

CONTRIBUTIONS 2014

DISCOVERY HEALTH MEDICAL SCHEME  
PLAN RANGE SUMMARY



Series	Plan	Contributions			Contributions to Medical Savings Account			Total contributions			Annual Thresholds		
		Main member	Adult	Child*	Main member	Adult	Child*	Main member	Adult	Child*	Main member	Adult	Child*
EXECUTIVE	Executive	3 075	3 075	584	1 025	1 025	194	4 100	4 100	778	12 300	12 300	2 300
COMPREHENSIVE	Classic Comprehensive	2 522	2 385	503	840	795	167	3 362	3 180	670	11 350	11 350	2 150
	Classic Delta Comprehensive	2 271	2 148	452	757	716	150	3 028	2 864	602	11 350	11 350	2 150
	Classic Comprehensive Zero MSA	2 522	2 385	503	No Medical Savings Account			2 522	2 385	503	11 350	11 350	2 150
	Essential Comprehensive	2 402	2 270	483	423	400	85	2 825	2 670	568	11 350	11 350	2 150
	Essential Delta Comprehensive	2 163	2 043	433	381	360	76	2 544	2 403	509	11 350	11 350	2 150
PRIORITY	Classic Priority	1 691	1 331	677	563	443	225	2 254	1 774	902	9 990	7 510	3 270
	Essential Priority	1 647	1 294	658	290	228	116	1 937	1 522	774	9 990	7 510	3 270
SAVER	Classic Saver	1 482	1 167	593	494	389	197	1 976	1 556	790	No Annual Threshold		
	Classic Delta Saver	1 184	933	475	394	311	158	1 578	1 244	633			
	Essential Saver	1 335	999	534	235	176	94	1 570	1 175	628			
	Essential Delta Saver	1 066	801	427	188	141	75	1 254	942	502			
	Coastal Saver	1 167	875	469	389	291	156	1 556	1 166	625			
CORE	Classic Core	1 471	1 157	587	No Medical Savings Account			1 471	1 157	587	No Annual Threshold		
	Classic Delta Core	1 177	925	471				1 177	925	471			
	Essential Core	1 263	947	506				1 263	947	506			
	Essential Delta Core	1 010	757	405				1 010	757	405			
	Coastal Core	1 087	815	434				1 087	815	434			
KEYCARE	KeyCare Plus (8 801+)	1 448	1 448	388	No Medical Savings Account			1 448	1 448	388	No Annual Threshold		
	KeyCare Plus (6 651 – 8 800)	973	973	272				973	973	272			
	KeyCare Plus (0 – 6 650)	695	695	251				695	695	251			
	KeyCare Access (8 801+)	1 416	1 416	381				1 416	1 416	381			
	KeyCare Access (6 651 – 8 800)	942	942	267				942	942	267			
	KeyCare Access (4 151 – 6 650)	653	653	235				653	653	235			
	KeyCare Access (0 – 4 150)	490	490	212				490	490	212			
	KeyCare Core (8 801+)	1 070	1 070	241				1 070	1 070	241			
	KeyCare Core (6 651 – 8 800)	693	693	171				693	693	171			
	KeyCare Core (0 – 6 650)	556	556	143				556	556	143			

\* We count a maximum of three children when we work out the monthly contribution, Annual Medical Savings Account, Annual Threshold and Above Threshold Benefit Limit

Vitality and KeyFIT contributions

	Single member	Member with one dependant	Member with two or more dependants
Vitality	169	199	225
KeyFIT	36	44	55
Vitality and KeyFIT	179	215	249

EXECUTIVE PLAN

- Executive



COMPREHENSIVE SERIES

- Classic
- Classic Delta
- Classic Zero MSA
- Essential
- Essential Delta



PRIORITY SERIES

- Classic
- Essential



SAVER SERIES

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



CORE SERIES

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



KEYCARE SERIES

- KeyCare Plus
- KeyCare Access
- KeyCare Core



This brochure is intended for intermediary use. It is only a summary of the key benefits and features of the Discovery Health Medical Scheme plans, awaiting formal approval from the Council for Medical Schemes. Full details can be found in the Discovery Health Medical Scheme Rules on [www.discovery.co.za/portal/rules](http://www.discovery.co.za/portal/rules). It also summarises other Discovery products and value-added services. For compliance questions, email [compliance@discovery.co.za](mailto:compliance@discovery.co.za). Discovery Health Medical Scheme, registration number 1125, is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider. Vitality is not part of the Discovery Health Medical Scheme. Vitality is a separate product sold and administered by Vitality Healthstyle (Pty) Ltd, registration number 1999/007736/07, an authorised financial services provider.



# THE DISCOVERY HEALTH MEDICAL SCHEME PLAN RANGE

The Discovery Health Medical Scheme offers members the widest plan range available in the market. You are sure to find a plan that will suit your and your family's needs.

