



*Comprehensive
Series*

— 2014 —

YOUR HEALTHCARE COVER IN 2014

Dear Member

Thank you for giving us the opportunity to look after your healthcare cover needs

Our aim is to keep you healthy and provide you with the best of care when you need it most.

We design our integrated product solutions to make sure you get the most value from your health plan, and to assist you in avoiding out-of-pocket payments wherever possible, especially when you or your loved ones experience a critical illness or major hospital admission. This integrated approach to your healthcare is made possible by the combined power of the Discovery Health Medical Scheme and Discovery Health (both referred to as Discovery Health in this brochure), as well as Discovery Vitality.

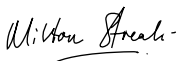
The Discovery Health Medical Scheme offers the widest range of health plans in the market. It is South Africa's largest open medical scheme with over 2, 5 million members and more than 50% share of the local open medical schemes market. As a member of the Discovery Health Medical Scheme, a portion of your monthly contributions goes into your individual Medical Savings Account (depending on your chosen plan) to be used by you to cover your day-to-day medical expenses. The remainder goes into the Scheme's account, and is used to pay all members' approved medical claims. Whatever is left over at the end of each year remains in the Scheme to be used to pay claims in future.

Discovery Health is the administrator of the Discovery Health Medical Scheme, responsible for many functions, including claims processing and payment, and client service touch points such as the website and call centre.

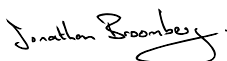
Vitality is a separate Discovery company that offers a wellness programme that you may choose to join as a Discovery Health Medical Scheme member. Vitality's ability to make people healthier and give them great rewards has made it the world's leading wellness programme, with over five million members on four continents.

This guide gives you a summary of the health plans we offer and the rich benefits available within the different plans, so you can choose the one that is right for your healthcare needs and those of your family. You will also find information about the additional benefits and tools provided by Discovery Health and Vitality. Please familiarise yourself with the information we have provided you with so you can make the best choices when it comes to your healthcare.

Regards



Milton Streak
Principal Officer:
Discovery Health Medical Scheme



Dr Jonathan Broomberg
CEO:
Discovery Health

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www.discovery.co.za

TEN REASONS WHY YOUR BEST CHOICE IS THE DISCOVERY HEALTH MEDICAL SCHEME

10 REASONS



The widest range of health plans in the market

We offer the **widest range of health plans** in the market, so you can rest assured that there is one that is exactly right for you and your family's healthcare needs.



The most competitive contributions

Over 2,5 million South Africans entrust their healthcare funding to us. One of the benefits of this scale is the ability it gives us to contain healthcare costs and pass these savings on to you. On a like-for-like basis, Discovery Health Medical Scheme plan **contributions** are as much as **15% lower** than those of any other South African medical scheme.



We give you the choice of full cover

Our extensive network of healthcare providers, combined with our unique tools, mean you can avoid co-payments when visiting a specialist or GP, on day-to-day preferentially priced medicines, blood tests or when going to hospital. Look out for the Full Cover Choice stamp on our website and in our guides to point you in the zero co-payment direction.

AA+

The Discovery Health Medical Scheme has the highest credit rating

The Discovery Health Medical Scheme has more than R9 billion in reserves. Global Credit Ratings has continually given us the highest possible medical scheme rating (AA+) for our ability to pay your claims.



Our technology unlocks the best of care

We believe in giving you every opportunity to engage and interact with us and with your health plan, and to get the most out of it. Our **Discovery app** and our **website** have both been purpose-built to do exactly that. **Discovery HealthID**, our award-winning tablet application for doctors, allows your doctor to digitally access your health records after you have given permission. Your doctor can gain insight into your benefits, study your blood test results and write electronic prescriptions, all with the touch of a finger.



Vitality

By being a Discovery Health Medical Scheme member, you have the opportunity to join Vitality, the world's leading science-based wellness programme that both encourages and rewards healthy behaviour.



We help you save on over-the-counter medicines, chronic care items, optometry and stem cell banking

Discovery Health offers you up to 25% cash back on over-the-counter medicines (schedule 1 and 2) at Clicks, essential chronic care items at Dis-Chem, and umbilical cord blood and tissue stem cell banking at Netcells. You can enjoy more savings of up to 20% on frames and lenses at an optometrist in the Discovery network of optometrists.



We provide you with life-saving emergency support

Emergency HealthID enables emergency personnel to securely access your essential information when you are not able to give it to them, by scanning your unique QR code on your car sticker.



