



Discovery
Health Medical Scheme

Smart Series

Health Plan Guide **2018**



Your health is in

GOOD

hands

The benefits explained in this brochure are provided by Discovery Health Medical Scheme, registration number 1125, administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider. This brochure is only a summary of the key benefits and features of Discovery Health Medical Scheme plans, awaiting formal approval from the Council for Medical Schemes. In all instances, Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on www.discovery.co.za. When reference is made in this brochure to "we" in the context of benefits, members, payments or cover, this refers to Discovery Health Medical Scheme. Vitality is a separate wellness product sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07, an authorised financial services provider.



We are continuously improving our communication to you. The latest version of this guide as well as detailed benefit information is available on www.discovery.co.za.

Discovery Health Medical Scheme

Join SA's leading medical aid

Only Discovery Health Medical Scheme gives you complete peace of mind that your healthcare is in good hands at every stage of your health journey

LOVED BY CONSUMERS

SundayTimes top brands winner 2016

Sunday Times
TOPBRANDS
2016

INTERNATIONALLY RECOGNISED

In a global study by Deloitte, Discovery Health Medical Scheme has been ranked as one of the top three health insurers in the world since 2008, based on financial security, contribution levels, membership and innovation.

Widest range of plans to choose from

Choose from 23 health plan options which all offer unmatched benefits with unlimited private hospital cover and full cover in our networks

Most affordable contributions

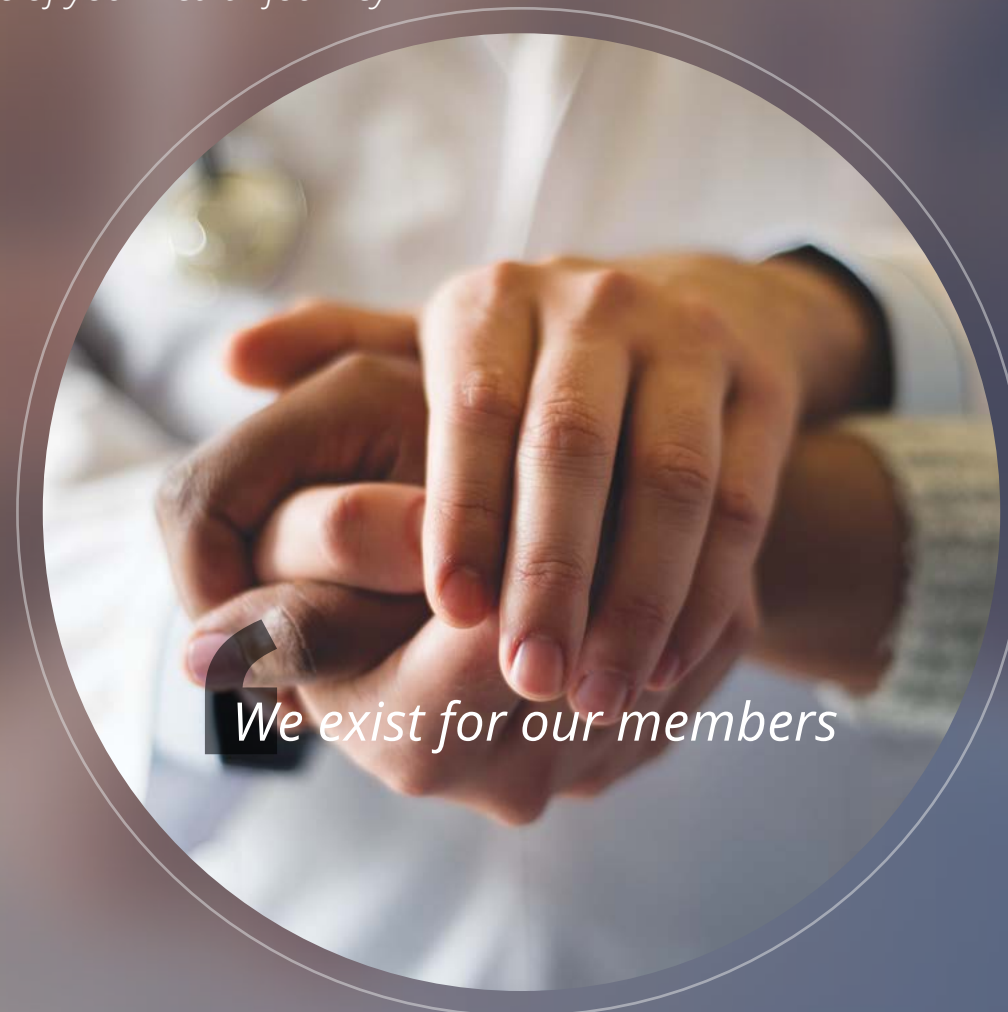
Contributions that are on average 16.2% lower than other South African medical aids

