

# Discovery Health Medical Scheme 2016 contributions

Series	Plan	Contributions			Contributions to Medical Savings Account			Total contributions			
		Main member	Adult	Child*	Main member	Adult	Child*	Main member	Adult	Child*	
Executive	Executive Plan	3 715	3 715	707	1 238	1 238	235	4 953	4 953	942	
	Comprehensive	Classic Comprehensive	3 020	2 857	602	1 006	952	200	4 026	3 809	802
		Classic Delta Comprehensive	2 720	2 574	541	906	858	180	3 626	3 432	721
		Classic Comprehensive Zero MSA	3 020	2 857	602	No Medical Savings Account			3 020	2 857	602
		Essential Comprehensive	2 876	2 719	579	507	479	102	3 383	3 198	681
Priority	Essential Delta Comprehensive	2 590	2 446	520	457	431	91	3 047	2 877	611	
	Classic Priority	2 025	1 594	810	675	531	270	2 700	2 125	1 080	
Saver	Essential Priority	1 973	1 549	787	348	273	138	2 321	1 822	925	
	Classic Saver	1 758	1 385	704	586	461	234	2 344	1 846	938	
Smart	Classic Delta Saver	1 404	1 107	564	468	369	188	1 872	1 476	752	
	Essential Saver	1 583	1 188	634	279	209	111	1 862	1 397	745	
	Essential Delta Saver	1 264	951	507	223	167	89	1 487	1 118	596	
	Coastal Saver	1 397	1 048	563	465	349	187	1 862	1 397	750	
Core	Smart Plan	1 397	1 099	557	No Medical Savings Account			1 397	1 099	557	
	Classic Core	1 745	1 373	698				1 745	1 373	698	
	Classic Delta Core	1 397	1 099	557				1 397	1 099	557	
	Essential Core	1 499	1 123	601	No Medical Savings Account			1 499	1 123	601	
	Essential Delta Core	1 198	900	480				1 198	900	480	
KeyCare **	Coastal Core	1 302	976	519				1 302	976	519	
	KeyCare Plus 0 - 290	290	290	290				290	290	290	
	KeyCare Plus 291-7 550	832	832	301				832	832	301	
	KeyCare Plus 7 551-10 750	1 165	1 165	326				1 165	1 165	326	
	KeyCare Plus 10 751+	1 734	1 734	464				1 734	1 734	464	
	KeyCare Access 0-4 700	586	586	256				586	586	256	
	KeyCare Access 4 701-7 550	782	782	281	No Medical Savings Account			782	782	281	
	KeyCare Access 7 551-10 750	1 129	1 129	317				1 129	1 129	317	
	KeyCare Access 10 751+	1 695	1 695	458				1 695	1 695	458	
	KeyCare Core 0-7 550	665	665	173				665	665	173	
	KeyCare Core 7 551-10 750	830	830	204				830	830	204	
	KeyCare Core 10 751+	1 281	1 281	289				1 281	1 281	289	

\* 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. This excludes KeyCare Series.

\*\* Income verification will be conducted for the lower income bands. Income is considered as: The higher of the main member or member beneficiaries' earnings, commission and rewards from employment; interest from investments; income from leasing of assets or property; distributions received from a trust, pension and/or provident fund; receipt of any form of financial assistance received directly or indirectly from any source; and income from any statutory social assistance programme.

## Annual Medical Savings Account

Series	Plan	Main member	Adult	Child*
Executive	Executive Plan	14 856	14 856	2 820
Comprehensive	Classic Comprehensive	12 072	11 424	2 400
	Classic Delta Comprehensive	10 872	10 296	2 160
	Essential Comprehensive	6 084	5 748	1 224
	Essential Delta Comprehensive	5 484	5 172	1 092
Priority	Classic Priority	8 100	6 372	3 240
	Essential Priority	4 176	3 276	1 656
Saver	Classic Saver	7 032	5 532	2 808
	Classic Delta Saver	5 616	4 428	2 256
	Essential Saver	3 348	2 508	1 332
	Essential Delta Saver	2 676	2 004	1 068
	Coastal Saver	5 580	4 188	2 244

\* We count a maximum of three children when we work out the annual Medical Savings Account amounts