EXECUTIVE PLAN



- Unlimited cover in any private hospital, including private ward cover
- Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 300% of the Discovery Health Rate for other specialists
- Full cover for chronic medicine for all CDL conditions plus some additional chronic conditions; plus access to an exclusive list of brand medicines
- The highest savings account and unlimited ATB for your day-to-day healthcare needs
- Additional cover for GP consultation fees, preferred medicine, blood tests, maternity costs and some durable external medical items
- Access to specialised, advanced medical care in SA and abroad
- Cover for medical emergencies when travelling



COMPREHENSIVE SERIES



CLASSIC | CLASSIC ZERO MSA | CLASSIC DELTA | ESSENTIAL | ESSENTIAL DELTA

- 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 conditions plus some additional chronic conditions
- A high savings account as well as unlimited ATB for your day-to-day healthcare needs
- Additional cover for GP consultation fees, preferred medicine, blood tests, maternity costs and some durable external medical items
- Access to specialised, advanced medical care in SA and abroad
- Cover for medical emergencies when travelling



PRIORITY SERIES



CLASSIC | ESSENTIAL

- Unlimited cover in any private hospital
- 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 conditions
- A savings account and limited ATB for your day-to-day healthcare needs
- Additional cover for GP consultation fees, blood tests and some durable external medical items
- Cover for medical emergencies when travelling



## The Discovery Health Medical Scheme Product Platform

The Discovery Health Medical Scheme offers a range of options to cater for every need – from the Executive Plan to the KeyCare Series. Each plan's cover ranges from hospitalisation to chronic medicine, with many plans offering day-to-day cover as well.

### Hospital cover

There is no overall limit for hospital cover on any Discovery Health Medical Scheme plan. You can go to any private hospital on most plans. The Delta, Coastal and KeyCare Plans offer hospital cover in a defined network of hospitals.

If you use a specialist who we have a payment arrangement with, we cover you in full for your approved procedure in hospital.

### Chronic illness cover

All Discovery Health Medical Scheme plans cover approved medicine for the Chronic Disease List conditions. We pay approved chronic medicines that are on the Scheme's medicine list in full, or up to a set monthly rand amount for medicines not on the medicine list. The Executive and Comprehensive Plans offer cover for additional conditions. On the Executive Plan you also have exclusive access to a defined list of brand medicines which we cover in full.

### Screening and prevention

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

### Day-to-day cover

#### Your Medical Savings Account

We pay your day-to-day medical expenses from your Medical Savings Account on Executive, Comprehensive, Priority and Saver Plans. Any unused funds are carried over to the next year – unlike traditional plans where unused cover is lost.

#### The Insured Network Benefit extends your day-to-day cover for essential healthcare services

We extend your day-to-day cover through the Insured Network Benefit. When you have spent your annual Medical Savings Account allocation and before your claims add up to the Annual Threshold, we cover services such as GP consultation fees, blood tests, day-to-day cost-effective medicine, maternity costs and durable external medical items from a provider in our network. The healthcare services covered depend on the health plan you have chosen.

#### The Above Threshold Benefit further extends your day-to-day cover

The Executive, Comprehensive and Priority Plans include an Above Threshold Benefit that gives further day-to-day cover once your claims add up to a set amount (your Annual Threshold). On the Executive and Comprehensive Series, the Above Threshold Benefit is unlimited. On the Priority Series, the Above Threshold Benefit has an overall limit.

### Discovery Vitality offers the world's leading science-based programme with a personalised approach to wellness

Vitality helps you get healthier by giving you the knowledge, tools and motivation to improve your health – it's been clinically proven that Vitality members are healthier, live longer and have lower healthcare costs.

## A Full Cover Choice exists on every plan

Our extensive networks of healthcare providers, combined with our unique self-service tools, mean you can always avoid co-payments. These tips will guide you to full cover. Remember to look out for the full cover stamp throughout this guide.

1

#### Use our extensive hospital networks

You are covered in full when you use a network hospital on plans that offer a defined network of hospitals. Use our online MaPS tool to find a hospital in our network.

3

#### Use our preferred medicine

All Discovery Health Medical Scheme plans offer a comprehensive list of medicine which we cover in full. The Executive Plan offers additional cover for an exclusive list of brand medicines. Under the Insured Network Benefit, we cover preferred medicine once you have spent the annual funds in your Medical Savings Account. Use Discovery MedXpress or ask your pharmacist about your options to avoid a co-payment.

5

#### Go for preventive screening tests

We cover preventive screening tests such as mammograms, blood pressure and cholesterol tests which are great at detecting early warning signs of serious illness. Having these tests done helps you to stay healthy, because prevention is better than cure.

2

#### Use a GP or specialist who we have a payment arrangement with

We offer the broadest range of GP and specialist payment arrangements, which provides full cover both in and out of hospital. Almost 90% of our member interactions are with a GP or specialist in our payment arrangements. Use our MaPS tool to find a healthcare professional who we have an arrangement with.


4

#### Use a network provider to access the Insured Network Benefit when you have used up your Medical Savings Account

Once you have spent your annual Medical Savings Account (MSA) allocation and before your claims add up to the Annual Threshold, we extend your day-to-day cover through the Insured Network Benefit. You have cover for unlimited GP consultation fees, blood tests, cost-effective day-to-day medicine, maternity costs and certain durable external medical items. Cover for these healthcare services depends on the health plan you have chosen. Use MaPS to find a network provider.

You can access MaPS and MedXpress at [www.discovery.co.za](http://www.discovery.co.za) or on the Discovery app.

SAVER SERIES




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 conditions
- A savings account for your day-to-day healthcare needs
- Additional cover for GP consultation fees and maternity costs
- Cover for medical emergencies when travelling

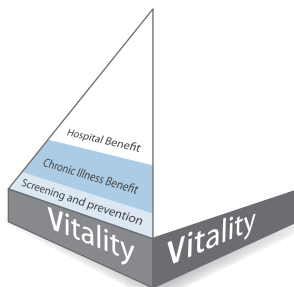


CORE SERIES




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 conditions
- Cover for medical emergencies when travelling



KEYCARE SERIES



PLUS | ACCESS | CORE

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