Unique benefits and services

That further enhance your cover

World-class service

To help you whenever you need it



We exist for our members

Extensive networks of high quality doctors, hospitals and pharmacies

To ensure you get the best healthcare at the most affordable cost

Access to the most advanced digital health technology

Seamless support for you and your doctors

Access to care programmes and services

To support you when you need it most

Access to the world's leading science-based wellness programme, Vitality

Because it's never too early or too late to get healthy

The lower cost analysis is a comparison of our contributions with those of open scheme competitors, based on an internal analysis of publicly available marketing material.

Vitality is not part of Discovery Health Medical Scheme. Vitality is a separate wellness product sold and administered by Discovery Vitality (Pty) Ltd. Registration number 1999/007736/07, an authorised financial services provider.

Industry-leading digital health technology to support you at every stage of your health journey

Manage your healthcare and health plan anywhere, anytime

■ Download the Discovery app or visit www.discovery.co.za

Track your claims and benefits in real time

- Submit and track your claims
- Track your benefits and medical spend
- View approved chronic conditions

Hassle-free hospital admissions

- Plan and authorise hospital admissions
- View information on hospital procedures
- Check in online for hospital admissions at selected hospitals

Order your medicine through MedXpress

- You have full cover with no co-payments for chronic medicine on our medicine list
- You can re-order your chronic medicine when it's convenient for you

Manage your health

- Access your health record and upload your health data
- Give your doctor consent to view your health record on HealthID
- Understand and manage your health risks with MyFamilyHistory
- Access progress dashboards for specific chronic conditions
- Manage your pregnancy and your baby's health
- Find a healthcare professional in our network



Download key documents when you need them

- Download tax certificates and international travel documents
- Access your digital membership card

Service available when you need it

- Use the Ask Discovery functionality on the website to get any question answered with a click of a button
- As a Smart Plan member use mobile chat for all your service needs

Connect with your doctors

When it's simply not possible to see your doctor, there is trusted advice at your fingertips

Doctor advice. On your device

- Access trusted doctor advice on your device from over 100 000 doctors worldwide, including doctors in SA
- View your health goals and checklists
- Get doctor-created checklists to help you manage your chronic condition and pregnancy
- Connect with your doctor for follow-up consultations using video, voice or text consultation

**Connecting you with your doctors
anywhere, anytime**

Key features

Benefits available on the Smart Series



The Smart Series embraces the dynamic world of digital technology, empowering you to manage your health plan.



Unlimited private hospital cover in the Smart Hospital Network



Guaranteed full cover in hospital for specialists who we have a payment arrangement with, and up to 200% of the DHR on Classic and up to 100% of the DHR on Essential for other healthcare professionals



Full cover for chronic medicine for all Chronic Disease List conditions on our medicine list when you use MedXpress, Clicks or Dis-Chem



Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood



Day-to-day cover for your GP consultations, acute and cover for over-the-counter (OTC) medicine, eye and dental check-up and sports-related injuries, with fixed co-payments and/or limits. This cover depends on the plan you choose.



Complete control of your plan at your fingertips, using the Discovery app



Cover for medical emergencies when travelling

The Smart Series has two health plan options

The two plan options have differences in benefits as indicated below.
All other benefits not mentioned in the table are the same across both plan options.

