

# 2025 **COMPREHENSIVE** **PLANS**

CLASSIC

CLASSIC SMART



# Reimagining your healthcare

For the best quality healthcare to support life's inevitable moments, Discovery Health Medical Scheme provides comprehensive healthcare that is just right for you.

**Read this guide to understand more about your health plan, including:**

- What to do when you need to go to a doctor or hospital
- How we cover you for the preventive screening, diagnosis and treatment of medical conditions
- Which benefits you need to apply for and if there are limits for certain benefits
- How to have a truly personalised health experience through the Discovery Health app, which helps you navigate the healthcare system easily.



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, subject to 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](http://www.discovery.co.za). Where this brochure refers to 'we' in the context of benefits, members, payments or cover, 'we' refers to the Discovery Health Medical Scheme. We are continuously improving our communication to you. You can find the latest version of this guide, as well as detailed benefit information, on [www.discovery.co.za](http://www.discovery.co.za). The Discovery Health app is brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.



# Contents

# Key terms

This section explains some of the terms that you will find in this document.

## A

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### **Above Threshold Benefit (ATB)**

Once the day-to-day claims that you have sent to us add up to the Annual Threshold, we pay the rest of your day-to-day claims from the Above Threshold Benefit, at the Discovery Health Rate or a portion of it. The Comprehensive plans have a limited Above Threshold Benefit.

### **Additional Disease List (ADL)**

On the Classic Comprehensive Plan, once you are approved on the Chronic Illness Benefit, we cover you for medicine for an additional list of life-threatening or degenerative conditions, as defined by us.

### **Annual Threshold**

We set the Annual Threshold amount at the beginning of each year. The number and type of dependants (spouse, adult or child) on your plan will determine the amount.

The Annual Threshold is the amount that your claims must add up to before we pay your day-to-day claims from the limited Above Threshold Benefit.

## C

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### **Chronic Disease List (CDL)**

This is a defined list of chronic conditions that we cover according to the Prescribed Minimum Benefits.

### **Chronic Drug Amount (CDA)**

The Chronic Drug Amount is the monthly amount that we pay up to for a medicine class. This amount is subject to a member's plan type. It applies to chronic medicine that is not listed on the medicine list (formulary).

### **Chronic Illness Benefit (CIB)**

The Chronic Illness Benefit covers medicine and treatment for a defined list of chronic conditions. You need to apply for the cover first.

### **Comprehensive cover**

This cover exceeds the essential healthcare services and Prescribed Minimum Benefits that are prescribed by the Medical Schemes Act 131 of 1998. Comprehensive cover offers you extra cover and benefits to complement your basic cover. It gives you the flexibility to choose your healthcare options and service providers. Whether you choose full cover or options outside of full cover, we give you the freedom to decide what suits your needs. Our cover is in line with, or goes beyond, defined clinical best practices. This ensures that you receive treatment that is expected for your condition and that is clinically appropriate.

We may review these principles from time to time to stay current with changes in the healthcare landscape. While comprehensive, your cover remains subject to the Scheme's treatment guidelines, protocols and designated service providers. We still prioritise managed care to make sure you get the best outcomes for your health.

### **Co-payment**

This is an amount that you have to pay towards a healthcare service. The amount can vary, depending on the type of healthcare service, the place of service and whether the amount that the service provider charges is higher than the rate that we cover. If the co-payment amount is higher than the amount charged for the healthcare service, you will have to pay for the cost of the healthcare service.

### **Cover**

Refers to the benefits that you can access on your health plan and how we pay for these healthcare services. The services may include consultations, medicine and hospital visits.



## D

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### **Day-to-day benefits**

The day-to-day benefits are the available money allocated to the Medical Savings Account, cover from the limited Above Threshold Benefit or defined benefits for day-to-day healthcare services.

### **Day-to-day Extender Benefit (DEB)**

On the Classic Comprehensive Plan, you have extra cover from the Day-to-day Extender Benefit. The benefit extends your day-to-day cover for essential healthcare services in our network. You can access the benefit if you have spent the yearly amount that is in your Medical Savings Account but have not yet reached your Annual Threshold.

### **Designated service provider (DSP)**

This refers to a healthcare professional or provider (for example, a doctor, specialist, allied healthcare professional, pharmacy or hospital) who/that has agreed to provide Discovery Health Medical Scheme members with treatment or services at a contracted rate. To view the full list of designated service providers, visit [www.discovery.co.za](http://www.discovery.co.za) or click on 'Find a healthcare provider' on the Discovery Health app.

### **Discovery Health Rate (DHR)**

This is the rate that we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant healthcare services.

### **Discovery Health Rate for medicine**

This is the rate that we pay for medicine. It is the Single Exit Price of medicine plus the relevant dispensing fee.

### **Discovery HomeCare**

Discovery HomeCare is an extra service that offers you quality care in the comfort of your home. You can use this for healthcare services like intravenous (IV) infusions (drips), wound care, postnatal care and advanced illness care.

## E

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### **Emergency medical condition**

An emergency medical condition may be referred to, simply, as an emergency. It is the sudden and, at the time, unexpected onset of a health condition that requires immediate medical and surgical treatment. Failure to give this medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or it would place the person's life in serious jeopardy.

An emergency does not necessarily need you to be admitted to a hospital and you may be treated in casualty only. We may ask you for more information to confirm the emergency.

## F

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### **Find a healthcare provider**

'Find a healthcare provider' is a medical provider search tool that is available on the Discovery Health app and website.

# M

## Medical Savings Account (MSA)

You have access to a Medical Savings Account (MSA) at the beginning of each year or when you join the Scheme. You pay this amount back in equal portions as part of your monthly contribution.

We pay your day-to-day medical expenses from the money allocated in your MSA. These day-to-day expenses are for general practitioner (GP) and specialist consultations, acute medicine, and radiology and pathology services, among others.

You can choose to have your claims paid from the MSA, either at the Discovery Health Rate or at cost. If you have unused money in the account, this will carry over to the next year. If you leave the Scheme or change your plan during the year and have used more of the MSA money than what you have contributed, you will need to pay the difference to us.

## Medicine list (formulary)

This is a list of medicine that we cover in full. You can use the medicine to treat approved chronic conditions. This list is also known as a formulary.

# N

## Networks

Depending on your chosen plan, you may need to use specific hospitals, doctors, specialists or allied healthcare professionals in a network. We have payment arrangements with these providers to make sure you can access quality care that is affordable. When you use a network provider, you avoid having to pay extra costs and co-payments.



## Hospital networks

If you are on the Classic Smart Comprehensive Plan, we cover your hospital account in full if you use a hospital in the Smart Hospital Network.



## Doctor networks

We cover you in full for GPs, specialists and allied healthcare professionals who we have a payment arrangement with.



## Day surgery networks

We cover you in full for a defined list of procedures in our Day Surgery Network.

# P

## Payment arrangements

The Scheme has payment arrangements with many healthcare professionals and providers. This helps us to cover you in full, with no shortfalls.

## Personal Health Fund

The Personal Health Fund covers a comprehensive list of out-of-hospital healthcare services according to your individual health needs once you've activated Personal Health Pathways and completed your recommended next best action.

## Personal Health Pathways

Personal Health Pathways is a personalised care programme that predicts and recommends the most important actions you can take to improve your health.

## Preferred medicine

Preferred medicine includes specially priced generic and branded medicine.

## Premier Plus GP

A Premier Plus GP is a network GP who has contracted with us to provide you with coordinated care and enrolment on one of our Care programmes for defined chronic conditions.

## Prescribed Minimum Benefits (PMB)

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

- An emergency medical condition
- A defined list of 271 diagnoses
- A defined list of 27 chronic conditions.

The Council for Medical Schemes has set the following rules for how to access Prescribed Minimum Benefits:

- Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions.
- The treatment that you need must be provided for in the defined benefits.
- You must use designated service providers in our network. This does not apply in emergencies. Where appropriate and in line with 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 you do not use a designated service provider, we will pay up to 80% of the Discovery Health Rate. You will be responsible for the difference between what we pay and the actual cost of your treatment.

If your treatment doesn't meet the above criteria, we will pay according to your plan benefits.

## Primary Care doctor

A Primary Care doctor helps you to take care of your general health. You are likely to have better health outcomes when you nominate one doctor to manage your health and coordinate your care. Your Primary Care doctor knows your complete medical history and takes the healthcare approach that is best for you.

# R

## Reference price

The Reference Price is the set amount that we pay for a medicine category. This applies for medicine that is not listed on the medicine list (formulary).

## Related accounts

'Related accounts' refers to any account that is separate from your hospital account but related to in-hospital care that you have received. This could include the accounts for your admitting doctor, anaesthetist, and any approved healthcare expenses, like radiology or pathology.

# S

## Shariah-compliant arrangement

This refers to an arrangement that allows you to have your health plan managed according to principles that comply with Shariah.

# U

## Upfront payment

This is the amount that you must pay upfront to a hospital or day clinic if you use a facility outside of the network and for specific treatments or procedures. If the upfront amount is higher than the amount charged for the healthcare service, you will have to pay for the cost of the healthcare service.

# Key features

This section explains some of the key features available to you on the Comprehensive plans.



## Unlimited cover for hospital admissions

There is no overall limit for hospital cover on the Comprehensive plans.



## Full cover for chronic medicine

For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. On the Classic Comprehensive Plan, you have access to an Additional Disease List as well as the Specialised Medicine and Technology Benefit, which covers specific new treatments and medicine.



