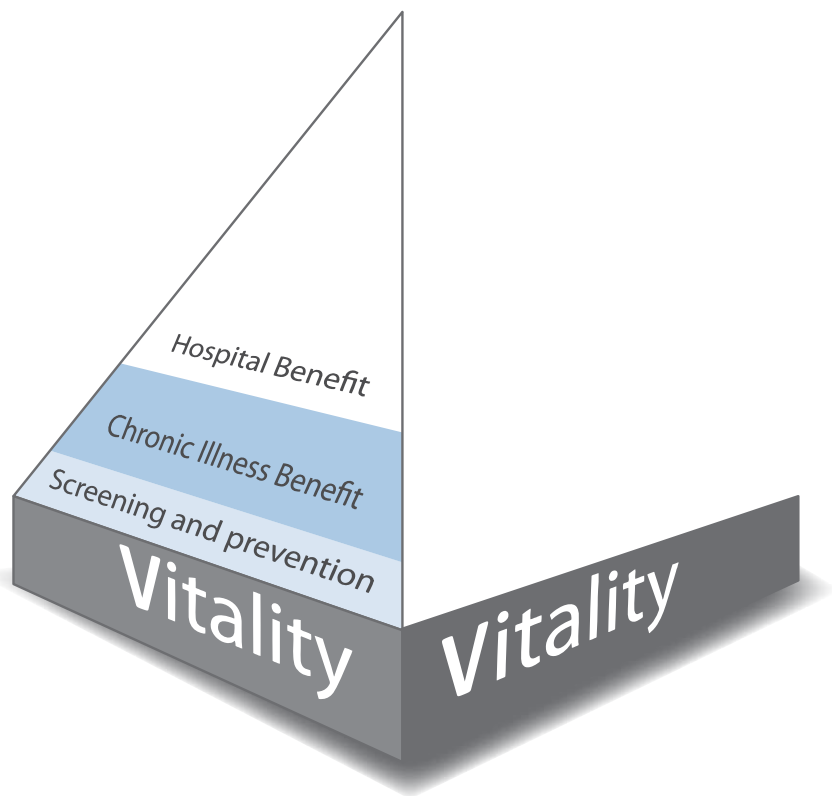
2014

CLASSIC | CLASSIC DELTA | ESSENTIAL | ESSENTIAL DELTA | COASTAL

KEY FEATURES

Core Series Plan range

Classic | Classic Delta | Essential | Essential Delta | Coastal



Unlimited private hospital cover



Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the Discovery Health Rate for other healthcare professionals



Full cover for chronic medicine for all CDL chronic conditions



Cover for medical emergencies when travelling

PLAN SPECIFIC INFORMATION

Core Series Plan range

The Core Series is split up into five health plan types. These are:

- Classic
- Classic Delta
- Essential
- Essential Delta
- Coastal

There are slight differences in benefits as highlighted in the table below. The benefits not mentioned in the table are the same across all five plans.



| Classic Core | | | | | | Classic Delta Core | | Essential Core | | Essential Delta Core | | Coastal Core | |
|--|--|--|--|---|--|--|--|---|--|--|--|--------------|--|
| Hospital cover | | | | | | | | | | | | | |
| Hospitals | | Unlimited cover at any private hospital in a general ward. | | Unlimited cover at hospitals in the Delta network. For planned admissions outside of the Delta Hospital Network, an upfront payment to the hospital of R5 450 must be made. | | Unlimited cover at any private hospital in a general ward. | | Unlimited cover at hospitals in the Delta network. For planned admissions outside of the Delta Hospital Network, an upfront payment to the hospital of R5 450 must be made. | | Unlimited cover at hospitals in the four coastal provinces. If a coastal hospital is not used, a maximum of 70% of the hospital account is paid and you must pay the difference. | | | |
| Cover for healthcare professionals in hospital | | 200% of the Discovery Health Rate for specialists. 200% of the Discovery Health Rate for GPs and other healthcare services. Radiology and Pathology covered at 100% of the Discovery Health Rate. | | | | 100% of the Discovery Health Rate for specialists. 100% of the Discovery Health Rate for GPs and other healthcare services. Radiology and Pathology covered at 100% of the Discovery Health Rate. | | | | | | | |
| Chronic benefits | | | | | | | | | | | | | |
| Designated network for chronic medicines | | You have cover for approved chronic medicine in our network of 2 000 pharmacies. If you use a pharmacy outside of this network, you may have a co-payment on the dispensing fee charged by the pharmacist. | | You have cover for approved chronic medicine, if you use MedXpress. If you don't use MedXpress a 20% co-payment applies. | | You have cover for approved chronic medicine in our network of 2 000 pharmacies. If you use a pharmacy outside of this network, you may have a co-payment on the dispensing fee charged by the pharmacist. | | You have cover for approved chronic medicine, if you use MedXpress. If you don't use MedXpress a 20% co-payment applies. | | You have cover for approved chronic medicine in our network of 2 000 pharmacies. If you use a pharmacy outside of this network, you may have a co-payment on the dispensing fee charged by the pharmacist. | | | |