	Classic	Essential
Hospital cover		
Cover for healthcare professionals in hospital	200% of the Discovery Health Rate (DHR)	100% of the Discovery Health Rate (DHR)
MRI and CT	If not related to your admission or if for conservative back or neck treatment, you will have to pay the first R2 750 and the balance will be paid from the Hospital Benefit	If not related to your admission or if for conservative back or neck treatment, we do not pay for it
Day-to-day benefits		
Day-to-day benefits	<ul style="list-style-type: none"> ▪ Unlimited Smart network GP consultations, with a R50 payment for each consultation ▪ One eye test at a network optometrist with a R50 payment for the test. Covered up to 100% of the DHR ▪ One defined dental check-up at any dentist with a R100 payment for the check-up. Covered up to 100% of the DHR ▪ Cover for defined acute medicine categories when prescribed by your network GP, with a R10 payment for each medicine item ▪ Cover for over-the-counter (OTC) medicine obtained from a network pharmacy, up to an annual limit of R600 per family per year ▪ Cover for sports-related injuries: basic X-rays, two specialist visits and a total of four visits to either a physiotherapist, biokineticist or chiropractor when referred by a Smart Network GP. You will have to pay R100 for each X-ray or for each visit. We will cover up to 100% of the DHR for these visits and specialists who we don't have a payment arrangement with 	<ul style="list-style-type: none"> ▪ Unlimited Smart Network GP consultations, with a R100 payment for each consultation ▪ One eye test at a network optometrist, with a R100 payment for the test. Covered up to 100% of the DHR ▪ One defined dental check-up at any dentist, with a R150 payment for the check-up. Covered up to 100% of the DHR ▪ Cover for over-the-counter (OTC) medicines obtained from a network pharmacy, up to an annual limit of R400 per family per year

You get unlimited hospital cover



All Discovery Health Medical Scheme plans offer unlimited hospital cover. Your hospital cover includes the account from the hospital and the accounts from your admitting doctor, anaesthetist and any other approved healthcare professional.

Unlimited cover in private hospitals

For any planned or non-emergency admission, you need to contact us to confirm your admission.

The Smart Series offers cover for planned admissions in the Smart Plan network. For planned admissions at hospitals outside the network, you will have to pay R8 800 of the hospital account.

Discovery HomeCare

Discovery HomeCare is a unique home-based nursing service that offers you quality care in the comfort of your own home when approved by your doctor as an alternative to a hospital stay when appropriate (see page 25)

Emergencies are covered in full

If you have an emergency, you can go straight to hospital. If you need medically equipped transport, call Discovery 911 on 0860 999 911.

How we cover your hospital and related accounts

We cover your hospital account from your Hospital Benefit.

Doctors, specialists and other healthcare professionals we have a payment arrangement with are covered in full for approved procedures in hospital. You benefit from access to the broadest range of specialists, which represent over 90% of our members' specialist interactions. If you use healthcare professionals that we don't have payment arrangements with, we will pay at the rate applicable to your chosen plan and you may have a co-payment.

Prescribed Minimum Benefit (PMB) conditions

In terms of the Medical Schemes Act 131 of 1998 and its Regulations, all medical schemes have to cover the costs related to the diagnosis, treatment and care of:

- An emergency medical condition
- A defined list of 270 diagnoses
- A defined list of 27 chronic conditions

To access Prescribed Minimum Benefits, there are rules that apply:

- Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions.
- The treatment needed must match the treatments in the defined benefits.
- You must use designated service providers (DSPs) in our network. This does not apply in emergencies. However, even in these cases, where appropriate and according to the rules of the Scheme, you may be transferred to a hospital or other service providers in our network once your condition has stabilised.

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

What is an emergency

An emergency medical condition, also referred to as an emergency, is the sudden and, at the time unexpected onset of a health condition that requires immediate medical and surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part or would place the person's life in serious jeopardy.

An emergency does not necessarily require a hospital admission. We may ask you for additional information to confirm the emergency.

What is the Discovery Health Rate (DHR)

This is a rate set by us at which we pay for healthcare services from hospitals, pharmacies and healthcare professionals

Hospital cover

We cover you in hospital for emergency and planned hospital admissions

There is no overall limit for your hospital cover. This is how we cover your hospital account and accounts from your admitting doctor, anaesthetist or other approved healthcare professionals (related accounts).

Hospital cover	
Hospital account	Covered in full at the rate agreed with the hospital
Upfront payments for planned admissions outside of the Smart Plan Hospital Network	R8 800
Related accounts	
Specialists we have a payment arrangement with	Full cover
Specialists we don't have a payment arrangement with and other healthcare professionals	Classic 200% of the Discovery Health Rate (DHR)
	Essential 100% of the Discovery Health Rate (DHR)
Radiology and pathology	100% of the Discovery Health Rate (DHR)
MRI and CT scans	Classic
	Essential
	If related to your admission, we cover your scan up to 100% of the DHR from the Hospital Benefit.
Scopes (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)	Classic
	Essential
	If not related to your admission or if for conservative back and neck treatment, you will have to pay the first R2 750 and the balance will be paid from the Hospital Benefit.
	If not related to your admission or if for conservative back and neck treatment, we do not pay for it.
	You must pay the first R4 200 of the hospital account. The balance of the hospital account and related accounts will be paid from the Hospital Benefit. If done in the doctor's rooms, you won't have to pay an amount upfront. We pay the account from the Hospital Benefit.