## Discovery Health app and virtual benefits

The Discovery Health app gives you access to a truly personalised health experience and lets you navigate the healthcare system easily. Access the Personal Health Pathways, receive the advice and healthcare support that you need, 24/7, through a set of innovative features.



## Extensive cover for pregnancy

You get comprehensive benefits for maternity and early childhood. The benefits cover certain healthcare services before and after birth.



## Personal Health Fund



The Personal Health Fund covers out-of-hospital healthcare services according to your individual health needs once you've activated Personal Health Pathways and completed your recommended next best action.



## Full cover in hospital for related accounts

We guaranteed full cover in hospital for specialists who we have a payment arrangement with. We pay up to 200% of the Discovery Health Rate for other healthcare professionals.



## Screening and prevention

We provide a Screening and Prevention Benefit, which covers tests that are important for detecting early warning signs of serious illness.



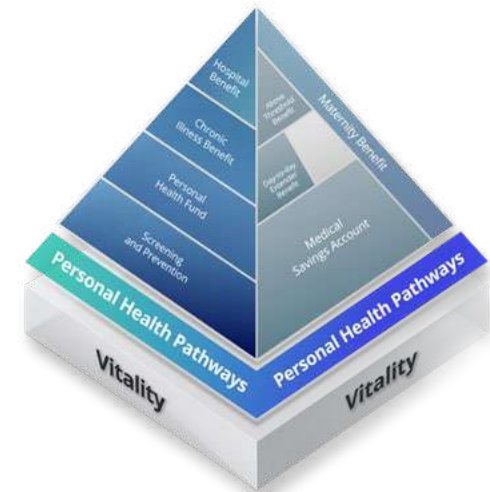
## Cover when travelling

We cover you for medical emergencies when you are travelling. We also give you access to specialised, advanced medical care when you are travelling in South Africa and abroad.



## Day-to-day cover

We pay your day-to-day medical expenses from the available money allocated to your Medical Savings Account. This empowers you to manage your spending. The Classic Comprehensive Plan provides extra cover from the Day-to-day Extender Benefit, which extends your day-to-day cover for essential healthcare services in our network. You also have a limited Above Threshold Benefit, which gives you extra day-to-day cover once you have reached your Annual Threshold.



**A Shariah-compliant arrangement is available on all health plans.**

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# The benefits

offered on the Comprehensive plans

The two Comprehensive plans give you different benefits, as shown in this table. All other benefits, which are not mentioned in the table, are the same across the plan options.

	Classic Comprehensive	Classic Smart Comprehensive
<b>Day-to-day cover</b>		
Medical Savings Account (MSA)	25% of your monthly contribution	15% of your monthly contribution
Day-to-day Extender Benefit (DEB)	The DEB extends your day-to-day cover (while you are in your self-payment gap) for essential healthcare services in our network.	Not available on this plan
MRI and CT scans	We pay the first R3,850 from your available day-to-day benefits and the rest from your Hospital Benefit. For conservative back and neck scans, you have a limit of one scan per spinal and neck region.	
<b>Additional chronic cover</b>		
Specialised Medicine and Technology Benefit	You have cover for a defined list of the latest treatments through this benefit. The benefit pays up to R200,000 per person per year.	Not available on this plan
Medicine cover for the Additional Disease List (ADL)	You have cover for medicine for an additional list of life-threatening or degenerative conditions. This list is called the Additional Disease List.	
<b>Cancer cover</b>		
Oncology Benefit	We cover the first R500,000 of your approved cancer treatment over a 12-month cycle which we pay in full. After you reach the limit, we pay 80% your costs, and there is no upper limit.	We cover the first R375,000 of your approved cancer treatment over a 12-month cycle which we pay in full. After you reach the limit, we pay 80% of your costs, and there is no upper limit.
Extended Oncology Benefit	You have extended cover for defined cancers and treatments.	Not available on this plan
Oncology Innovation Benefit	You have cover for a defined list of innovative cancer medicine that meet the Scheme's criteria. You will need to pay 25% of the cost of the medicine. For a select list of innovative medicines and conditions, you will have to pay 50% of the account.	You have cover for a sub-set of innovative cancer medicine (on our defined list) that meet the Scheme's criteria. You will need to pay 50% of the account.



# The benefits offered on the Comprehensive plans

	Classic Comprehensive	Classic Smart Comprehensive
<b>Hospital cover</b>		
Hospitals you can go to	Any private hospital approved by the Scheme	Private hospitals in the Smart Hospital Network
Defined list of procedures in a Day Surgery Network	Private day surgery facility in the Day Surgery Network	Private day surgery facility in the Smart Day Surgery Network
<b>Day-to-day benefits</b>		
Cover for GP consultations	Claims are paid from the available money allocated to your MSA and limited ATB.	You have access to unlimited GP consultations in the Smart GP Network. You will have to pay the first R70. We will pay the rest of the consultation fee, up to the DHR. We cover video consultations with a Smart Network GP in full, up to the DHR. Once you reach the Annual Threshold, we pay your claims from the available money in the limited Above Threshold Benefit.



# Your access to Prescribed Minimum Benefits and cover in an emergency

## What are Prescribed Minimum Benefits?

According to the Prescribed Minimum Benefits, the Medical Schemes Act 131 of 1998 and its Regulations indicate that all medical schemes must cover the costs for the diagnosis, treatment and care of:

- An emergency medical condition
- A defined list of 271 diagnoses
- A defined list of 27 chronic conditions.

The Council for Medical Schemes (CMS) provides the following rules for accessing Prescribed Minimum Benefits:

- Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions.
- The treatment that you need must match the treatments in the defined benefits.
- You must use designated service providers in our network. This does not apply in emergencies. In an emergency, where appropriate and in line with 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 you do not use a designated service provider, we will pay up to 80% of the Discovery Health Rate. You will be responsible for the difference between what we pay and the actual cost of your treatment.

If your treatment doesn't meet the above criteria, we will pay according to your plan benefits.

## What is considered a medical emergency?

An emergency medical condition may be referred to, simply, as an emergency. It is the sudden and unexpected onset of a health condition that requires immediate medical or surgical treatment. 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 it would place the person's life in serious jeopardy. An emergency does not necessarily require you to be admitted to a hospital and may be treated in casualty. We may ask you or your treating provider for information to confirm the emergency.

### Assistance during or after a traumatic event

You have access to dedicated assistance during or after a traumatic incident. By calling the Emergency Assist number or using the 'Emergency Assist' feature on the Discovery Health app, you and your family can access trauma support 24 hours a day. This service also includes counselling and extra benefits for trauma related to gender-based violence

### What we pay for

We pay for the following medical services, which you may receive in an emergency:

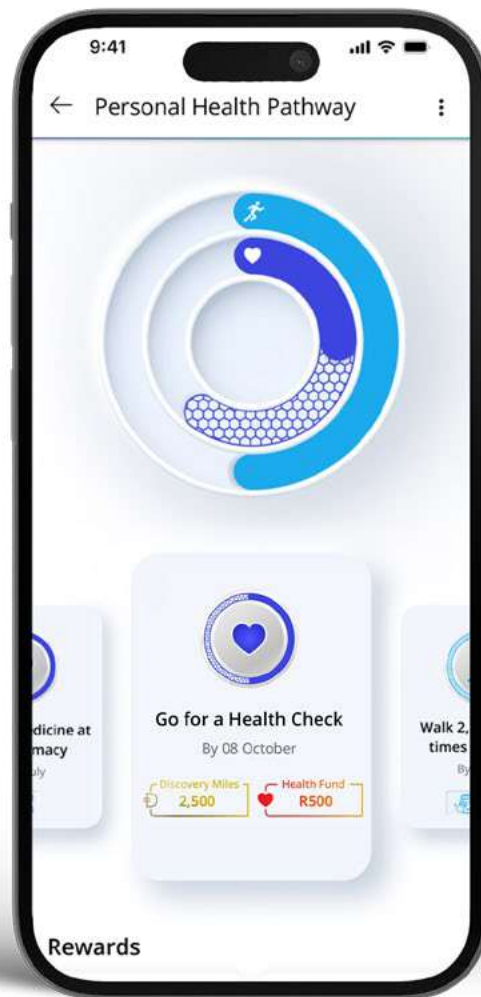
- The ambulance (or other medical transport)
- Your stay at the hospital
- The services that you receive from the doctor who admitted you to the hospital
- The anaesthetist's services
- Services from any other healthcare professional or provider who/that we approve.



NEW

# Everyone can be healthier with **Personal Health Pathways**

*Personal Health Pathways leverages a sophisticated digital health platform that combines actuarial and lifestyle data with behavioural science to engage you in a personalised programme that drives you towards healthier habits and behaviour change.*



## **Everyone can be healthier with Personal Health Pathways**

Most people want to improve their health but are not sure what steps to take. The healthcare system can be complex, so people delay in taking simple actions that can improve their health and lifespan. Sometimes, there's a gap between what we know and what we do. The key to bridging this gap is understanding what actions to take and wanting to take them.

### **Improving long-term health and lifespan**

Everyone can improve their long-term health and lifespan through a few simple and consistent actions and habits. These actions can be:

- **Clinical**, like taking your prescribed medicine, getting a simple screening test or having a routine health assessment.
- **Lifestyle related**, like staying active through regular exercise and eating healthily.

### **That's where Personal Health Pathways come in**

Personal Health Pathways is a new, innovative personalised care programme designed to help everyone achieve better health. It combines data with actuarial and behavioural science to create a personalised pathway (a plan of what you must do) for each member. Your pathway consists of a curated sequence of health and lifestyle actions, tailored to your unique needs, encouraging you to healthier habits and positive behaviour changes.