HOSPITAL COVER

We cover you in hospital for emergency and planned hospital admissions. There is no overall limit for hospital cover.

Your hospital cover is made up of:

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

Cover for your hospital account

We cover you in private hospitals for emergency and preauthorised hospital admissions. We cover your hospital account (the ward and theatre fees) at the rate agreed with the hospital. You have unlimited cover for general wards.



Network hospitals on Delta and Coastal

On **Classic Delta** and **Essential Delta**, you are covered in full at hospitals and day-clinics in the Delta Hospital Network. For planned admissions at hospitals or day-clinics outside the network, you must pay an amount of R5 450 upfront to the hospital. This does not apply in an emergency.



On the **Coastal Plan**, you must go to a hospital in one of the four coastal provinces for a planned hospital admission.

If you don't use a coastal hospital, we pay up to a maximum of 70% of the hospital account and you pay the difference.

Cover for related accounts

We guarantee full cover when you use healthcare professionals who we have a payment arrangement with. If you are on a Classic Plan you will benefit from access to the broadest range of specialists, which represents over 90% of our members' specialist interactions.



On the Classic Plan we cover specialists who we don't have a payment arrangement with and other healthcare professionals up to 200% of the Discovery Health Rate.

On the Essential and Coastal Plans we cover specialists who we don't have an arrangement with up to 100% of the Discovery Health Rate.

Radiology and pathology are covered up to 100% of the Discovery Health Rate on all plans.

Investigations are covered differently

Cover for scopes (gastrosopies, colonoscopies, sigmoidoscopies and proctoscopies)

You pay the first R3 100 of your hospital account. We pay the balance of the hospital account and your related accounts from your Hospital Benefit.

Cover for MRI and CT scans

If your MRI or CT scan is done as part of an approved hospital admission, we pay for it from your Hospital Benefit at 100% of the Discovery Health Rate. If you are admitted for a conservative back or neck scan or if the scan is unrelated to your hospital admission, we do not pay for it.







Cover for dental treatment

Severe dental and oral surgery

The Severe Dental and Oral Surgery Benefit covers a defined list of procedures, with no upfront payment and no overall limit. This benefit is subject to authorisation and the Scheme's clinical rules.

Dental treatment in hospital

You need to pay a portion of your hospital or day-clinic account upfront for dental admissions. This amount varies, depending on your age and the place of treatment.

| Hospital | | | Day-clinic | | | | |
|---|---|-----------------|------------|---|---|-----------------|--------|
|  |  | Younger than 13 | R1 550 |  |  | Younger than 13 | R750 |
| |  | 13 and older | R4 000 | |  | 13 and older | R2 600 |

We pay the balance of the hospital account and related accounts, which includes the dental surgeon's account, from the Hospital Benefit, up to 100% of the Discovery Health Rate. On Classic Plans, we pay anaesthetists up to 200% of the Discovery Health Rate.







You need to pay for routine, conservative dentistry such as preventive treatments, simple fillings and root canal treatments.

Dental appliances and orthodontic treatment

You are responsible for paying the cost of all dental appliances, their placement and orthodontic treatment (including the related accounts for orthognatic surgery).