## Annual Threshold Amounts

### Annual Threshold

	Main member	Adult	Child*
Executive	14 850	14 850	2 800
Comprehensive	13 840	13 840	2 620
Priority	11 960	8 990	3 910

### Above Threshold Benefit limits

	Main member	Adult	Child*
Executive	unlimited		
Comprehensive	unlimited		
Priority	10 180	7 250	3 500

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

## Hospital networks

### KeyCare Core and KeyCare Plus Hospital Network KeyCare Access trauma and emergency network

#### Eastern Cape

- East London**
- Life Beacon Bay Hospital
  - Life East London Private Hospital
  - Life St James Operating Theatres
  - Life St Dominic's Private Hospital
- Humansdorp**
- Life Isivivana Private Hospital
- Port Elizabeth**
- Life New Mercantile Hospital
- Queenstown**
- Life Queenstown Private Hospital
- Uitenhage**
- Netcare Cuyler Clinic
- Umtata**
- Life St Mary's Private Hospital

#### Free State

- Bethlehem**
- Mediclinic Hoogland
- Bloemfontein**
- Horizon Eye Care Centre
  - Netcare Pelenomi Private Hospital
  - Life Rosepark Clinic
  - Life Pasteur Hospital
  - Netcare Universitas Private Hospital
- Welkom**
- Ernest Oppenheimer Private Hospital
  - Mediclinic Welkom
  - St Helena Hospital

#### Gauteng

- Benoni**
- Life The Glynwood Hospital
- Boksburg**
- Clinix Botshelong-Empilweni Private Hospital
  - Sunshine Centre
- Brakpan**
- Life Dalview Clinic
- Germiston**
- Life Roseacres Clinic
- Heidelberg**
- Life Suikerbosrand Clinic
- Johannesburg**
- Netcare Rand Clinic
  - Johannesburg Eye Clinic
  - Netcare Garden City Clinic
  - Life Brenthurst Clinic

- Kempton Park**
- Arwyp Medical Centre
- Lakefield**
- Netcare Optiklin Eye Hospital
- Lenasia**
- Lenmed Ahmed Kathrada Private Hospital
- Midrand**
- Life Carstenhof Clinic

- Pretoria**
- Netcare Bougainville Private Hospital
  - Centurion Eye Hospital
  - Life Eugene Marais Hospital
  - Netcare Jakaranda Hospital
  - Mediclinic Legae
  - Louis Pasteur Hospital
  - Mediclinic Medforum
  - Muelmed Hospital
  - Pretoria Eye Institute
  - Zuid-Afrikaans Hospital

- Randfontein**
- Life Robinson Hospital
  - Lenmed Randfontein

- Sasolburg**
- Netcare Vaalpark Hospital
- Saxonwold**
- Life Genesis Clinic

- Soweto**
- Clinix Tshepo-Themba Private Hospital
  - Clinix Lesedi Private Hospital

- Springs**
- Life Springs Parkland Clinic
  - Life St Mary's Women's Clinic

- Thembisa**
- Lenmed Zamokuhle Private Hospital
- Vanderbijlpark**
- Mediclinic Emfuleni
  - Ocumed
- Vereeniging**
- Clinix Naledi-Nkanyezi Private Hospital
  - Midvaal Private Hospital
- Westgate**
- Medgate Day Clinic

#### KwaZulu-Natal

- Amanzimtoti**
- Netcare Kingsway Hospital
- Chatsworth**
- Life Chatsmed Garden Hospital
- Durban**
- JMH City Hospital
  - Life Entabeni Hospital
- Empangeni**
- Life Empangeni Garden Clinic
- Isipingo**
- JMH Isipingo Clinic
- Kokstad**
- Kokstad Private Hospital
- Ladysmith**
- Lenmed La Verna Hospital

- Newcastle**
- Newcastle Private Hospital
- Phoenix**
- Life Mount Edgecombe

- Pietermaritzburg**
- Midlands Medical Centre
  - Netcare St Anne's

- Pinetown**
- Life Crompton Hospital

- Port Shepstone**
- Hibiscus Hospital

- Richards Bay**
- Netcare The Bay Hospital

- Sydenham**
- Lenmed Shifa Hospital

- Tongaat**
- Victoria Private Hospital (Tongaat)