Hospital cover

Healthcare services with an annual limit



Cochlear implants, auditory brain implants and processors

R214 500 for each person for each benefit.
Available on Classic only.



Internal nerve stimulators

R147 300 for each person. Available on Classic only.



Shoulder joint prostheses

There is no overall limit if you get your prosthesis from our preferred suppliers. If you choose not to, a limit of R40 000 applies to each prosthesis. Available on Classic only.



Major joints surgery

On Classic, we cover planned hip and knee joint replacements in full when you use a provider in our network. If you go elsewhere, we will pay up to 80% of the DHR for the hospital account. A limit of R30 000 applies to each prosthesis for each admission. This network will not apply to emergency and trauma-related surgeries.

On Essential, cover is limited to arthroscopies only.



Alcohol and drug rehabilitation

21 days for each person



Spinal surgery

There is no overall limit if you get your prosthesis from our preferred suppliers. If you choose not to, a limit of R25 500 for the first level and R51 000 for two or more levels, limited to one procedure for each person each year. Available on Classic only.



Chronic dialysis

We cover these expenses in full if we have approved your treatment plan and you use a provider in our network.

If you go elsewhere, we will pay up to 80% of the DHR.

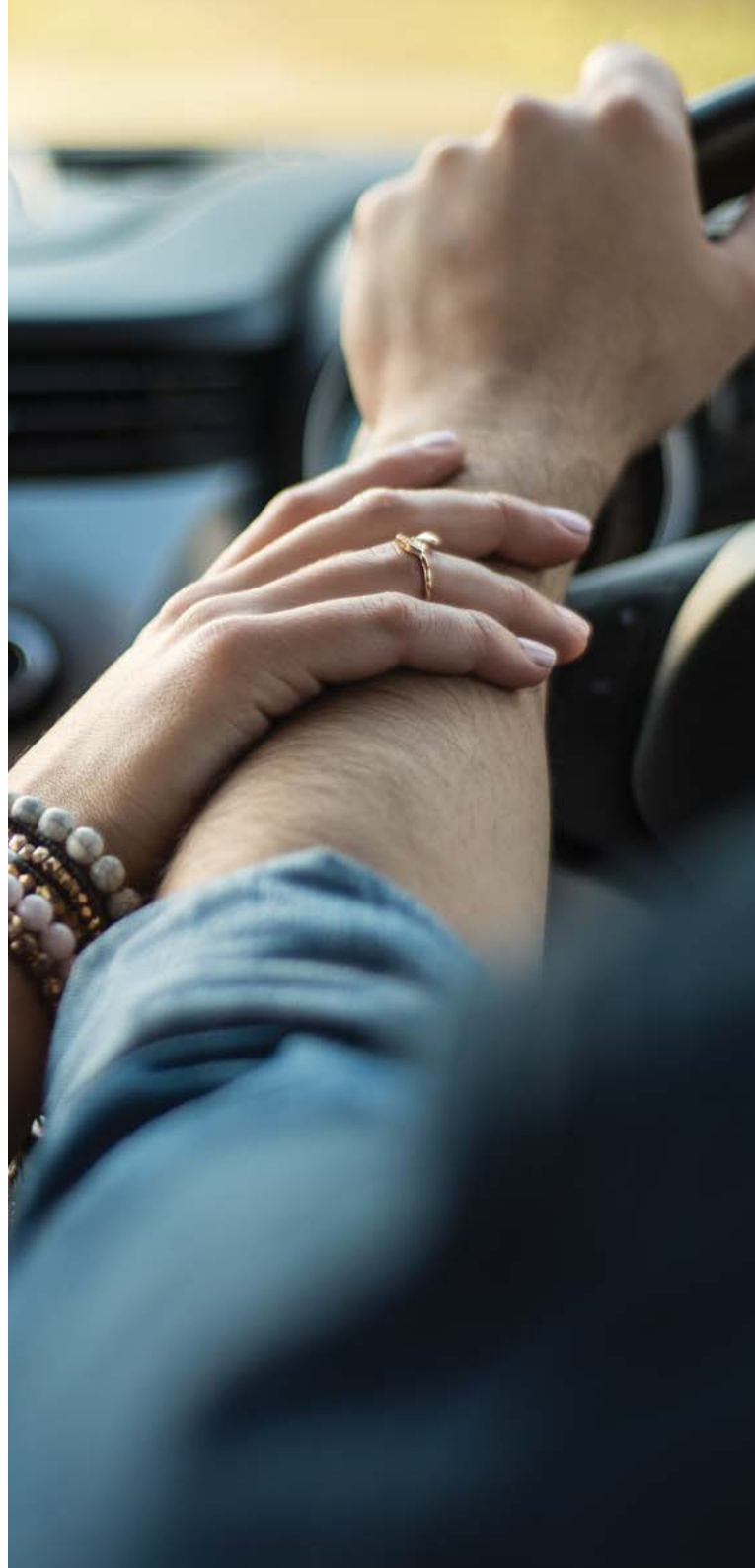


Mental health

21 days for admissions or up to 15 out-of-hospital consultations for each person for major affective disorders, anorexia and bulimia, and up to 12 out-of-hospital consultations for acute stress disorder accompanied by recent significant trauma.

21 days for all other mental health admissions.

All mental admissions are covered in full at a network facility. If you go elsewhere, we will pay up to 80% of the DHR for the hospital account.



Hospital cover

Cover for dental treatment in hospital



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 rules.



Dental limit

There is no overall dental limit. However, you must pay for the cost of all dental appliances, their placements and orthodontic treatment (including the related accounts for orthognathic surgery).



Other dental treatment in hospital on the Classic Smart Plan

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.

We pay the balance of the hospital account from your Hospital Benefit, up to 100% of the DHR. We pay the related accounts, which include the dental surgeon's account, from your Hospital Benefit, up to 100% of the DHR. We pay anaesthetists up to 200% of the DHR.