We give you access to the most advanced medical care

You have the best cover among South African medical schemes for cancer treatment. In addition, with an Executive or Comprehensive Plan, you get extra cover for **new and expensive medicines** and for certain treatments that are available only outside South Africa.



We help you to stay healthy

We believe that prevention is better than cure, and so we actively encourage you to detect and treat any illness as early as possible. That's why we cover a range of preventive tests from cholesterol to HIV screening without using the money in your Medical Savings Account.

THE DISCOVERY HEALTH MEDICAL SCHEME PRODUCT PLATFORM

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

Hospital cover

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

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

Chronic illness cover

All Discovery Health Medical Scheme plans cover approved medicine for the Chronic Disease List conditions. We pay approved chronic medicines that are on the Scheme's medicine list in full, or up to a set monthly rand amount for medicines not on the medicine list.

The Executive and Comprehensive Plans offer cover for additional conditions.

On the Executive Plan you also have exclusive access to a defined list of brand medicines which we cover in full.

Screening and prevention

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

Day-to-day cover

Your Medical Savings Account

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

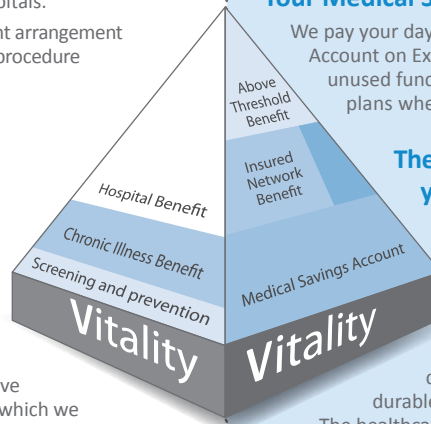
The Insured Network Benefit extends your day-to-day cover for essential healthcare services

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

The healthcare services covered depend on the health plan you have chosen.

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

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



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

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

A FULL COVER CHOICE EXISTS ON EVERY PLAN



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

1 Use our extensive hospital networks

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

3 Use our preferred medicine

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

5 Go for preventive screening tests

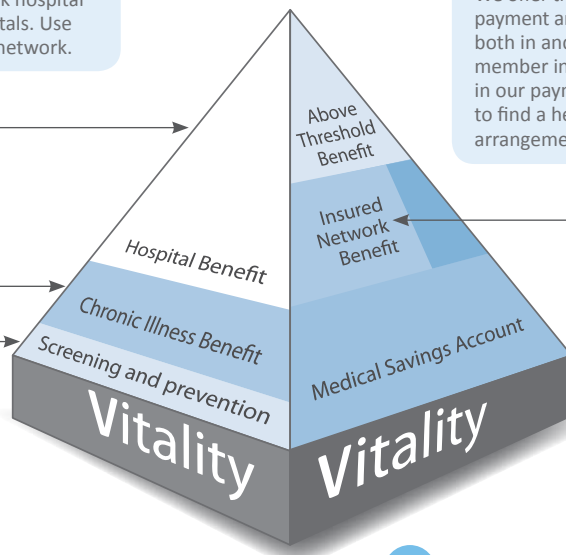
We cover preventive screening tests such as mammograms, blood pressure and cholesterol tests which are great at detecting early warning signs of serious illness. Having these tests done helps you to stay healthy, because prevention is better than cure.

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

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

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

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



You can access MaPS and MedXpress at www.discovery.co.za or on the Discovery app. Discovery Vitality (Pty) Ltd is an authorised financial services provider. Registration number: 1999/007736/07.

IMPORTANT CONCEPTS TO HELP YOU UNDERSTAND YOUR HEALTH PLAN

Use these handy definitions to help you understand important concepts discussed in this guide.

DHR
Discovery Health Rate (DHR)
 This is a rate set by the Discovery Health Medical Scheme at which claims and services for healthcare providers (hospitals, pharmacies and healthcare professionals) will be paid.

Payment arrangements
 The Scheme has entered into payment arrangements with various healthcare professionals that have agreed to be reimbursed at the Discovery Health Rate. This ensures no co-payments for you. You benefit from access to the broadest range of GPs and specialists, which represents almost 90% of members' interactions with these healthcare professionals.

Networks
 Some plans, benefits and healthcare services require you to use the Scheme's network providers. If you use these providers we are able to keep your contributions as affordable as possible while ensuring full cover.

Medicine list
 This is a list of approved chronic medicines that the Scheme covers in full. The list includes an extensive range of high-quality medicines for all covered chronic conditions to ensure you always have an option of full cover.