#### Limpopo

- Bela-Bela**
- St Vincent's Hospital
- Phalaborwa**
- Arwyp Medical Centre
- Polokwane**
- Mediclinic Limpopo
- Thabazimbi**
- Mediclinic Thabazimbi
- Tzaneen**
- Mediclinic Tzaneen

#### Mpumalanga

- Barberton**
- Mediclinic Barberton
- Emalahleni**
- Life Cosmos Hospital
  - Emalahleni Day Hospital

- Ermelo**
- Ermelo Private Hospital

- Middelburg**
- Life Middelburg Private Hospital

- Nelspruit**
- Mediclinic Nelspruit

- Piet Retief**
- Life Piet Retief

- Trichardt**
- Mediclinic Highveld

#### North West

- Brits**
- Mediclinic Brits
- Carletonville**
- Leslie Williams Private Hospital
  - Western Deep Clinic

#### Klerksdorp

- Life Annrcron Clinic
- Mafikeng**
- Victoria Private Hospital (Mafikeng Hospital)
- Orkney**
- West Vaal Clinic
- Potchefstroom**
- Mediclinic Potchefstroom
- Rustenburg**
- Life Peglerae Hospital
- Vryburg**
- Vryburg Private Hospital

#### Northern Cape

- Kathu**
- Mediclinic Kathu
- Kimberley**
- Mediclinic Kimberley
- Upington**
- Upington Private Hospital

#### Western Cape

- Bellville**
- Melomed Bellville
  - Mediclinic Louis Leipoldt
- Cape Town**
- Netcare Christiaan Barnard Memorial Hospital
  - Netcare UCT Medical Centre
  - Cape Eye Hospital

- Ceres**
- Netcare Ceres

- Gatesville**
- Melomed Gatesville

- George**
- Mediclinic Geneva
  - Mediclinic George

- Hermanus**
- Mediclinic Hermanus

- Kuils River**
- Netcare Kuils River Private Hospital

- Milnerton**
- Mediclinic Milnerton

- Mitchells Plain**
- Melomed Mitchells Plain

- Mossel Bay**
- Life Bayview Hospital

- Outdshoorn**
- Cango Day Clinic
  - Mediclinic Klein Karoo

- Paarl**
- Mediclinic Paarl

- West Coast**
- Life West Coast Private Hospital

- Worcester**
- Mediclinic Worcester

#### Lesotho

- Willie's Hospital

This list applies to the KeyCare Core and KeyCare Plus plans. Members must go to one of these hospitals for planned hospital admissions. If they do not use one of these hospitals for a planned admission, they will need to pay their claims. This list also applies to KeyCare Access, but only for emergencies.



Plan range  
summary  
2016

Discovery Health Medical Scheme | www.discovery.co.za  
Contact Centre 0860 67 57 77 | healthinfo@discovery.co.za | www.discovery.co.za



www.discovery.co.za @Discovery\_SA discoveryhealthSA

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

#### Complaints process:

You may lodge a complaint or query with Discovery Health Medical Scheme by completing an online complaints form on www.discovery.co.za or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following the Scheme's internal disputes process on the Discovery website. 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 e-mail complaints@medicalschemes.com. Customer Care Centre: 0861 123 267 / website www.medicalschemes.com

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### Delta Hospital Network

#### Gauteng

- Arwyp Medical Centre
- Life Bedford Gardens Hospital
- Netcare Bougainville Private Hospital
- Life Brenthurst Clinic
- Life Carstenhof Clinic
- Clinix Lesedi Private Hospital
- Clinix Naledi-Nkanyezi Private Hospital
- Clinton Clinic
- Life Genesis Clinic
- Mediclinic Emfuleni
- Netcare Femina Hospital
- Life Fourways Hospital
- Legae Private Hospital
- Lenmed Ahmed Kathrada Private Hospital
- Life Little Company of Mary
- Louis Pasteur Hospital
- Midvaal Private Hospital
- Mediclinic Morningside
- Netcare Morningside
- Life Robinson Private Hospital
- Life Roseacres Clinic
- Suikerbosrand Clinic
- The Donald Gordon Medical Centre
- Life Wilgeheuwel Hospital