For members 13 and older, you must pay for routine conservative dentistry, such as preventive treatment, simple fillings and root canal treatment.

Amount you need to pay upfront for dental treatment

Hospital



Younger than 13	R2 200
13 and older	R5 650

Day clinic



Younger than 13	R1 000
13 and older	R3 650

You get extensive cover for chronic conditions



Members living with a chronic illness get the best care at all times through our suite of quality care programmes.

Prescribed Minimum Benefit (PMB) conditions

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You have access to treatment for a list of medical conditions under the Prescribed Minimum Benefits (PMBs). The PMBs cover the 27 chronic conditions on the Chronic Disease List (CDL).

Our plans offer benefits that are richer than the PMBs. Cover depends on the plan you choose. To access PMBs, certain rules apply (see page 11).

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Chronic Illness Benefit (CIB)

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The Chronic Illness Benefit (CIB) covers you for a defined list of chronic conditions. You need to apply to have your medicine covered for your chronic condition.

Medicine cover for the Chronic Disease List

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You get full cover for approved chronic medicine on our medicine list. You will have to pay for medicine that is not on the medicine list.

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How we pay for medicine

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We pay for medicine up to a maximum of the Discovery Health Rate (DHR). The DHR for medicine is the price of the medicine and the fee for dispensing it.

Chronic conditions we cover

**Chronic
Disease
List (CDL)
conditions**

Addison's disease, asthma, bipolar mood disorder, bronchiectasis, cardiac failure, cardiomyopathy, chronic obstructive pulmonary disease, chronic renal disease, coronary artery disease, Crohn's disease, diabetes insipidus, diabetes Type 1, diabetes Type 2, dysrhythmia, epilepsy, glaucoma, haemophilia, HIV, hyperlipidaemia, hypertension, hypothyroidism, multiple sclerosis, Parkinson's disease, rheumatoid arthritis, schizophrenia, systemic lupus erythematosus, ulcerative colitis

Where to get your medicine

Designated service providers (DSP)

To avoid a 20% co-payment, you have to use MedXpress, Clicks or Dis-Chem.

MedXpress

Get your monthly medicine through MedXpress, a convenient ordering and delivery service. MedXpress network pharmacies do not apply.