Personal Health Pathways is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider, administrator and managed care provider of medical schemes. Personal Health Pathways is enabled by the combination of Discovery Health's healthcare capabilities and Vitality's behaviour change expertise. Vitality is a separate wellness product, sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07. Limits, terms and conditions apply.



# You have access to Personal Health Pathways

*Discover your best health by completing personalised health and exercise actions.*

Brought to all eligible members over the age of 18 years who meet the clinical programme criteria, enabled by a combination of Discovery Health's healthcare capabilities and Vitality's behaviour change expertise.

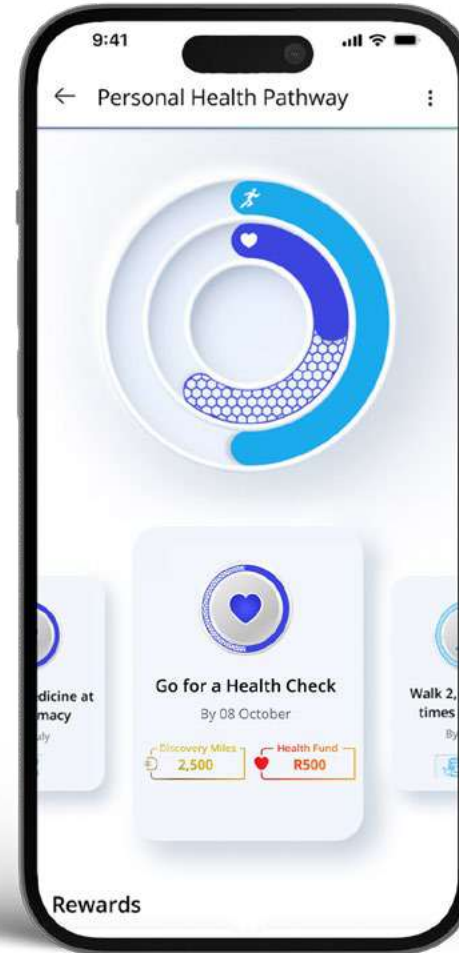
## Get started on your Personal Health Pathway towards a healthier you



**Download the Discovery Health app** and accept the Terms and Conditions to get started.



**Review and start** your personalised next best actions to improve your health.



Complete your actions and **track your progress in closing your rings.**



**Get rewarded** when you complete actions and close your rings.

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# Next best actions are hyper-personalised just for you

## Clinically verified and personalised health actions

Your healthcare pathway is personalised for you. For a member with 12 actions, there are more than 7 million possible pathways to completing those actions. If you increase this to 24 actions, this number soars to the billions. By leveraging sophisticated data-science and machine-learning models, these actions have been personalised for you based on your unique health status and engagement patterns. Actions are clinically relevant, shown at the right time and in the right sequence, and automatically update and adjust based on your changing healthcare needs.



**Young  
healthy person**

### *Sample pathway*

Select your primary GP

Go for a Health Check

Complete a Vitality Age assessment

Go for a dental check-up

Get a flu vaccination

Complete a mental wellbeing assessment



**Middle-aged person living  
with diabetes**

### *Sample pathway*

Consult your primary care GP

Complete a mental wellbeing assessment

Complete a Vitality Age assessment

Go for an HbA1c test

Go for a mammogram

Go for a foot screening

Get a flu vaccination

Collect your medicine

Go for a Pap smear



### **Personalised exercise actions based on your physical activity levels**

Personalised exercise actions to make it easy for you to create healthy exercise habits through the recommendation of physical activity that meets your weekly exercise goal. This journey will make forming a healthy exercise habit easier by guiding you on how best to achieve your weekly exercise goal through a variety of physical activities, including heart-rate workouts, parkruns, or by walking.



# Get rewarded

Get rewarded for closing your rings

You can access your personalised health pathway through the Discovery Health app making it easy for you to seamlessly navigate the healthcare system and to know what will have the biggest impact on your health. Completing these health and exercise actions will not just have a positive impact on your health but you can get rewarded along the way. You don't have to be a Discovery Vitality member to access these rewards. You can also unlock additional healthcare benefits when you complete your next best actions.

## Get healthy

Complete next best actions and close your ring

You get personalised health and exercise actions based on your unique healthcare needs

Close your rings when you complete next best actions



This programme is brought to you by Discovery Health. Funding of healthcare actions are subject to your available Discovery Health Medical Scheme benefits.



## Get rewarded

Get instant rewards

Get personalised rewards for closing your health and exercise rings

Instant reward



Discovery Miles



Exercise rewards



Gameboard play



Brought to you by Discovery Vitality



## Unlock additional healthcare benefits

Introducing the new Personal Health Fund

Complete your recommended next best action to unlock additional day-to-day benefits in your Personal Health Fund



Brought to you by Discovery Health Medical Scheme

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NEW

# Introducing the Personal Health Fund

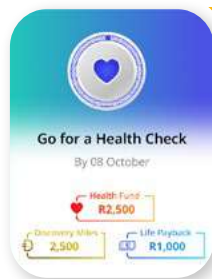
*The Personal Health Fund is a new category of healthcare funding which you can accumulate as you engage in your Personal Health Pathway and complete your next best actions. The fund can be used for day-to-day medical expenses.*

Once you've accepted the terms and conditions for Personal Health Pathways and completed your recommended next best action, you can unlock the Personal Health Fund. This benefit is available to all eligible Discovery Health Medical Scheme members, subject to Scheme's clinical entry criteria, treatment guidelines and protocols.

For qualifying healthcare services, we pay up to a maximum of the Discovery Health Rate, subject to the overall benefit limit.

You will accumulate additional value in your annual Personal Health Fund by completing your next best actions indicated on Personal Health Pathways. The amount available in additional day-to-day funding is defined by your membership.

- R2,500 per adult dependant
- R1,250 per child dependant
- Up to a maximum of R10,000 per family per year
- The allocation for child dependants will be unlocked once the adult members have unlocked the Personal Health Fund.



## New Discovery Health Medical Scheme members can access an additional once-per-lifetime benefit in your Personal Health Fund

Following the success of the WELLTH Fund in 2023 and 2024, all new joining members will continue to get a once-per-lifetime benefit, built into the Personal Health Fund in 2025. New members who activate Personal Health Pathways and complete their once-off high-value action, will get up to R10,000 per family. This is a once-per-lifetime benefit in addition to the annual Personal Health Fund allocation for completed actions. The once-per-lifetime benefit is equal to the maximum Personal Health Fund allocation - as shown above.

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# How the Personal Health Fund works

The Personal Health Fund represents a new category of healthcare funding giving you access to up to R10,000 per family in day-to-day, risk-funded benefits for medical expenses each year. The benefit works in three simple steps:

STEP

01

Download the Discovery Health App and understand your next best actions




You can view your next best actions on the Personal Health Pathways programme, available on the Discovery Health App and Discovery website.

STEP

02

Complete the recommended actions and build up the Personal Health Fund, up to the maximum annual limit

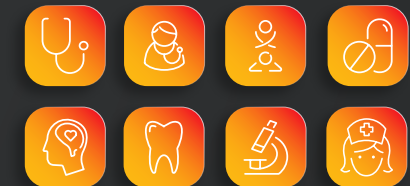
 Go for a Health Check By 05 October Discovery Health 2,500 Personal Health Fund 2,500	Maximum Personal Health Fund allocation per annum		
	Per adult	Per child	Per family
Classic and Classic Smart	R2,500	R1,250	R10,000

For every completed next best action on Personal Health Pathways, you accumulate R500 into your Personal Health Fund. You can continue to accumulate funds up to a maximum limit each year, based on the family structure of the membership. Any unused funds in the Personal Health Fund expire at the end of a benefit year, and do not carry over to the next benefit year.

STEP

03

Use available funds for day-to-day medical expenses



You can use available funds on any day-to-day medical expenses, such as GP visits, specialist consultations, physiotherapy and medicine.



# Discovery Health app and virtual benefits

*Don't search your health, discover it.*

The Discovery Health app gives you access to a truly personalised health experience and allows you to navigate the healthcare system easily. Access the advice and healthcare support that you need, 24/7, through the app's innovative features.



## Checking your symptoms

Use our artificial intelligence platform to diagnose your symptoms and get guidance, talk to a doctor or request emergency assistance.



## Online pharmacy

Order your medicine for delivery. You can also shop for all other in-store items and have them delivered to your door.



## Emergency Assist

Stay safe with our panic button feature on the Discovery Health app. This will help you receive emergency medical care, if needed. Call for help, request a call back, or let us locate you and send emergency care.



## Managing your plan

Seamlessly manage your medical aid plan – find healthcare providers, submit and track your claims, monitor your benefits, and more.



## Personal Health Pathways

Get started on the homepage of the Discovery Health app and view your next best actions that are personalised for you, and ranked according to their predicted impact on improving your health. You can find out more in section 4.



## Virtual Physical Therapy

Access personalised and evidence-based virtual physical therapy. (Physical therapy should be prescribed by an appropriate healthcare professional.) We pay for virtual physical therapy from your available day-to-day benefits.



## Digital Mental Health Care

Access an on-demand digital mental healthcare platform for evidence-based support programmes and tools with Digital Mental Health. If you are diagnosed with depression, we will pay your claims from your available Prescribed Minimum Benefits or Mental Health Care Programme, if enrolled. This is subject to you meeting clinical entry criteria. If you do not meet the criteria, or if you have used your benefits, we will pay your claims from your available day-to-day benefits.