- Plus 19 day clinics

- Plus 49 day clinics

- Plus 19 day clinics

- Plus 49 day clinics

- Plus 49 day clinics

- Plus 49 day clinics

- Plus 49 day clinics

- Plus 49 day clinics

- Plus 49 day clinics

#### KwaZulu-Natal

- Life Chatsmed Garden Hospital
- Life Entabeni Hospital
- Midlands Medical Centre
- Life Westville Hospital

- Plus 10 day clinics

- Plus 10 day clinics

- Plus 10 day clinics

- Plus 10 day clinics

- Plus 10 day clinics

- Plus 10 day clinics

- Plus 10 day clinics

- Plus 10 day clinics

- Plus 10 day clinics

- Plus 10 day clinics

- Plus 10 day clinics

- Plus 10 day clinics

- Netcare Park Lane Hospital
- Mediclinic Legae
- Mediclinic Midstream
- Clinix Botsh

# Compare our plans

	EXECUTIVE			COMPREHENSIVE			PRIORITY		SAVER			SMART			CORE			KEYCARE		
	Classic Zero MSA	Classic	Essential	Classic	Essential	Coastal	Classic	Essential	Coastal	Classic	Essential	Coastal	Classic	Essential	Coastal	Classic	Essential	Coastal	Core	Plus
<b>Summary</b>	<p>The most extensive cover for in-hospital and day-to-day benefits</p> <ul style="list-style-type: none"> <li>Unlimited cover in any private hospital, including private ward cover</li> <li>Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 300% of the DHR for other specialists</li> <li>Highest Medical Savings Account and an unlimited Above Threshold Benefit for your day-to-day healthcare needs</li> <li>Full cover for chronic medicine for all CDL conditions plus some additional chronic conditions; plus access to an exclusive list of brand medicines</li> <li>Additional cover for GP consultation fees, kid's casualty visits, preferred medicine, blood tests, maternity costs, video call consultations with paediatricians and some external medical items</li> <li>Cover for medical emergencies when travelling</li> </ul>			<p>Comprehensive cover for in-hospital and day-to-day benefits</p> <ul style="list-style-type: none"> <li>Unlimited private hospital cover</li> <li>Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the DHR on Classic Plans and 100% on Essential Plans for other healthcare professionals</li> <li>A choice of a high or no Medical Savings Account and an unlimited Above Threshold Benefit</li> <li>Full cover for chronic medicine for all CDL conditions plus some additional chronic conditions</li> <li>Additional cover for GP consultation fees, antenatal consultation, preferred medicine, blood tests, maternity costs, kid's casualty visits, video call consultations with paediatricians and some external medical items</li> <li>Cover for medical emergencies when travelling</li> </ul>			<p>Cost-effective in-hospital and day-to-day benefits</p> <ul style="list-style-type: none"> <li>Unlimited cover in any private hospital</li> <li>Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the DHR on the Classic Plan and 100% on the Essential Plan for other healthcare professionals</li> <li>Full cover for chronic medicine for all CDL chronic conditions</li> <li>A Medical Savings Account and limited Above Threshold Benefit for your day-to-day healthcare needs</li> <li>Additional cover for GP consultation fees and some external medical items. The Classic Plan also covers maternity costs, blood test, kid's casualty visits and video call consultations with paediatricians</li> <li>Cover for medical emergencies when travelling</li> </ul>		<p>Economical in-hospital and day-to-day benefits</p> <ul style="list-style-type: none"> <li>Unlimited private hospital cover</li> <li>Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the DHR on Classic Plans and 100% on Essential and Coastal Plans for other healthcare professionals</li> <li>Full cover for chronic medicine for all CDL chronic conditions</li> <li>A Medical Savings Account for your day-to-day healthcare needs</li> <li>Additional cover for GP consultation fees. The Classic plans also cover maternity costs, kid's casualty visits and video call consultations with paediatricians</li> <li>Cover for medical emergencies when travelling</li> </ul>			<p>Economical in-hospital benefits and intuitive essential day-to-day cover</p> <ul style="list-style-type: none"> <li>Unlimited private hospital cover in a Smart network hospital</li> <li>Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the DHR for other healthcare professionals</li> <li>Full cover for chronic medicine for all CDL conditions when you use MedXpress, Clicks or Dis-Chem</li> <li>Unlimited cover for GP consultations and a defined list of acute medicine with a fixed co-payment</li> <li>Cover for medical emergencies when travelling</li> </ul>			<p>Value-for-money hospital plan</p> <ul style="list-style-type: none"> <li>Unlimited private hospital cover</li> <li>Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the DHR on Classic Plans and 100% on Essential and Coastal Plans for other healthcare professionals</li> <li>Full cover for chronic medicine for all CDL chronic conditions when you use MedXpress</li> <li>Cover for medical emergencies when travelling</li> </ul>			<p>Affordable medical aid cover</p> <ul style="list-style-type: none"> <li>Unlimited emergency and trauma cover in our KeyCare network of hospitals and planned hospital cover on KeyCare Core, KeyCare Plus and KeyCare Access</li> <li>Guaranteed full cover in hospital for specialists on the KeyCare network, and up to 100% of the DHR for other healthcare professionals</li> <li>Essential antenatal care</li> <li>Essential cover for chronic medicine on the KeyCare medicine list for all CDL chronic conditions</li> <li>Cover for medical emergencies in South Africa</li> </ul>		