HOSPITAL COVER

Some healthcare services have an annual limit

| | | |
|---|---|---|
| Cochlear implants, auditory brain implants and processors |  | R170 000 for each person for each benefit |
| Internal nerve stimulators |  | R124 000 for each person |
| Hip, knee and shoulder joint prostheses |  | There is no overall limit if you get your prosthesis from a preferred supplier. If you choose not to, a limit of R35 000 applies to each prosthesis. |
| Prosthetic devices used in spinal surgery |  | R24 500 for the first level, R49 000 for two or more levels, limited to one procedure for each person a year |
| Mental health |  | 21 days for each person |
| Alcohol and drug rehabilitation |  | 21 days for each person |
| Compassionate care |  | R40 000 for each person in their lifetime |
| Chronic dialysis |  | We cover these expenses in full if we have approved your treatment plan and you use a provider and facility in our network. If you go elsewhere, you have to make a co-payment. |

CHRONIC ILLNESS, CANCER AND HIV COVER

Your cover for chronic conditions

You have cover for an essential list of chronic conditions. We need to approve your application before we cover your condition from the Chronic Illness Benefit.

Cover for conditions on the Chronic Disease List

You have full cover for approved medicine on our medicine list. If you use medicine that is not on the medicine list, you can use up to a set monthly amount for each class of medicine.



How we pay for medicine

We pay for medicine up to a maximum of the Discovery Health Rate for medicines. The Discovery Health Rate for medicines is the price of medicine as well as a fee for dispensing it. The Discovery Health Medical Scheme has negotiated contracts with over 2 000 pharmacies, who have agreed to charge no more than this rate. If you use a pharmacy outside of this network, you may have a co-payment on the dispensing fee charged by the pharmacist.

On **Classic Delta** and **Essential Delta**, you have cover for approved chronic medicine if you use MedXpress. If you don't use MedXpress a 20% co-payment applies.

Cover for diabetes

If you are registered on the Chronic Illness Benefit for diabetes, we cover approved bluetooth enabled glucose monitoring devices and test strips which help you and your doctor with real-time management of your condition.

Cover for cancer

If you're diagnosed with cancer, we cover you from the DiscoveryCare Oncology Programme once we have approved your cancer treatment. We do not limit your cancer treatment costs. We cover the first R200 000 of your approved cancer treatment over a 12-month cycle in full. If your treatment costs more than R200 000, you will need to pay 20% of the additional costs. Cancer treatment that is a Prescribed Minimum Benefit is always covered in full.





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

Cover for HIV and AIDS




When you register for our HIVCare Programme you are covered for the all-inclusive care that you need. You get access to clinically sound and cost-effective treatment and you can be assured of confidentiality at all times. We cover four GP consultations, one specialist visit, blood tests, scans and x-rays at a network provider. Approved medicines on our medicine list are covered in full. Medicines not on our list are covered up to a set monthly amount. You will need to get your medicine from a Designated Service Provider to avoid a 20% co-payment.

BENEFITS THAT ENHANCE YOUR COVER CONTRIBUTIONS

We make your cover go further

| | | |
|-----------------------------|---|---|
| Preventive screening |  | The Screening and Prevention Benefit covers certain tests like blood glucose, blood pressure, cholesterol and body mass index when done at any one of the Discovery Wellness Network providers. We also cover a mammogram, Pap smear, PSA (a prostate screening test) and HIV screening tests. Members 65 years or older and members registered for certain chronic conditions are also covered for a seasonal flu vaccine. |
| Scopes |  | We pay for scopes (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy) from your Hospital Benefit if they are done in your doctor's rooms. We pay up to 200% of the Discovery Health Rate if you are on a Classic Plan and up to 100% of the Discovery Health Rate if you are on an Essential or Coastal Plan. |
| Travel and evacuation cover | | |
| International travel |  | You have cover of up to R5 million for each person on each journey for emergency medical costs while you travel outside South Africa. This cover is for a period of 90 days from your departure from South Africa. Pre-existing conditions are excluded. |
| Africa evacuation cover |  | You have cover for emergency medical evacuations from certain sub-Saharan African countries back to South Africa. Pre-existing conditions are excluded. |

CONTRIBUTIONS

| | Total contributions | | |
|-----------------|---|---|--|
| |  Main member |  Adult |  Child* |
| Classic | R1 471 | R1 157 | R587 |
| Classic Delta | R1 177 | R925 | R471 |
| Essential | R1 263 | R947 | R506 |
| Essential Delta | R1 010 | R757 | R405 |
| Coastal | R1 087 | R815 | R434 |

* We count a maximum of three children when we work out the monthly contributions.



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