## Virtual Urgent Care

Skip the waiting room and urgently consult with a doctor online, 24/7. Receive digital prescriptions, no matter where you are. We cover you for four virtual urgent-care sessions per family, per year. This is subject to you meeting the clinical entry criteria. We will pay for any additional sessions from your available day-to-day benefits.

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# Your access to care at home

Delivering hospital-level care safely and effectively in your home for many medical conditions for which you would otherwise be admitted to hospital.



## Hospital at Home

Discovery Hospital at Home provides qualifying members with the option to receive hospital-level home-based care instead of being admitted to a traditional hospital or after an early discharge from hospital for continuation of care in the home.

Members receiving treatment in the home have access to enhanced benefits and services, delivered through their personalised care team of participating providers in the Home-based hospital network.

You have access to the following Home-based hospital network providers giving you access to Discovery Hospital at Home services, for home-based treatment:

- Discovery Home Health
- Mediclinic at Home
- Quro Medical

If you meet the Scheme's clinical and benefit entry criteria, this gives you access to:

- Physical and virtual 24-hour care, facilitated by a dedicated care team
- A remote monitoring device that automatically transmits information to a hospital-based care team, 24 hours a day, 7 days a week
- Access to an improved range of clinical diagnostic procedures and interventions to manage medical or postsurgical hospital-level care at home.

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## Home Monitoring Device Benefit for essential home monitoring

The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions. Approved cover for these devices will not affect your day-to-day benefits.



## Discovery HomeCare

When your doctor recommends that you receive home care as an alternative to a hospital stay, Discovery HomeCare will provide you with quality care in the comfort of your home. Services include postnatal care, end-of-life care, IV infusions and wound care. We pay for these services from the Hospital Benefit. This payment is subject to approval.

Discovery HomeCare is the designated service provider for defined IV infusions. Avoid having to pay 20% out of your own pocket by using Discovery HomeCare for these infusions.



# Essential screening and prevention benefits

This benefit pays for certain tests that can detect early warning signs of serious illnesses. The tests must be carried out by our wellness providers.

## What we pay for

*We cover various screening tests at our wellness providers.*

We pay for these tests from the Screening and Prevention Benefit. For consultations that do not form part of the Prescribed Minimum Benefits, we will pay from your available day-to-day benefits.



## Screening for kids

This benefit covers the assessment of your child's growth and development. We pay for you to have your child's weight, height, body mass index and blood pressure measured at one of our wellness providers.



## Screening for adults

This benefit covers a Health Check – a simple but helpful set of basic health screenings, which we pay for every year. A Health Check is performed at the point of care, with finger-prick tests where appropriate. Some of the screenings are for BMI, blood pressure, blood glucose, cholesterol and HIV.

We also cover a mammogram or ultrasound of the breast every two years. We pay for a Pap smear once every three years or an HPV test (including self-sampling kits) once every five years as well as a mental wellbeing assessment and a prostate-specific antigen (PSA) test annually. Every two years, for members between 45 and 75 years, we pay for a bowel cancer screening test (including self-sampling kits).



## Screening for seniors

In addition to screening for adults, members who are 65 and older have cover for an age-appropriate falls-risk screening assessment. This assessment must be carried out at a pharmacy in our defined pharmacy network. We may cover you for an extra falls-risk assessment when you are referred to a Premier Plus GP. This depends on your screening test results and if you meet the Scheme's clinical entry criteria.



Visit [www.discovery.co.za](http://www.discovery.co.za) to view the detailed Screening and Prevention Benefit guide.

## Additional tests

**Clinical entry criteria apply to these tests:**

- Defined diabetes and cholesterol screening tests
- Breast MRI and biopsy or mammogram and once-off BRCA testing for breast screening
- Colonoscopy for bowel cancer screening
- Pap smear or HPV test for cervical screening.

## Vaccines

**Clinical entry criteria apply to these vaccines:**

- A seasonal flu vaccine for healthcare professionals and members who are pregnant, 65 years or older, registered for certain chronic conditions
- The pneumococcal vaccine for members 65 or those who are registered or certain chronic conditions



# Day-to-day benefits

We cover your day-to-day healthcare expenses from your Medical Savings Account (MSA), Day-to-day Extender Benefit (DEB) or limited Above Threshold Benefit (ATB).



## Medical Savings Account

We pay your day-to-day medical expenses, such as those for GP and specialist consultations, medicine (excluding registered chronic medicine), radiology and pathology, from the available money in your MSA. If you have money left over, this will carry over to the next year.

You have the option for us to pay your claims from the MSA at either the DHR or at cost.

If you have chosen to have your claims paid from the MSA at cost, we will automatically pay your claims that are more than the DHR. If you have chosen to have your claims paid from your MSA at the DHR, and you wish to have claims that are more than the DHR or benefit limits paid from the available money in your MSA, you can request a special payment from your MSA.

Claims that are paid from the MSA and which are more than the DHR do not add up to the Annual Threshold.

On the Classic Smart Comprehensive Plan, you can access unlimited GP consultations in the Smart GP Network, until you reach the Annual Threshold. You will have to pay the first R70; the rest of the consultation fee will be covered up to the Discovery Health Rate (DHR). If your MSA is set to pay at cost, the R70 co-payment will be paid from the available money allocated to the MSA. We pay for video consultations in full, up to the DHR. Once you reach the Annual Threshold, we pay your claims from the available money in your limited Above Threshold Benefit.



## Self-payment Gap

If the money in your MSA runs out before you reach your Annual Threshold, you will have to pay for claims from your own pocket until your claims reach the Annual Threshold amount. This period is known as the Self-Payment Gap. It is important that you continue sending in your claims during the Self-Payment Gap so that we know when you reach your Annual Threshold for claims. Claims will reduce your Self-Payment Gap and accumulate towards your Annual Threshold at 100% of the DHR, or a portion of this, as shown in the first table on the next page. Certain claims will not accumulate.



## Day-to-day Extender Benefit

This benefit pays for certain day-to-day benefits after you have run out of money in your MSA and before you reach the Annual Threshold. It covers video call consultations with a network GP and pharmacy clinic consultations in our defined Wellness Network. We also cover you for face-to-face consultations with a network GP when you are referred after a video call consultation or by the pharmacy clinic virtual GP. We cover face-to-face consultations up to the DHR. Kids younger than 10 can access two kids' casualty visits a year. This benefit is not available on the Classic Smart Comprehensive Plan.



## Above Threshold Benefit

We start paying day-to-day expenses from your Above Threshold Benefit once you have reached your Annual Threshold.

Some claims do not add up to your Annual Threshold and are not paid from your Above Threshold Benefit, for example:

- Medicine that you do not need a prescription for (over-the-counter medicine)
- Childhood vaccines and immunisations
- Lifestyle-enhancing products
- Claims that are more than the DHR
- Claims paid in excess of the yearly benefit limits.

### What we pay for

The Above Threshold Benefit is limited and covers all day-to-day expenses at the DHR or at a portion of the DHR. Certain benefit limits may apply. You will need to pay for any difference between the DHR and the amount claimed. You will also have to pay any amount that exceeds the yearly benefit limit (where applicable) or the Above Threshold Benefit limit.

For more detail on how you are covered visit *Do we cover* on our website [www.discovery.co.za](http://www.discovery.co.za).



## Day-to-day benefits

We cover your day-to-day healthcare expenses from your defined day-to-day benefits, Medical Savings Account (MSA), Day-to-day Extender Benefit (DEB) and limited Above Threshold Benefit (ATB).

Some day-to-day healthcare services have limits. These are not separate benefits. Limits apply to claims that are paid from your MSA and limited ATB. We pay day-to-day benefits up to the ATB limit or up to the benefit limit that applies – whichever you reach first.

We add these amounts to the Annual Threshold and pay them from your limited ATB, once you reach your Annual Threshold. We add up the amount paid from your MSA and ATB to the benefit limit available. If the claimed amount is less than the Discovery Health Rate (DHR), we will pay and add the claimed amount to the Annual Threshold. Claims paid from your defined day-to-day benefits or DEB will not accumulate to the Annual Threshold.

### The tables below show you how much we pay for your day-to-day expenses on the Comprehensive plans.

When you claim, we add up the following amounts to get to the Annual Threshold.

Healthcare providers and medicine	What we pay
Specialists who we have a payment arrangement with	We pay up to the rate that we have agreed on with the specialist
Specialists who we do not have a payment arrangement with	100% of the Discovery Health Rate (DHR)
GPs and other healthcare professionals	100% of the Discovery Health Rate (DHR)
Preferred medicine	100% of the Discovery Health Rate (DHR)
Non-preferred medicine	We pay up to 75% of the Discovery Health Rate (if the price of the medicine is within 25% of the preferred equivalent; we pay up to 50% of the DHR if the price of the medicine is more than 50% of the price of the preferred equivalent.)

Medicine	Single member	One dependant	Two dependants	Three or more dependants
Prescribed medicine* (Schedule 3 and above)	R42,050	R49,300	R57,250	R65,250
Over-the-counter medicine, childhood vaccines, immunisations and lifestyle-enhancing products	We pay these claims from the available money in your MSA. These claims do not add up to the Annual Threshold and are not paid from the limited ATB.			

\* If you join the Scheme after January, you will not receive your full limit because we calculate the limit based on how many months are left in the year.