Hospitals (private hospital cover in a general ward)	Unlimited cover and private ward cover of up to R1 600 each day	Unlimited cover	Unlimited cover. Full cover on Delta options when using the Delta Hospital Network of private hospitals.	Unlimited cover	Unlimited cover at any private hospital.	Unlimited cover at any coastal private hospitals.	Unlimited private hospital cover at a Smart network hospital.	Unlimited hospital cover at any private hospitals.	Unlimited cover at any coastal private hospitals.	Unlimited hospital cover at any private hospitals. A list of procedures are covered in the day surgery network.	Unlimited cover for emergencies, trauma, childbirth and care for your newborn in the KeyCare Access network of private hospitals and other conditions covered in contracted network of state facilities.									
Upfront payments to hospitals	No upfront payment	No upfront payment	For planned admissions outside of the Delta Hospital Network, you must pay an upfront payment to the hospital of R6 450.	An upfront payment of between R2 550 and to R12 600 applies for a defined list of procedures.	For planned admissions outside of the Delta Hospital Network, you must pay an upfront payment to the hospital of R6 450.	If a coastal hospital is not used, a payment of up to 70% of DHR of the hospital account is paid and you must pay the difference.	For planned admissions at hospitals outside of the Smart Hospital Network, you must pay an upfront payment of R7 500 to the hospital.	For planned admissions outside of the Delta Hospital Network, you must pay an upfront payment to the hospital of R6 450.	If you do not use a coastal hospital, we pay up to 70% of the DHR of the hospital account and you must pay the difference.	If you do not use hospitals in your plan's networks, you will have to pay all costs. This does not apply in an emergency.										
Specialists we have a payment arrangement with	Full cover	Full cover	Full cover	Full cover	Full cover	Full cover	Full cover	Full cover	Full cover	Full cover										
Specialists we do not have a payment arrangement with	300% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	100% of the DHR	100% of the DHR									
Other healthcare professionals	100% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	100% of the DHR	100% of the DHR									
Radiology and pathology	100% of the DHR	100% of the DHR	100% of the DHR	100% of the DHR	100% of the DHR	100% of the DHR	100% of the DHR	100% of the DHR	100% of the DHR	100% of the DHR										
Scopes (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)	We pay the hospital account from the Hospital Benefit and all related accounts from the Medical Savings Account and Above Threshold Benefit.	We pay the first R2 900 of the hospital account from your day-to-day benefits and the balance of the hospital account and related accounts from the Hospital Benefit.	You must pay R3 300 upfront, we pay the balance of hospital account and related accounts from the Hospital Benefit.	We pay the first R3 550 of the hospital account from your day-to-day benefits and the balance of the hospital account and related accounts from the Hospital Benefit.	You must pay the first R3 550 of the hospital account. We pay the balance of the account and related accounts from the Hospital Benefit.	You must pay the first R3 550 of the hospital account. We pay the balance of the account and related accounts from the Hospital Benefit.	We cover scopes at our day-surgery network.	We cover scopes at our network of contracted state facilities and in the KeyCare Access Hospital Network if related to emergencies, trauma, childbirth and care for a newborn.												
MRI and CT scans	Paid from day-to-day benefits up to 100% of the DHR.	If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.	If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.	If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.	If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.	If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.	If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.	If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.	If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.											