You have access to patient management programmes to get the best care



DiabetesCare and HIVCare

Our DiabetesCare and HIVCare programmes, together with your Premier Plus GP, will help you manage your specific chronic conditions. A Premier Plus GP is a network GP who has contracted with us to provide you with high quality healthcare for your condition.

DiabetesCare and HIVCare help you better manage your condition

These programmes give you and your Premier Plus GP access to various tools to monitor and manage your condition and to ensure you get high-quality coordinated healthcare and the best outcomes

You and your GP can track progress on a personalised dashboard displaying your unique management score for your condition. This helps to identify the next steps to optimally manage your condition and stay healthy over time.

The DiabetesCare programme also unlocks cover for additional services from dietitians and biokineticists. Any member registered on the Chronic Illness Benefit for diabetes can join the DiabetesCare programme.

When you register for our HIVCare Programme, you are covered for the care you need, which includes additional cover for social workers. You can be assured of confidentiality at all times. You need to get your medicine from a Designated Service Provider (DSP) to avoid a 20% co-payment.

You have to use a Premier Plus GP to manage your condition to avoid a 20% co-payment.

CompassionateCare

The CompassionateCare Benefit gives you access to holistic home-based end-of-life care up to R57 000 for each person in their lifetime.

OncologyCare

We cover the first part of your approved cancer treatment over a 12-month cycle in full.

We cover the first R200 000. If your treatment costs more than the cover amount, you will need to pay 20% of the subsequent additional costs. Cancer treatment that is a Prescribed Minimum Benefit (PMB), is always covered in full.

If you are diagnosed with cancer and once we have approved your cancer treatment, you are covered by the OncologyCare Programme

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

Advanced Illness Benefit

Members with cancer have access to a comprehensive palliative care programme. This programme offers unlimited cover for approved care at home.

You get comprehensive maternity and post-birth benefits

During your pregnancy



Antenatal consultations

You are covered for 8 visits at your gynaecologist, Smart GP or midwife

Ultrasound scans and prenatal screening

You are covered for up to two 2D ultrasound scans. 3D and 4D scans are paid up to the rate we pay for 2D scans. You are also covered for one nuchal translucency or Non-Invasive Prenatal Test (NIPT)

Blood tests

A defined basket of blood tests per pregnancy are included in the maternity benefit



Antenatal classes or consultations with a nurse

You are covered for up to five pre- or postnatal classes (including online antenatal classes) or consultations with a registered nurse.



For two years after birth

GP and specialist visits

Your baby is covered for up to two visits with a Smart GP, paediatrician or an ENT

Six week consultation

You are covered for one six week post-birth consultation with a midwife, Smart GP or gynaecologist

Nutrition assessment

You are covered for one nutrition assessment with a dietitian

Mental health

You are covered for up to two mental health consultations with a counsellor or psychologist

Lactation consultation

You are covered for one lactation consultation with a registered nurse or lactation specialist

You get screening and prevention benefits



Preventive screening is important to ensure that medical conditions are detected early

As a Discovery Health Medical Scheme member, you have access to screening and prevention benefits at any one of our wellness providers



Screening for adults

The Screening and Prevention Benefit covers certain tests such as blood glucose, blood pressure, cholesterol, body mass index and HIV screening at one of our wellness providers.

We also cover a mammogram every two years, a Pap smear once every three years and a PSA test (prostate screening) each year.



Screening for kids

This benefit covers growth assessment tests, including height, weight, head circumference and health and milestone tracking at any one of our wellness providers.



How we pay

These tests and consultations do not affect your day-to-day benefits as they are paid from the Screening and Prevention Benefit. Consultations that do not form part of PMBs will be paid from your available day-to-day benefits.

You may qualify for the following additional tests:

- Rapid HbA1c glucose test
- Lipogram cholesterol test
- Breast MRI or mammogram and once-off BRCA testing for breast screening
- Pap smear for cervical screening
- Seasonal flu vaccine for members:
 - during pregnancy
 - 65 years or older
 - registered for certain chronic conditions

Clinical entry criteria may apply to some of these tests. Visit www.discovery.co.za to find out more.

Day-to-day cover

You have access to day-to-day cover

Cover for GP visits

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You get unlimited GP consultations when visiting a GP in the Smart GP Network. You will pay R50 on Classic and R100 on Essential of the consultation fee with the balance of this fee covered up to the Discovery Health Rate (DHR).