Limits
 Most in- and out-of-hospital healthcare benefits are unlimited but there are some healthcare services such as dentistry and optometry that are subject to annual limits. It is important for you to familiarise yourself with these limits and to track your usage by logging onto www.discovery.co.za or checking your statements.

Hospital cover
 We cover you in hospital for emergency and planned hospital admissions. You have to get authorisation from us for your hospital stay. Your hospital cover is made up of your hospital account and related accounts. A related account is an account from your treating doctor, anaesthetist and any other approved healthcare services like pathology or radiology scans.

PMB
Prescribed Minimum Benefit (PMB) conditions
 These are conditions which all medical schemes are required to cover as set by the Council for Medical Schemes according to clinical guidelines. You may be required to use a Designated Service Provider (DSP). A DSP is a hospital or healthcare provider who has an agreement with the Discovery Health Medical Scheme to provide treatment or services at a contracted rate and without any co-payments by you.

Day-to-day cover
 Day-to-day cover includes your visits to healthcare professionals out of hospital, radiology, pathology and medicines purchased for everyday use. We cover your day-to-day healthcare services from the Medical Savings Account, Insured Network Benefit and Above Threshold Benefit. The level of day-to-day cover depends on the plan you choose.

Medical Savings Account (MSA)
 This is an amount that gets set aside for you at the beginning of the year or when you join the Scheme. You can use it for day-to-day healthcare expenses like doctor visits, optometry, medicine, pathology and radiology as long as you have money available. Money not used at the end of the year will be carried over to the next year.

Self-payment Gap (SPG)
 This is a temporary gap in cover when you run out of funds in your MSA but have not yet reached your Annual Threshold. You will have to pay for day-to-day claims from your own pocket during this period. You must still submit claims to us so that we know when to start paying from your Above Threshold Benefit.

Insured Network Benefit (INB)
 This unique benefit gives you unlimited day-to-day cover for a set of healthcare services at a network provider when you have spent the annual funds in your Medical Savings Account. These healthcare services include GP consultation fees day-to-day cost-effective medicines, blood tests, maternity costs and durable external medical items. The level of cover depends on the plan you choose.

Above Threshold Benefit (ATB)
 The Above Threshold Benefit gives you extra cover at the Discovery Health Rate or a percentage of it when your claims add up to a set amount called the Annual Threshold. The ATB applies to the Executive Plan, Comprehensive Series and Priority Series. The ATB has a limit on Priority Series.

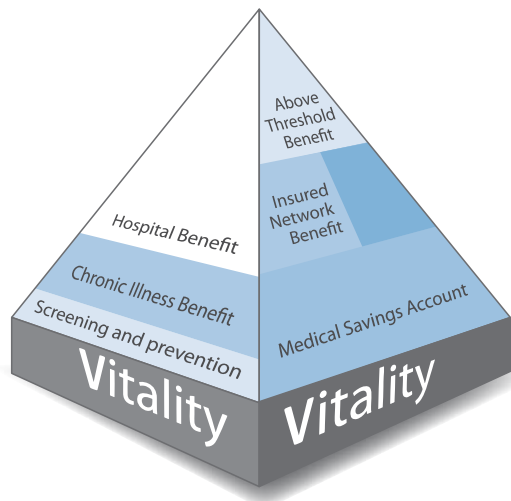
Chronic Illness Benefit (CIB)
 The Chronic Illness Benefit covers a comprehensive list of chronic conditions that includes asthma, diabetes, high cholesterol and high blood pressure. The Chronic Disease List (CDL) is a defined list of chronic conditions we cover according to the Prescribed Minimum Benefits. Executive and Comprehensive Plans offer cover for additional chronic conditions. You have full cover for approved medicine on the Scheme's medicine list or up to a set monthly Chronic Drug Amount for medicine not on the medicine list. The Chronic Drug Amount is a monthly maximum amount we pay for a class of medicine.

COMPREHENSIVE SERIES

KEY FEATURES

Plan range

Classic | Classic Delta | Classic Zero MSA | Essential | Essential Delta



Unlimited private hospital cover



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



Full cover for chronic medicine for all CDL plus some additional chronic conditions



A high savings account and an unlimited Above Threshold Benefit for your day-to-day healthcare needs



Additional cover for GP consultation fees, preferred medicine, blood tests, maternity costs and some durable external medical items



Access to specialised, advanced medical care in SA and abroad



Cover for medical emergencies when travelling

COMPREHENSIVE SERIES HOSPITAL COVER

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

Your hospital cover is made up of:

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

Cover for your hospital account

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

Network hospitals on Delta

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

Cover for related accounts

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

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

On the Essential Plans we cover specialists who we don't have a payment arrangement with and other healthcare professionals up to 100% of the Discovery Health Rate.