<ul style="list-style-type: none"> <li>For conservative back and neck treatment, or</li> <li>If not related to your admission</li> </ul>	We pay the first R2 750 of the scan from the Above Threshold Benefit once you reach it. We pay the balance of the scan from your Hospital Benefit, up to 100% of the DHR.	We pay the first R2 750 of the scan from your day-to-day benefits. We pay the balance of the scan from your Hospital Benefit, up to 100% of the DHR.	We pay the first R2 750 of the scan from day-to-day benefits. We pay the balance of the scan from the Hospital Benefit, up to 100% of the DHR. For conservative back and neck treatment, you must also pay the first R2 550 of the hospital account. We pay the balance of the scan from the Hospital Benefit, up to 100% of the DHR.	If not related to your admission, we pay the first R2 750 of the scan from your day-to-day benefits. We pay the balance of the scan from the Hospital Benefit, up to 100% of the DHR.	If not related to your admission, you need to pay the first R2 750 of the scan from your pocket. We pay the balance of the scan from the Hospital Benefit, up to 100% of the DHR.	If not related to your admission or if for conservative back or neck treatment, we do not pay for it.	If not related to your admission, we pay it from the Specialist Benefit up to a limit of R3 250 each person each year.													
Conditions	You have cover for the 27 CDL conditions according to the Prescribed Minimum Benefits list as well as additional conditions on our Additional Disease List. Your condition needs to be approved for it to be covered.	You have cover for the 27 CDL conditions according to the Prescribed Minimum Benefits list as well as additional conditions on our Additional Disease List. Your condition needs to be approved for it to be covered.	You have cover for the 27 CDL conditions according to the Prescribed Minimum Benefits list. Your condition needs to be approved for it to be covered.	You have cover for the 27 CDL conditions according to the Prescribed Minimum Benefits list. Your condition needs to be approved for it to be covered.	You have cover for the 27 CDL conditions according to the Prescribed Minimum Benefits list. Your condition needs to be approved for it to be covered.	You have cover for the 27 CDL conditions according to the Prescribed Minimum Benefits list. Your condition needs to be approved for it to be covered.	You have cover for the 27 CDL conditions according to the Prescribed Minimum Benefits list. Your condition needs to be approved for it to be covered.	You have cover for the 27 CDL conditions according to the Prescribed Minimum Benefits list. Your condition needs to be approved for it to be covered.												
Medicine cover	Approved medicine on our medicine list covered in full (not applicable to ADL conditions). Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full (not applicable to ADL conditions). Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full. Medicines not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount. On Delta options, your designated service provider is MedXpress.	Approved medicine on our medicine list covered in full, when you use a network provider.	Approved medicine on our medicine list when you use MedXpress. Medicines not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine must be purchased from one of our network pharmacies or from your chosen GP. If medicine is purchased elsewhere, you will have to pay a 20% co-payment. Your chosen GP must prescribe the chronic medicine.													
Benefit	We cover the first R400 000 of approved cancer treatment in full, over a 12-month cycle.	We cover the first R400 000 of approved cancer treatment in full over a 12-month cycle.	We cover the first R200 000 of the approved cancer treatment in full over a 12-month cycle.	We cover the first R200 000 of the approved cancer treatment in full over a 12-month cycle.	We cover the first R200 000 of the approved cancer treatment in full over a 12-month cycle.	We cover the first R200 000 of the approved cancer treatment in full over a 12-month cycle.	We cover the first R200 000 of the approved cancer treatment in full over a 12-month cycle.	We cover the first R200 000 of the approved cancer treatment in full over a 12-month cycle.	We cover the first R200 000 of the approved cancer treatment in full over a 12-month cycle.											