# Day-to-day benefits

Professional services	Single member	One dependant	Two dependants	Three or more dependants
<b>Allied, therapeutic and psychology healthcare services*</b> (Acousticians, biokineticists, chiropractors, counsellors, dietitians, homeopaths, nurses, occupational therapists, physiotherapists, podiatrists, psychologists, psychometrists, social workers, speech and language therapists, and audiologists.)	R24,600	R33,450	R40,750	R47,300
<b>Dental appliances and orthodontic treatment*</b>	R36,150 per person			
<b>Antenatal classes</b>	R2,400 for your family			
<b>Appliances and equipment</b>				
<b>Optical*</b> (This limit covers lenses, frames, contact lenses and surgery or any healthcare service to correct refractive errors of the eye.)				R7,250 per person
<b>External medical items*</b> (Like wheelchairs, crutches and prostheses)				R64,200 for your family
<b>Hearing aids</b>				R31,250 for your family

\* If you join the Scheme after January, you will not receive your full limit because we calculate the limit based on how many months are left in the year.

## Additional benefits for allied, therapeutic and psychology healthcare services and external medical items

For a defined list of conditions, we give you additional cover for clinically appropriate, evidence-based external medical items and treatment from acousticians, social workers, biokineticists, physiotherapists or chiropractors, psychologists, occupational therapists, speech and language therapists.

You need to apply for these benefits. Cover is subject to the Scheme's clinical entry criteria, treatment guidelines and protocols.

We cover your day-to-day healthcare expenses from your Medical Savings Account, Day-to-day Extender Benefit, limited Above Threshold Benefit or defined day-to-day benefits.

# Maternity benefit

*We cover you for maternity and early childhood healthcare services.*

We pay for healthcare services related to your pregnancy and treatment for the first two years of your baby's life. When you are pregnant, your cover applies from the date on which the benefit is activated. Each child's cover applies from birth until they are 2 years old.



You may also have cover for Assisted Reproductive Therapy. See section 13 for more information.



## During pregnancy

### Antenatal consultations

We pay for up to 12 consultations with your gynaecologist, GP or midwife.

### Ultrasound scans and screenings during pregnancy

We pay for healthcare services related to your pregnancy and treatment for the first two years of your baby's life. When you are pregnant, your cover applies from the date on which the benefit is activated. Each child's cover applies from birth until they are 2 years old.

### Flu vaccinations

We pay for one flu vaccination during your pregnancy.

### Private ward for delivery

The healthcare services related to childbirth are covered by your Hospital Benefit. For your delivery, we cover you for up to R2,700 per day in a private ward.

### Blood tests

We pay for a defined list of blood tests to confirm your pregnancy.



## After you give birth

### Essential devices

We pay up to R6,300 for essential registered devices such as breast pumps and smart thermometers. You must pay 25% towards the cost of these devices.

### GP and specialists to help you after birth

We cover your baby under the age of 2 for two visits to a GP, paediatrician or ear, nose and throat specialist.

### Other healthcare services

We cover postnatal care. This includes a postnatal consultation for complications after delivery.



## Pre- and postnatal care

We pay for a maximum of five antenatal or postnatal classes (including online cases) or consultations with a registered nurse, for up to two years after you have given birth. We also pay for one breastfeeding consultation with a registered nurse or breastfeeding specialist.

We cover you for a nutritional assessment with a dietitian, and up to two mental healthcare consultations with a counsellor or psychologist during pregnancy or after you give birth.

Visit [www.discovery.co.za](http://www.discovery.co.za) to view the detailed Maternity Benefit guide.

## How to access the benefit

### You can activate the Maternity Benefit by:

- Creating your pregnancy or baby profile on the Discovery Health app or on our website at [www.discovery.co.za](http://www.discovery.co.za)
- Preauthorising your delivery or by registering your baby as a dependant on the Scheme.



# Chronic benefits

*The Chronic Illness Benefit (CIB) covers you for a defined list of 27 medical conditions known as the Chronic Disease List (CDL).*

On the Classic Comprehensive Plan, you have cover for 22 extra conditions, set out on the Additional Disease List. This is not available on the Classic Smart Comprehensive Plan.

## What we cover

### Prescribed Minimum Benefit conditions

You have access to treatment for a list of medical conditions under the Prescribed Minimum Benefits. The Prescribed Minimum Benefits cover the 27 chronic conditions on the CDL.

Our plans offer you benefits that exceed Prescribed Minimum Benefits. Certain rules apply for accessing Prescribed Minimum Benefits.

### Medicine cover for the Chronic Disease List

We cover you in full for approved chronic medicine on our medicine list (formulary). For medicine that is not on our list, we cover you up to the generic Reference Price, where a generic alternative exists, up to a set monthly rand amount. This amount is called the Chronic Drug Amount (CDA).

### Medicine cover for the Additional Disease List

We cover you for medicine on the Additional Disease List. We pay up to the set monthly CDA for this medicine. No medicine list (formulary) applies. This benefit is not available on the Classic Smart Comprehensive Plan.

### How we pay for consultations and medicine

You must nominate a GP in the Discovery Health Network to be your Primary Care GP and manage your chronic conditions. You can change your nominated Primary Care GP three times a year. To find a doctor and learn more about the nomination process, use [www.discovery.co.za](http://www.discovery.co.za), or the Discovery Health app.

To be covered in full for your GP consultations, you must visit your nominated Primary Care network GP. If you see a GP who is not your nominated Primary Care GP or a nominated GP that is not a network GP, you will have to pay a co-payment. For more information on our Care programmes and enrolment by your Premier Plus Network GP, please refer to the last page in Section 9.

We pay up to a maximum of the Discovery Health Rate (DHR) for medicine that you buy from one of our network pharmacies. The DHR for medicine is the price of the medicine and the fee for dispensing it.

### How to activate the benefit

You must apply for the CIB. Your Primary Care GP must complete the form online or send it to us for approval.

Visit [www.discovery.co.za](http://www.discovery.co.za) to view the detailed CIB guide.



# Chronic benefits and where to get your medicine



## Chronic Disease List conditions

### Chronic conditions covered on both Comprehensive plans

- A** Addison's disease, asthma
- B** Bipolar mood disorder, bronchiectasis
- C** Cardiac failure, cardiomyopathy, chronic obstructive pulmonary disease, chronic renal disease, coronary artery disease, Crohn's disease
- D** Diabetes insipidus, diabetes type 1, diabetes type 2, dysrhythmia
- E** Epilepsy
- G** Glaucoma
- H** Haemophilia, HIV, hyperlipidaemia, hypertension, hypothyroidism
- M** Multiple sclerosis
- P** Parkinson's disease
- R** Rheumatoid arthritis
- S** Schizophrenia, systemic lupus erythematosus
- U** Ulcerative colitis



## Additional Disease List conditions

### Additional chronic conditions covered on the Classic Comprehensive Plan

- A** Ankylosing spondylitis
- B** Behçet's disease
- C** Cystic fibrosis
- D** Delusional disorder, dermatopolymyositis
- G** Generalised anxiety disorder
- H** Huntington's disease
- I** Isolated growth hormone deficiency
- M** Major depression, motor neuron disease, muscular dystrophy and other inherited myopathies, myasthenia gravis
- O** Obsessive compulsive disorder, osteoporosis
- P** Paget's disease, panic disorder, polyarteritis nodosa, post-traumatic stress disorder, psoriatic arthritis, pulmonary interstitial fibrosis
- S** Sjögren's syndrome, systemic sclerosis

## Using a pharmacy in our networks

On the Comprehensive plans, you can buy your medicine from any pharmacy in our pharmacy network. There are over 2,500 pharmacies to choose from.

## How to get your medicine

You now have greater convenience and flexibility in managing your medicine needs. Order from your preferred pharmacy partner. Our partners include Clicks, Dis-Chem, Medirite and other independent pharmacies.

Our enhanced online platforms give you greater control. From uploading your prescriptions to tracking your deliveries, you can now manage all your medicine needs more smoothly than ever before.

## Medicine tracker

You can set up reminders to help you take your medicine on time and as prescribed. Your approved chronic medicine will automatically be displayed; you will then be prompted to take your medicine and confirm when you have taken each dose.

# Care programmes

*We provide condition-specific care programmes for diabetes, mental health, HIV and heart conditions.*

Our preventive and condition-specific care programmes help you to manage diabetes, HIV, mental health and heart-related medical conditions. You have to be registered on these care programmes to unlock their extra benefits and services. Cover is subject to the Scheme's clinical entry criteria, treatment guidelines and protocols.

Find out more about Personal Health Pathways in section 4.



## Disease Prevention Programme

If you are identified as being at risk of cardiometabolic syndrome, your nominated Premier Plus GP can enrol you on the Disease Prevention Programme. Your Premier Plus GP, dietitian and health coach will help coordinate your care.

Enrolled members can access a defined basket of care, which includes cover for consultations, certain pathology tests and medicine, where appropriate. You will also have access to health coaching sessions, to help you manage your condition from day to day.



## Diabetes Care Programme

If you are registered on the Chronic Illness Benefit (CIB) for diabetes, your nominated Premier Plus GP can start you on the Diabetes Care Programme. The programme unlocks cover for extra glucometer strips and consultations with dietitians and biokineticists. You may also have access to a nurse educator who can help you to manage your condition from day to day.



## Depression Risk Management Programme

If you are identified as being at risk of depression, you will have access to a 6-month long care programme with a defined basket of care. This includes a consultation with a Premier Plus GP or network psychologist, coaching sessions with a social worker to coordinate your care, consultations with a dietitian, and a clinically appropriate digital mental wellbeing course. Cover is subject to clinical entry criteria treatment guidelines and protocols.