Virtual consultations with your Smart GP are covered in full up to the DHR.

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Cover for eye care

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You can go for one eye test at an optometrist in the Smart Optometry Network, with a payment of R50 on Classic and R100 on Essential.

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Cover for dentistry

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You can go for one defined dental check-up at any dentist,

with a payment of R100 on Classic and R150 on Essential with the balance of this fee covered up to the DHR.

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Cover for day-to-day medicine

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On Classic, you get cover for certain acute medicine with a R10 payment for each medicine item. This is limited to 12 prescriptions for each person each year for the defined acute medicine categories. You need to get your medicine from a network pharmacy.

You get cover for over-the-counter (OTC) medicines obtained from a network pharmacy, up to a limit of R600 on Classic and R400 on Essential, per family per year.

The categories of medicine we cover can be found on www.discovery.co.za

Cover for sports injuries

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On Classic, we cover basic X-rays, two specialist visits and a total of four visits to either a physiotherapist, biokineticist or chiropractor when related to a sports injury and referred by your Smart Network GP. You will have to pay R100 for each X-ray or for each visit. We will cover up to the DHR for these visits and specialists who we don't have a payment arrangement with.

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MRI and CT scans

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On Classic, you must pay the first R2 750 of MRI or CT scan. We cover the balance of the scan from your Hospital Benefit, up to the DHR. For conservative back and neck scans, specific rules and limits may apply.



You also
get additional
benefits
that **enhance**
your cover





International second opinion services

Through your specialist, you have 50% cover for the cost of second opinion services from Cleveland Clinic for life-threatening and life-changing conditions.



International travel

You have cover of up to R5 million for each person on each journey for emergency medical costs while you travel outside of South Africa. This cover is for a period of 90 days from your departure from South Africa. We may cover you at equivalent local costs for elective treatment received outside of South Africa, as long as the treatment is readily and freely available in South Africa and it would normally be covered by your plan according to the Scheme Rules. 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.



Home-based care

Discovery HomeCare is a unique home-based service that offers you quality care in the comfort of your own home, with minimum disruption to your normal routine and family life. Cover includes postnatal care, end-of-life care, IV infusions (drips) and wound care. These services are paid from the Hospital Benefit, subject to approval.



Frames and lenses

Enjoy savings of 20% for frames and lenses at an optometrist in the network. Your discount is immediate at the point of sale.



Claims related to traumatic events

The Trauma Recovery Extender Benefit extends your cover for out-of-hospital claims related to certain traumatic events. Claims are paid from the Trauma Recovery Extender Benefit for the rest of the year in which the trauma occurred, as well as the year after the event occurred. You need to apply for this benefit. The benefit does not apply to the Essential Smart plan.

Contributions

 Main member  Adult  Child*

Classic	R1 647	R1 298	R658
Essential	R1 180	R1 180	R1 180

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

The Smart Series has an innovative, fully digital platform

- Find a GP near you
- Consult with your GP virtually using video, voice or text messaging
- Order medicine online
- Submit your claims online
- No need to call us, have your questions answered instantly with mobile chat and Ask Discovery on the website



Smart Hospital Network

Gauteng

- Mediclinic Morningside
- Wits Donald Gordon Medical Centre
- Netcare Clinton Hospital
- Life Roseacres Clinic
- Netcare Waterfall City Hospital
- Life The Glynnwood
- Life Wilgeheuwel Hospital
- Netcare Krugersdorp Hospital
- Dr S K Matseke Memorial Hospital
- Mediclinic Vereeniging
- Mediclinic Medforum
- Netcare Park Lane Hospital
- Mediclinic Legae
- Mediclinic Midstream
- Clinix Botshelong - Empilweni
- Life Genesis Clinic
- Life Fourways Hospital
- Life Groenkloof Hospital
- Life Wilgers Hospital

Plus 53 day clinics

Free State

- Mediclinic Bloemfontein

Plus 2 day clinics

North West

- Netcare Ferncrest Hospital

KwaZulu Natal

- Mediclinic Pietermaritzburg
- Netcare St Augustine's Hospital
- JMH Isipingo Clinic
- Life Westville Hospital
- Netcare Umhlanga Hospital