Co-payments	You will be required to pay 20% of the cost on all further treatment once costs for cancer treatment go over R400 000. Prescribed Minimum Benefits are covered in full.	You will be required to pay 20% of the cost on all further treatment once costs for cancer treatment go over R400 000. Prescribed Minimum Benefits are covered in full.	You will be required to pay 20% of the cost on all further treatment once costs for cancer treatment go over R200 000. Prescribed Minimum Benefits are covered in full.	You will have to pay 20% of the cost on all further treatment once costs for cancer treatment go over R200 000. Prescribed Minimum Benefits are covered in full.	You will have to pay 20% of the cost on all further treatment once costs for cancer treatment go over R200 000. Prescribed Minimum Benefits are covered in full.	You will have to pay 20% of the cost on all further treatment once costs for cancer treatment go over R200 000. Prescribed Minimum Benefits are covered in full.	You will have to pay 20% of the cost on all further treatment once costs for cancer treatment go over R200 000. Prescribed Minimum Benefits are covered in full.	You will have to pay 20% of the cost on all further treatment once costs for cancer treatment go over R200 000. Prescribed Minimum Benefits are covered in full.												
Medical Savings Account	Pays for day-to-day medical expenses like GP visits, radiology and pathology as long as you have money available.	Pays for day-to-day medical expenses like GP visits, radiology and pathology as long as you have money available.	Pays for day-to-day medical expenses like GP visits, radiology and pathology as long as you have money available.	Pays for day-to-day medical expenses like GP visits, radiology and pathology as long as you have money available.	This plan does not offer this benefit but it gives you unlimited cover for GP consultations and a defined list of acute medicine. You only need to pay R50 for a GP consultation and R10 for each acute medicine item. We pay the balance of these cost up to the DHR. You have to pay other GP related costs.	Not applicable to these plans.	This plan does not offer this benefit.	This plan does not offer this benefit but it covers primary care through your chosen GP and day-to-day medicine from our medicine list. We pay for basic radiology and pathology at a network provider.												
Self-payment Gap	If you run out of money in your Medical Savings Account before your claims add up to the Annual Threshold, you will have to pay for your medical expenses.	If you run out of money in your Medical Savings Account before your claims add up to the Annual Threshold, you will have to pay for your day-to-day medical expenses.	If you run out of money in your Medical Savings Account before your claims add up to the Annual Threshold, you will have to pay for your day-to-day medical expenses.	You need to pay claims when your Medical Savings Account runs out.	Not applicable to this plan.	Not applicable to these plans.														
Insured Network Benefit	Pays for certain day-to-day benefits after you have run out of money in your Medical Saving Account and before you reach the Annual Threshold.	Pays for certain day-to-day benefits after you have run out of money in your Medical Savings account and before you reach the Annual Threshold.	Pays for certain day-to-day benefits after you have run out of money in your Medical Saving Account and before you reach the Annual Threshold.	Pays for certain day-to-day benefits after you have run out of money in your Medical Savings Account.	Pays for certain day-to-day benefits after you have run out of money in your Medical Savings Account.	Pays for certain day-to-day benefits after you have run out of money in your Medical Savings Account.														
	Unlimited GP consultation fees, antenatal consultations, kid's casualty visits, video call consultations with paediatricians, cover for preferred day-to-day medicine (schedule 3 and above), unlimited blood tests, and cover for a defined list of external medical items. You must use a provider in our network.	This plan does not offer this benefit.	GP consultations, antenatal consultations*, kid's casualty visits*, video call consultations with paediatricians*, preferred day-to-day medicine (schedule 3 and above)* and blood tests* will be covered if you use a provider in our network.*On Classic and Classic Delta only	GP consultations, antenatal consultations*, kid's casualty visits*, video call consultations with paediatricians*, preferred day-to-day medicine (schedule 3 and above)* and blood tests* will be covered if you use a provider in our network.*On Classic only.	GP consultations, antenatal consultations*, kid's casualty visits* and video call consultations with paediatricians*	*On Classic and Classic Delta only.														
Above Threshold Benefit	The Above Threshold Benefit is unlimited.	The Above Threshold Benefit is unlimited.	The Above Threshold Benefit is limited. Main member R10 180. Adult R7 250. Child dependant R3 500.	These plans do not offer this benefit.																