## Mental Health Care Programme

Once you are enrolled in this programme by your network psychologist or nominated Premier Plus GP, we give you defined cover to manage episodic depression. Enrolment unlocks cover for prescribed medicine, access to either individual or group psychotherapy sessions (virtual and face-to-face therapy), digital mental health care with internet-based cognitive behavioural therapy (iCBT), and extra GP consultations. The GP consultations help ensure that your treatment is effectively evaluated, tracked and monitored.

Additionally, members with depression may qualify to access a relapse prevention programme. This includes extra cover for a defined basket of care for psychiatry consultations, counselling sessions and care coordination services.



## HIV Care Programme

If your nominated Premier Plus GP registers you on the HIV Care Programme, we can provide you with the care that you need. This includes extra cover for social workers. You are assured of confidentiality at all times. To avoid a 20% co-payment, you will need to get your medicine from a designated service provider.



## Cardio Care Programme

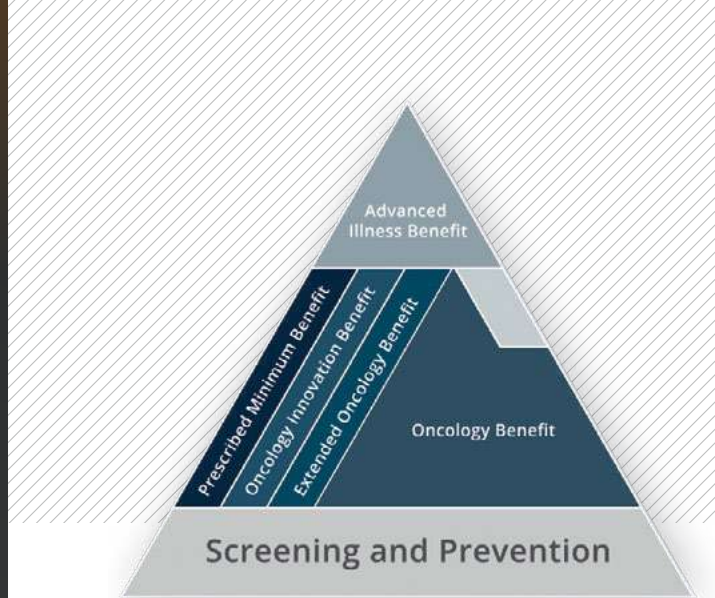
If you are registered on the CIB for hypertension, hyperlipidaemia or ischaemic heart disease, you can access a defined basket of care and a yearly cardiovascular assessment. This is only if you are referred by your nominated Premier Plus GP and if you are enrolled in the Cardio Care Programme.

# Oncology Care Programme

If you are diagnosed with cancer, we give you comprehensive cover, including cover for high-cost medicine and innovative treatment. We also provide extended cover for once you reach certain limits.



Visit [www.discovery.co.za](http://www.discovery.co.za) to view the detailed Oncology Benefit guide.



## Prescribed Minimum Benefits

Cancer treatment that is a Prescribed Minimum Benefit is always covered in full. All Prescribed Minimum Benefit treatment costs add up to the cover amount. If your treatment costs more than the cover amount, we will continue to cover your Prescribed Minimum Benefit cancer treatment in full.

## Oncology Benefit

If you are diagnosed with cancer, we cover you on the Oncology Care Programme once we have approved your treatment. We pay for approved cancer treatment over a 12-month cycle.

On Classic Smart Comprehensive, we cover the first R375,000; on Classic Comprehensive, we cover the first R500,000 at 100% of the Discovery Health Rate. If your treatment costs more than this cover amount, we will pay for up to 80% of the Discovery Health Rate of the subsequent treatment, unless the treatment forms part of the Prescribed Minimum Benefits or the extended cover that is offered by the Oncology Innovation and Extended Oncology Benefit.

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.

## Oncology Innovation Benefit

We pay for a defined list of innovative cancer medicine that meets the Scheme's criteria. You will need to pay 25% of the cost of these treatments. For a select list of innovative medicines and conditions, you will have to pay a 50% co-payment. On Classic Smart Comprehensive, you have cover for a sub-set of the defined list of innovative cancer medicine which is covered by the Oncology Innovation Benefit. This is subject to the Scheme's clinical entry criteria. You will need to pay 50% of the cost of these treatments.

## Extended Oncology Benefit

Once you have reached your cover limit, we give you extended cover, in full, for a defined list of cancers and treatments that meet the Scheme's criteria. This is not available on the Classic Smart Comprehensive Plan.

## How we cover medicine

To avoid a 20% co-payment, you need to get your approved oncology medicine from a designated service provider. Speak to your treating doctor to confirm that they are using our designated service providers for your medicine and for any treatment that you are receiving in a doctor's rooms or a treatment facility. Oncology medicine is paid up to 100% of the Discovery Health Rate or up to the Oncology Reference Price, whichever is applicable.

## Advanced Illness Benefit

Members can access a comprehensive palliative care programme. This programme offers unlimited cover for approved care at home, care coordination, counselling services and supportive care for appropriate end-of-life clinical and psychologist services. We also pay for a GP consultation to facilitate your palliative care treatment plan.



# Hospital Benefit

***The Hospital Benefit covers you if you need to be admitted to hospital***

On the Comprehensive plans, you don't have an overall limit for the Hospital Benefit.

**H** View the hospitals in the Smart Hospital Network using 'Find a healthcare provider' on the Discovery Health app.

## What the benefit does

This benefit pays the costs for your stay when you are admitted into hospital.

## What we cover

We give you unlimited cover for stays in any private hospitals that are approved by the Scheme. On the Classic Smart Comprehensive Plan, you need to use a facility in the Smart Hospital Network.



## How to access the benefit

### Getting your confirmation first

Contact us to confirm your hospital stay before you are admitted. (This is known as preauthorisation.)

### Where to go

If you are on the Classic Smart Comprehensive Plan, you need to use a hospital in the Smart Hospital Network. If you are on the Classic Comprehensive Plan, you can go to any private hospital that is approved for payment by the Scheme. Payment for healthcare services at newly licensed facilities is subject to approval by the Scheme.

### What we pay

We pay for planned hospital stays from your Hospital Benefit. Specifically, we pay for your medicine in hospital, the hospital stay itself, and the services that you receive from all healthcare professionals who provide you with care and treatment. Payment is subject to the Scheme authorising your hospital stay.

If you use doctors, specialists and other healthcare professionals who we have a payment arrangement with, we will pay for their services in full. On both plans, we pay up to 200% of the Discovery Health Rate for other healthcare professionals.

### You can avoid co-payments by:

- Using healthcare professionals who we have a payment arrangement with
- Going to a hospital in the Smart Hospital Network if you are on the Classic Smart Comprehensive Plan.

If you have to go to hospital, we will pay your hospital expenses. There is no overall hospital limit for the year on any of the plans. However, we limit how much you can claim for some treatments. Contact us well before you have to go in to hospital. We will let you know what you are covered for. If you do not contact us before you go, we might not cover the costs.

'Find a healthcare provider' and the Discovery Health app are brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.









# Hospital cover

The Comprehensive plans offer unlimited hospital cover.

## The table below shows how we pay for your approved hospital admissions:

Healthcare professionals, providers and services

What we pay for

 The hospital account	<ul style="list-style-type: none"> <li>We pay the full account, at the rate agreed on with the hospital.</li> <li>We pay up to R2,700 per day in a private ward from the Maternity Benefit for deliveries.</li> <li>On Classic Smart Comprehensive, you must pay an upfront amount of R12,200 for planned admissions to hospitals that are not in the Smart Hospital Network.</li> </ul>
 Upfront payment for a defined list of procedures performed outside of the Day Surgery Network	<p>Classic: You will have to pay an upfront payment of R7,000.            Classic Smart: You will have to pay an upfront payment of R12,200.</p>
 Defined list of procedures performed in specialist rooms	We pay up to the agreed rate, where authorised by the Scheme.
 Specialists who we have a payment arrangement with	We pay the full account, at the agreed rate.
 Specialists who we do not have a payment arrangement with, and other healthcare professionals	We pay up to twice the Discovery Health Rate (200%).
 X-ray and blood test (radiology and pathology) accounts	We pay up to the Discovery Health Rate (100%).
 MRI and CT scans	<ul style="list-style-type: none"> <li>We pay up to the The Discovery Health Rate (DHR) if the scan is related to your current and approved hospital admission from your Hospital Benefit.</li> <li>If the scan is not related to your admission or is for conservative back and neck treatment, we pay the first R3,850 from your available day-to-day benefits and the rest from your Hospital Benefit, up to the DHR. For conservative back and neck scans, cover is limited to one scan per spinal and neck region.</li> </ul>
 Cataract Surgery at a network provider	<ul style="list-style-type: none"> <li>We pay the full account at the agreed rate at a network facility for cataract surgery.</li> <li>We pay the hospital account at up to 80% of the Discovery Health Rate at any other facility.</li> </ul>



# Hospital cover

The Comprehensive plans offer unlimited hospital cover.



## Scopes (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)

### Admissions for scopes

Depending on where you have your scope done, we pay the following amounts from your available day-to-day benefits and the rest of the hospital and related accounts from your Hospital Benefit. If you do not have money in your day-to-day benefits, you will need to pay this amount.