Plus 13 day clinics

Mpumalanga

- Mediclinic Nelspruit
-

Eastern Cape

- Netcare Greenacres Hospital
- Life Beacon Bay Hospital

Plus 1 day clinic

Western Cape

- Mediclinic Panorama
- Mediclinic Constantiaberg
- Melomed Gatesville
- Mediclinic Cape Town
- Mediclinic Stellenbosch
- Melomed Mitchells Plain
- Mediclinic Milnerton
- Life Kingsbury Hospital
- Life Peninsula Eye Hospital

Plus 21 day clinics

General exclusions

Discovery Health Medical Scheme has certain exclusions. We do not pay for healthcare services related to the following, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits (PMBs). For a full list of exclusions, please visit www.discovery.co.za

General exclusion list includes:

- Reconstructive treatment and surgery, including cosmetic procedures and treatments
- Otoplasty for bat ears, port-wine stains and blepharoplasty (eyelid surgery)
- Breast reductions or enlargements and gynaecomastia
- Obesity
- Frail care
- Infertility
- Wilfully self-inflicted illness or injury
- Alcohol, drug or solvent abuse
- Wilful and material violation of the law
- Wilful participation in war, terrorist activity, riot, civil commotion, rebellion or uprising
- Injuries sustained or healthcare services arising during travel to or in a country at war
- Experimental, unproven or unregistered treatments or practices
- Search and rescue
- Any costs for which a third party is legally responsible

We also do not cover the complications or the direct or indirect expenses that arise from any of the exclusions listed above, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits.

Waiting periods

If we apply waiting periods because you have never belonged to a medical scheme or you have had a break in membership of more than 90 days before joining Discovery Health Medical Scheme, you will not have access to the Prescribed Minimum Benefits during your waiting periods. This includes cover for emergency admissions.

If you had a break in cover of less than 90 days before joining Discovery Health Medical Scheme, you may have access to Prescribed Minimum Benefits during waiting periods.

In addition to the general exclusions that apply to all plans, the Essential Smart plan does not cover the following, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits.

01 | Hospital admissions related to, among others:

- Dentistry
- Nail disorders
- Skin disorders, including benign growths and lipomas
- Investigations and diagnostic work-up
- Functional nasal surgery
- Elective caesarean section, except if medically necessary
- Surgery for oesophageal reflux and hiatus hernia
- Back and neck treatment or surgery
- Knee and shoulder surgery (note: arthroscopies are covered on Essential Smart)
- Joint replacements, including but not limited to hips, knees, shoulders and elbows
- Cochlear implants, auditory brain implants and internal nerve stimulators – this includes procedures, devices, processors and hearing aids
- Healthcare services that should be done out of hospital and for which an admission to hospital is not necessary

02 | Correction of hallux valgus (bunion) and Tailor's bunion (bunionette)

03 | Removal of varicose veins

04 | Refractive eye surgery

05 | Non-cancerous breast conditions

06 | Healthcare services outside South Africa (note: covered on Essential Smart Plan)



Value-added
offers

Exclusive access to value-added healthcare offers

Our members have exclusive access to value-added offers outside of the Discovery Health Medical Scheme benefits and rules that are not available to members of other open medical schemes.



Access to a separate wellness programme

You have the opportunity to join the world's leading science-based wellness programme, Vitality, which encourages you to get healthier. Not only is a healthy lifestyle more enjoyable, it is clinically proven that Vitality members live longer and have lower healthcare costs.



Savings on stem cell banking and semen cryopreservation

You get an exclusive offer with Netcells that gives expectant parents the opportunity to cryogenically store their newborn baby's umbilical cord blood and tissue stem cells and semen preservation for potential future medical use at a discounted rate.



Savings on personal and family care items

You can sign up for HealthyCare, a separate offer that helps reduce your out-of-pocket spend on a vast range of personal and family care products at any Clicks or Dis-Chem.

HealthyCare items include a list of baby care, dental care, eye care, foot care, sun care and hand care products, as well as first aid and emergency items and over-the-counter medicine.

Complaints

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 1 | To take your query further

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

Step 2 | 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 or by e-mailing principalofficer@discovery.co.za.

Step 3 | 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 of the Scheme's dispute process on the website.

Step 4 | To contact the Council for Medical Schemes

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | complaints@medicalschemes.com | 0861 123 267 | www.medicalschemes.com