MRI and CT scans	Paid from your available Medical Savings Account or Above Threshold Benefit.	We pay the first R2 750 of your MRI or CT scan from your day-to-day benefits. We cover the balance of the scan from the Hospital Benefit, up to the DHR (except for conservative back and neck scans, where specific rules apply).	We pay the first R2 750 of your MRI or CT scan from your day-to-day benefits. We cover the balance of the scan from the Hospital Benefit, up to the DHR.	We pay the first R2 750 of MRI or CT scan from your available Medical Savings Account. We cover the balance of the scan from the Hospital Benefit, up to the DHR. For conservative back and neck scans, specific rules and limits may apply.	You must pay the first R2 750 of MRI or CT scan from your pocket. We cover the balance of the scan from the Hospital Benefit, up to the DHR. For conservative back and neck scans, specific rules and limits may apply.	MRI and CT scans are paid from the Specialist Benefit up to a limit of R3 250 each person each year.														
Screening and Prevention Benefit	Covers certain tests at a Discovery Wellness Network provider, like blood glucose, blood pressure, cholesterol and body mass index. 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.	Covers certain tests at a Discovery Wellness Network provider, like blood glucose, blood pressure, cholesterol and body mass index. 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.	Covers certain tests at a Discovery Wellness Network provider, like blood glucose, blood pressure, cholesterol and body mass index. 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.	Covers certain tests at a Discovery Wellness Network provider, like blood glucose, blood pressure, cholesterol and body mass index. 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.	Covers certain tests at a Discovery Wellness Network provider, like blood glucose, blood pressure, cholesterol and body mass index. 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.	Covers certain tests at a Discovery Wellness Network provider, like blood glucose, blood pressure, cholesterol and body mass index. 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.														
Kid's screening	Covers growth assessment and health and milestone tracking at any one of our wellness providers.	Covers growth assessment and health and milestone tracking at any one of our wellness providers.	Covers growth assessment and health and milestone tracking at any one of our wellness providers.	Covers growth assessment and health and milestone tracking at any one of our wellness providers.	Covers growth assessment and health and milestone tracking at any one of our wellness providers.	Covers growth assessment and health and milestone tracking at any one of our wellness providers.														
Trauma Recovery Extender Benefit	Out-of-hospital claims for recovery after certain traumatic events are covered on this benefit for the rest of the year in which the trauma took place, and a year after the trauma.	This plan does not offer this benefit.	Out-of-hospital claims for recovery after certain traumatic events are covered on this benefit for the rest of the year in which the trauma took place, and a year after the trauma.	Out-of-hospital claims for recovery after certain traumatic events are covered on this benefit for the rest of the year in which the trauma took place, and a year after the trauma.	Out-of-hospital claims for recovery after certain traumatic events are covered on this benefit for the rest of the year in which the trauma took place, and a year after the trauma.	These plans do not offer these benefits.	This plan does not offer this benefit.	Out-of-hospital claims for recovery after certain traumatic events are covered on this benefit for the rest of the year in which the trauma took place, and a year after the trauma.												
Specialised Medicine and Technology Benefit	Cover up to R200 000 each person for a defined list of the latest and most advanced treatments. A co-payment of 20% and specific rules apply to this benefit.	Cover up to R200 000 each person for a defined list of the latest and most advanced treatments. A co-payment of 20% and specific rules apply to this benefit.	These plans do not offer these benefits.	These plans do not offer these benefits.	These plans do not offer these benefits.	These plans do not offer these benefits.														
Overseas Treatment Benefit	Up to R500 000 for each person travelling to seek evidence-based healthcare treatment not available in South Africa. A co-payment of 20% and specific rules apply to this benefit.	Up to R500 000 for each person travelling to seek evidence-based healthcare treatment not available in South Africa. A co-payment of 20% and specific rules apply to this benefit.																		
Allied, Therapeutic and Psychology Extender Benefit	Provides unlimited cover for a list of allied healthcare services, like physiotherapy. This unlimited cover is for a defined list of conditions, for example quadriplegia and cerebral palsy. Cover depends on your condition and meeting the criteria for it.	Provides unlimited cover for a list of allied healthcare services, like physiotherapy. This unlimited cover is for a defined list of conditions, for example quadriplegia and cerebral palsy. Cover depends on your condition and meeting the criteria for it.																		