### Co-payments for scope admissions:

Day clinic account	Hospital account
R4,500	R6,550. This co-payment will reduce to R5,250 if the scope is performed by a doctor who is part of the Scheme's value-based network.
<b>If both a gastroscopy and colonoscopy are performed in the same admission</b>	
R5,500	R8,100. This co-payment will reduce to R6,600 if scopes are performed by a doctor who is part of the Scheme's value-based network.

### Upfront payments for scopes performed outside of the Day Surgery Network:

If you are on Classic Comprehensive, you must pay an upfront amount of R7,000.

If you have both a gastroscopy and colonoscopy, you will pay the higher upfront payment of R8,100.

If you are on Classic Smart Comprehensive, you must pay an upfront amount of R12,200.

### Scopes performed in-rooms:

No co-payment applies for scopes performed at an in-rooms network provider. The following co-payment will apply for scopes performed at a non-network provider:

Single scope	Bi-directional scopes
<b>The co-payment will be:</b>	
R1,750	R3,000

### When there is no upfront payment:

If your scopes are performed as part of a confirmed Prescribed Minimum Benefits condition, where indicated and approved for dyspepsia, the patient is aged 12 or under, or for in-rooms scopes performed at a network provider, you will not have to pay any amount upfront. We pay the account from the Hospital Benefit.



# Hospital cover

## Benefits with a yearly limit

You have access to extra benefits to enhance your cover.



### Cochlear implants, auditory brain implants and processors

R244,000 per person for each benefit.



### Internal nerve stimulators

R185,550 per person.



### Major joint surgery

If you use a provider in our network, you will not have a limit for planned hip and knee joint replacements. We pay up to 80% of the Discovery Health Rate (DHR) if you use a provider outside our network, to a maximum of R30,900 for each prosthesis, for each admission. The network does not apply to emergency or trauma-related surgeries.



### Shoulder joint prosthesis

If you get your prosthesis from a provider in our network, there is no limit. We pay up to R45,550 if you use a provider outside our network.



### Alcohol and drug rehabilitation

We pay for 21 days of rehabilitation for each person each year. For detoxification, we cover for three days per approved admission, per person.



### Prosthetic devices used in spinal surgery

There is no overall limit if you get your prosthesis from one of our preferred suppliers. If you do not use a preferred supplier, a limit of R26,200 applies for the first spinal level, and a limit of R52,400 applies for two or more levels. This benefit is limited to one procedure per person per year.

We cover you in full for approved spinal surgery admissions if you use a provider in our spinal surgery network. We will pay up to 80% of the DHR for your hospital account if you have a planned admission outside our network.

You also have cover for out-of-hospital conservative spinal treatment. See Section 13.



### Mental health

We cover the following:

- 21 days of admissions or up to 15 out-of-hospital consultations per person for major affective disorders, anorexia and bulimia
- Up to 12 out-of-hospital consultations for acute stress disorder that is accompanied by recent significant trauma
- 3 days (per approved admission) for attempted suicide
- 21 days for all other mental health admissions.

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





# Hospital cover

## Benefits with a yearly limit

You have access to extra benefits to enhance your cover.



## Dental treatment in hospital

### Dental limit

There is no overall limit for basic dental treatment. However, we pay 100% of the Discovery Health Rate (DHR) for all dental appliances and prostheses, the placement of dental appliances and prostheses, and orthodontic treatment. For orthodontic treatment, we also pay the related accounts for orthognathic surgery. For anaesthetists, we pay up to 200% of the DHR.

We cover these claims from your day-to-day benefits, up to a yearly limit of R36,150 per person or up to the Above Threshold Benefit limit – whichever one you reach first. If you join the Scheme after January, you will not receive the full limit, as we will calculate the benefit limit based on the number of months remaining in the year.

### Severe dental and oral surgery in hospital

The Severe Dental and Oral Surgery Benefit covers a defined list of procedures. You do not have to pay an upfront payment for these, and there is no overall limit on the benefit. This benefit is subject to authorisation and the Scheme's Rules.

### Basic Dental Trauma Benefit

The Basic Dental Trauma Benefit covers sudden and unanticipated injury to teeth and mouth that requires urgent dental treatment after an accident or trauma injury. Where you meet the clinical entry criteria, we pay up to a yearly limit of R68,250 per person for dental appliances and prostheses and for the placement of these.

### Dental treatment in hospital

You need to pay a portion of your hospital or day clinic account upfront for dental admissions, except where you are approved for severe dental and oral surgery. The amount that you pay varies, depending on your age and where you are receiving treatment.

We cover the rest of the hospital account from your Hospital Benefit. (We pay up to 100% of the DHR.) The related accounts, which include the dental surgeon's account, are paid from your Hospital Benefit. (We pay up to 100% of the DHR.) For anaesthetists, we pay up to 200% of the DHR.

For members 13 years and older, we cover routine conservative dentistry, such as preventive treatment, simple fillings and root canal treatment, from your available day-to-day benefits.

### Upfront payment for dental admissions:

Hospital account	Day clinic account
<b>Members 13 years and older:</b>	
R8,650	R5,550
<b>Members under 13 years:</b>	
R3,350	R1,500



# Cover for procedures in the Day Surgery Network

We cover specific procedures that can be carried out in the Day Surgery Network.

## About the benefit

We cover certain planned procedures in a day surgery facility. A day surgery may be inside a hospital, in a day clinic or at a standalone facility.

## How to access the benefit

View the list of day surgery procedures on the next page. You must contact us to get confirmation of your procedure. (This confirmation is called preauthorisation.)

## How we pay

We cover these services from your Hospital Benefit. Specifically, we pay for the medicine and services related to your hospital stay, including the services by all your healthcare professionals, provided that the medicine and services are authorised by the Scheme.

If you use doctors, specialists and other healthcare professionals who we have a payment arrangement with, we cover their services in full. For other healthcare professionals, we pay up to 200% of the Discovery Health Rate (DHR).

## When you need to pay

If you go to a facility that is not in your plan's Day Surgery Network, you will have to pay an amount upfront as per the below table:

	Day Surgery Network for your plan	Your out-of-network upfront payment
Classic	Day Surgery Network	R7,000
Classic Smart	Smart Day Surgery Network	R12,200



View all Day Surgery Network facilities using 'Find a healthcare provider' on the Discovery Health app.

# List of procedures covered in the Day Surgery Network

For us to cover the following list of procedures, they must be performed in our Day Surgery Network.

## B

### Biopsies

- Skin, subcutaneous tissue, soft tissue, muscle, bone, lymph, eye, mouth, throat, breast, cervix, vulva, prostate, penis, testes

### Breast procedures

- Mastectomy for gynaecomastia
- Lumpectomy (fibroadenoma)

## E

### Ear, nose and throat procedures

- Tonsillectomy and/or adenoidectomy
- Repair nasal turbinates, nasal septum
- Simple procedures for nosebleed (extensive cautery)
- Sinus lavage
- Scopes (nasal endoscopy, laryngoscopy)
- Middle ear procedures (mastoidectomy, myringoplasty, grommets)

### Eye procedures

- Corneal transplant
- Treatment of glaucoma
- Other eye procedures (removal of foreign body, conjunctival surgery (repair laceration, pterygium), glaucoma surgery, probing and repair of tear ducts, vitrectomy, retinal surgery, eyelid surgery, strabismus repair)

## G

### Ganglionectomy

### Gastrointestinal

- Gastrointestinal scopes (oesophagoscopy, gastroscopy, colonoscopy, sigmoidoscopy, proctoscopy, anoscopy)
- Anorectal procedures (treatment of haemorrhoids, fissure, fistula)

## G

### Gynaecological procedures

- Diagnostic dilatation and curettage
- Endometrial ablation
- Diagnostic hysteroscopy
- Colposcopy with LLETZ
- Examination under anaesthesia
- Diagnostic laparoscopy
- Simple vulval and introitus procedures: Simple hymenotomy, partial hymenectomy, simple vulvectomy, excision of Bartholin's gland cyst
- Vaginal, cervix and oviduct procedures: Excision vaginal septum, cyst or tumour, tubal ligation or occlusion, uterine cervix cerclage, removal of cerclage suture
- Suction curettage
- Uterine evacuation and curettage

## O

### Orthopaedic procedures

- Arthroscopy, arthrotomy (shoulder, elbow, knee, ankle, hand, wrist, foot, temporomandibular joint), arthrodesis (hand, wrist, foot)
- Minor joint arthroplasty (intercarpal, carpometacarpal and metacarpophalangeal, interphalangeal joint arthroplasty)
- Tendon and/or ligament repair, muscle debridement, fascia procedures (tenotomy, tenodesis, tenolysis, repair/reconstruction, capsulotomy, capsulectomy, synovectomy, excision tendon sheath lesion, fasciotomy and fasciectomy (all subject to individual case review))
- Repair bunion or toe deformity
- Treatment of simple closed fractures and/or dislocations, removal of pins and plates (all subject to individual case review)

## N

### Nerve procedures

- Neuroplasty median nerve, ulnar nerve, digital nerve of hand or foot

## R

### Removal of foreign body

- Subcutaneous tissue, muscle, external auditory canal under general anaesthesia

## S

### Simple superficial lymphadenectomy

### Skin procedures

- Debridement
- Removal of lesions (dependent on site and diameter)
- Simple repair of superficial wounds

### Simple hernia procedures

- Umbilical hernia repair
- Inguinal hernia repair

## U

### Urological

- Cystoscopy
- Male genital procedures (circumcision, repair of penis, exploration of testes and scrotum, orchiectomy, epididymectomy, excision hydrocoele, excision varicocele, vasectomy)



# Extra benefits on your plan

You get the following extra benefits to enrich your cover.