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

Investigations are covered differently

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

We pay the first R2 500 of your hospital account from your available day-to-day benefits. We pay the balance of the hospital account and your related accounts from your Hospital Benefit.



COMPREHENSIVE SERIES

HOSPITAL COVER

Cover for MRI and CT scans

If your MRI or CT scan is done as part of an approved hospital admission, we pay for it from your Hospital Benefit at 100% of the Discovery Health Rate.

If you are admitted for conservative back or neck treatment, or if the scan is not related to your hospital admission, we pay the first R2 450 of the amount for the scan from your available day-to-day benefits. We pay the balance of the scan from your Hospital Benefit, up to 100% of the Discovery Health Rate. Specific rules and limits apply to conservative back and neck scans.

On the Classic Zero MSA, MRI and CT scans are covered once you reach your Annual Threshold.







Cover for dental treatment

Severe dental and oral surgery

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

Dental treatment in hospital

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

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

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

On Classic Plans, we pay anaesthetists up to 200% of the Discovery Health Rate.

We cover routine, conservative dentistry, such as preventive treatments, simple fillings and root canal treatments from your available day-to-day benefits.









No overall dental limit

There is no overall limit for dental treatment. However, all dental appliances, their placement, and orthodontic treatment (including related accounts for orthognatic surgery) are paid at 100% of the Discovery Health Rate from your day-to-day benefits, up to an annual limit of R20 900 a person. If you join the Scheme after January, you won't get the full limit because it is calculated by counting the remaining months in the year.

COMPREHENSIVE SERIES

HOSPITAL COVER

Some healthcare services have an annual limit

Dental appliances, their placement and orthodontics		R20 900 for each person from your day-to-day benefits. If you join the Scheme after January, you won't get the full limit because it is calculated by counting the remaining months of the year.
Cochlear implants, auditory brain implants and processors		R170 000 for each person for each benefit
Internal nerve stimulators		R124 000 for each person
Hip, knee and shoulder joint prostheses		There is no overall limit if you get your prosthesis from our preferred suppliers. If you choose not to, a limit of R35 000 applies to each prosthesis.
Prosthetic devices used in spinal surgery		R24 500 for the first level, R49 000 for two or more levels, limited to one procedure for each person
Mental health		21 days for each person
Alcohol and drug rehabilitation		21 days for each person
Compassionate care		R40 000 for each person in their lifetime

COMPREHENSIVE SERIES

CHRONIC ILLNESS, CANCER AND HIV COVER

Cover for chronic conditions

You have extensive cover for a comprehensive list of chronic conditions which includes the Chronic Disease List and the Additional Disease List. We need to approve your application before we cover your condition from the Chronic Illness Benefit.

Cover for conditions on the Chronic Disease List

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

Cover for conditions on the Additional Disease List

You can use up to a set monthly amount for each class of medicine.

How we pay for medicine

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

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

Cover for diabetes

If you are registered on the Chronic Illness Benefit for diabetes, you have access to a full range of services for the ongoing management of your condition through the Centre for Diabetes and Endocrinology. We also cover approved bluetooth enabled glucose monitoring devices and test strips that help you and your doctor with real-time management of your condition.

Cover for cancer

If you're diagnosed with cancer, we cover you from the *DiscoveryCare* Oncology Programme once we have approved your cancer treatment. We do not limit your cancer treatment costs. We cover the first R400 000 of your approved cancer treatment over a 12-month cycle in full. If your treatment costs more than R400 000, you will need to pay 20% of the additional costs. Cancer treatment that is a Prescribed Minimum Benefit is always covered in full.

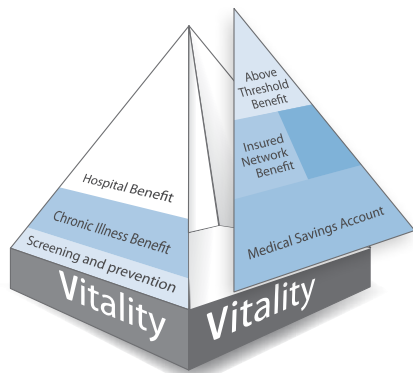
All cancer-related healthcare services are covered up to 100% of the Discovery Health Rate. You might have a co-payment if your healthcare professional charges above this rate.