## Advanced Illness Benefit

Members have access to a comprehensive palliative care programme. The programme offers unlimited cover for approved care at home and for care coordination. It includes unlimited cover for counselling services and supportive care (appropriate end-of-life clinical and psychologist services). We also pay for a GP consultation, so your GP can facilitate your palliative care treatment plan.



## Africa Evacuation Benefit

We cover you for emergency medical evacuations from certain sub-Saharan African countries back to South Africa. Pre-existing conditions are excluded.



## Assisted Reproductive Therapy (ART)

If you meet the Scheme's benefit entry criteria, we cover you for one or two cycles of Assisted Reproductive Therapy Benefit per year, depending on your age.

The benefit includes cover for consultations, ultrasounds, oocyte retrieval, embryo transfer and freezing, admission costs (including lab fees), medicine, and embryo and sperm storage. This benefit also includes cover for egg donated cycles.

If you are registered on the Oncology Programme and meet the Scheme's clinical entry criteria, you have access to cryopreservation and egg and sperm storage for up to five years.

We pay up to a maximum of 75% of the Discovery Health Rate (DHR) and up to a limit of R135,000 per person per year. You will need to pay 25% of the costs and any amount that is over the DHR.

The Clinic by Cleveland Clinic online medical second opinion programme is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.



## Claims related to traumatic events

The Trauma Recovery Extender Benefit extends your cover for out-of-hospital claims that are related to certain traumatic events. Claims are paid from the benefit for the rest of the year in which the trauma takes place and for the year after that. You and the dependants on your plan can access six counselling sessions per person per year. The sessions must be with a psychologist, clinical social worker or registered counsellor. They are available during the year in which the trauma takes place and in the year after.



## In-room procedures

We pay for a defined list of procedures that are performed in specialists' rooms. Provided that your procedure is authorised by the Scheme, we will cover you from your Hospital Benefit and pay up to the agreed rate.



## International Second Opinion Services

Through your specialist, you can access a second opinion from a physician specialist at The Clinic (by Cleveland Clinic). This cover is for life-threatening and life-changing conditions. We pay 75% of the cost of the second opinion service.



## Spinal Care Programme

For conservative spinal treatment out of hospital, you have access to a defined basket of care. The basket includes cover for virtual and face-to-face consultations with an appropriately registered allied healthcare professional.



# Extra benefits on your plan

You get the following extra benefits to enrich your cover.



## International Travel Benefit

When you travel outside of South Africa and have a medical emergency, we pay for the medical costs. This benefit provides up to R5 million per person on each journey. The cover is for a period of 90 days from the time you leave South Africa. Pre-existing conditions are excluded.

For elective (non-emergency) treatment that you receive outside of South Africa, we may cover you at equivalent local costs, provided that the treatment is readily and freely available in South Africa and that it would normally be covered by your plan.



## Overseas Treatment Benefit

We pay for treatment that is not available in South Africa. The treatment must be provided by a recognised professional. We pay up to a limit of R500,000 per person. You will need to pay and claim back from us when you return to South Africa. A co-payment of 20% applies.



## Specialised Medicine and Technology Benefit

We cover you for a defined list of high-cost medicine, new technologies and procedures through the Specialised Medicine and Technology Benefit. We pay up to R200,000 per person per year. You have a co-payment of up to 20%. This benefit is not available on the Classic Smart Comprehensive Plan.



## Supportive care after an admission

If you have a qualifying condition, we give you access to a readmission prevention programme. Through the programme, we pay for approved follow-up care and health coaching sessions to help you navigate the first 30 days of recovery after you are discharged from hospital. Cover is subject to benefit entry criteria. If you meet the criteria, we will contact you and help you to access the benefit.



## WHO Global Outbreak Benefit

The WHO Global Outbreak Benefit is available to all members during a declared outbreak period. Through the benefit, we pay for the administration of vaccinations (where applicable). The benefit also gives you a defined basket of care for out-of-hospital healthcare services related to outbreak diseases, such as COVID-19 and Mpox.



## Supportive Post-surgery Programme

For certain low-acuity surgical procedures performed in the Scheme's Short Stay Surgical network, you will unlock access to a defined basket of care for post-operative care related to your procedure. This basket of care includes cover for home nursing and virtual physical therapy. Cover is subject to meeting the Scheme's clinical entry criteria, treatment guidelines and protocols.



# Your contributions, Medical Savings Account and Annual Thresholds



	Main member	Adult	Child*
<b>Contributions</b>			
Classic Comprehensive	R9,298	R8,793	R1,856
Classic Smart Comprehensive	R7,945	R7,337	R1,855
<b>Yearly Medical Savings Account amounts**</b>			
Classic Comprehensive	R27,876	R26,364	R5,568
Classic Smart Comprehensive	R14,292	R13,200	R3,336
<b>Annual Threshold amounts**</b>			
Classic Comprehensive	R32,250	R32,250	R6,160
Classic Smart Comprehensive	R32,250	R32,250	R6,160
<b>Limited Above Threshold Benefit amount**</b>			
Classic Comprehensive	R35,000	R35,000	R8,500
Classic Smart Comprehensive	R30,000	R30,000	R7,500

\* We count a maximum of three children when we calculate the monthly contributions and the amounts of the yearly MSA, Annual Threshold and limited Above Threshold Benefit. In the case of foster children, we account for every child added to the policy.

\*\* If you join the Scheme after January, you will not receive the full amount because we calculate the amount based on how many months are left in the year.



# Exclusions

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

## Healthcare services that are not covered on your plan

### Medical conditions during a waiting period

We apply waiting periods if you have never belonged to a medical scheme or if you have had a break in membership of more than 90 days before joining DHMS. During your waiting periods, you will not have access to the Prescribed Minimum Benefits. This includes cover for emergency admissions. If you had a break in cover for less than 90 days before joining the Scheme, you may have access to Prescribed Minimum Benefits during your waiting periods.

### The general exclusion list:

The following are not covered on any of the DHMS plans:

- Reconstructive treatment and surgery, including cosmetic procedures and treatments
- Otoplasty for bat ears, blepharoplasty (eyelid surgery), and treatment or surgery for port-wine stains
- Breast reductions or enlargements and gynaecomastia
- Any treatment related to infertility, unless part of Prescribed Minimum Benefits or the Assisted Reproductive Therapy Benefit
- Frail care services and treatment
- Healthcare services related to 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 and/or territory at war
- Ultra-high cost treatments, experimental, unproven or unregistered treatments or practices
- Search and rescue.

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



# Exclusive access to value- added offers

Our members have exclusive access to value-added offers outside the Discovery Health Medical Scheme benefits and Rules.

Go to [www.discovery.co.za](http://www.discovery.co.za) to access these.



## Savings on personal and family care items

Sign up for HealthyCare to access savings on a vast range of personal and family care products at any Clicks or Dis-Chem. HealthyCare items include a list of baby care, sun care, dental care, eye care, foot care and hand care products, first aid and emergency items, and over-the-counter medicine.



## Savings on frames and lenses

You get a 20% discount on frames and lenses that you buy from an optometrist in your plan's network of optometrists. You will receive the discount immediately when you pay.



## Savings on stem cell banking

We give you access to an exclusive Netcells offer. (Netcells is a stem cell banking service provided by a company called Next Biosciences.) The offer gives expectant parents the opportunity to cryogenically store stem cells from the blood and tissue of their newborn baby's umbilical cord, at a discounted rate. Your newborn's stem cells are a form of health insurance for your child and family, as the cells can potentially be used for future medical treatment.



## Accessing Vitality to get healthier

You have the opportunity to join the world's leading science-based wellness programme, Vitality. The programme rewards you for getting healthier. Not only is a healthy lifestyle more enjoyable than an unhealthy one, it is also clinically proven that Vitality members live healthier, longer lives.

HealthyCare is brought to you by Discovery Vitality (Pty) Ltd, registration number 1997/007736/07, an authorised financial services provider. Netcells is brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider. Vitality is a separate wellness product, sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07. Limits, terms and conditions apply.





# Working to care for and protect you

Our goal is to provide you with support when you need it most.

## What to do if you have a complaint:

### 01 | To take your query further

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

### 02 | To contact the Principal Officer

If you are still not satisfied with the resolution of your complaint after following the process in the first step, you can escalate your complaint to the Principal Officer of DHMS. You may lodge a query or complaint with DHMS by completing the online form on [www.discovery.co.za](http://www.discovery.co.za) or by emailing [principalofficer@discovery.co.za](mailto:principalofficer@discovery.co.za).

### 03 | To lodge a dispute

If you have received a final decision from DHMS and want to challenge it, you may lodge a formal dispute. You can find more information about the Scheme's dispute process on [www.discovery.co.za](http://www.discovery.co.za).

### 04 | To contact the Council for Medical Schemes

DHMS is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process. However, we encourage you to 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.co.za](mailto:complaints@medicalschemes.co.za) | 0861 123 267 | [www.medicalschemes.co.za](http://www.medicalschemes.co.za).

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement.

Download the Discovery Health app



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

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 and administrator of medical schemes. This brochure is only a summary of the key benefits and features of Discovery Health Medical Scheme plans, subject to 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](http://www.discovery.co.za). In this brochure, when reference is made to 'we' in the context of benefits, members, payments or cover, this refers to Discovery Health Medical Scheme.