Cover for HIV and AIDS

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



COMPREHENSIVE SERIES DAY-TO-DAY COVER



How we cover your day-to-day healthcare expenses

Your cover is made up of three elements:

- Your Medical Savings Account
- The Insured Network Benefit
- The Above Threshold Benefit

We pay for day-to-day medical expenses like visits to healthcare professionals, radiology and pathology from your **Medical Savings Account**, as long as you have money available.

When you have spent your annual Medical Savings Account allocation and before your claims add up to the Annual Threshold, we extend your cover for essential healthcare services through the **Insured Network Benefit**.

You will have to pay for other day-to-day medical expenses until your claims add up to the Annual Threshold. Once you have reached the Annual Threshold, we pay the rest of your claims from the **Above Threshold Benefit**.

The Insured Network Benefit

You have access to a unique set of healthcare services that are always paid in full when you use a network provider, even when your MSA is used up. We cover:



Your **GP consultation fees**
at a GP in our GP network

Classic, Classic Delta, Essential, Essential Delta



**Antenatal consultations and two
2D pregnancy scans**

at a gynaecologist or obstetrician who
we have a payment arrangement with
Classic, Classic Delta



**Preferentially priced generic and brand
medicines (schedule 3 and above)**

at our independent pharmacy network or from:



Classic, Classic Delta



Blood tests

at any of the following pharmacies



Classic, Classic Delta



A defined list of **durable external
medical items** at a network of

designated suppliers

Classic, Classic Delta, Essential, Essential Delta

COMPREHENSIVE SERIES

DAY-TO-DAY COVER

The Above Threshold Benefit offers extra day-to-day cover

Once your claims add up to the Annual Threshold, we pay the rest of your claims from the Above Threshold Benefit, at the Discovery Health Rate. The Comprehensive Series has an unlimited Above Threshold Benefit.

Some day-to-day healthcare services have limits

These limits apply to claims paid from your Medical Savings Account, Insured Network Benefit (where applicable) and Above Threshold Benefits. These are not separate benefits.




	Classic	Essential
Professional services		
Allied, therapeutic and psychology healthcare services* <i>(acousticians, biokineticists, chiropractors, counsellors, dietitians, homeopaths, nurses, occupational therapists, physiotherapists, podiatrists, psychologists, psychometrists, social workers, speech and language therapists and audiologists)</i>	Single member: R11 950 With one dependant: R16 180 With two dependants: R19 770 With three or more dependants: R22 870	R 7 190 R10 180 R13 180 R15 580
Antenatal classes	R 1 200 for your family	
Dental appliances and orthodontic treatment*	R20 900 for each person	
Medicine		
Prescribed medicine* (over schedule 3)	Single member: R20 250 With one dependant: R23 800 With two dependants: R27 650 With three or more dependants: R31 550	R13 100 R15 900 R19 150 R20 900
Over-the-counter medicine <i>(including prescribed medicine under schedule 3 and lifestyle-enhancing products)</i>	We pay these claims from the available funds in your Medical Savings Account.	
Appliances and equipment		
External medical items*	For your family: R53 000	R35 500
Hearing aids	For your family: R19 600	R15 700
Optical* <i>(includes cover for lenses, frames, contact lenses and surgery or any healthcare service to correct refractive errors of the eye, like excimer laser)</i>	R3 500 for each person	

* If you join the Scheme after January, you won't get the full limit because it is calculated by counting the remaining months in the year.



COMPREHENSIVE SERIES

BENEFITS THAT ENHANCE YOUR COVER



We make your Medical Savings Account last longer

Preventive screening		The Screening and Prevention Benefit covers certain tests like blood glucose, blood pressure, cholesterol and body mass index when done at any one of the Discovery Wellness Network providers. We also cover a mammogram, Pap smear, PSA (a prostate screening test) and HIV screening tests. Members 65 years or older and members registered for certain chronic conditions are also covered for a seasonal flu vaccine.
Additional allied, therapeutic and psychology services		The Allied, Therapeutic and Psychology Extender Benefit gives you access to unlimited clinically appropriate cover for biokineticists, acousticians, physiotherapists or chiropractors, psychologists, occupational therapists and speech and hearing therapists. This cover is for a defined list of conditions. You may need to apply to make use of this benefit.
Claims related to traumatic events		The Trauma Recovery Extender Benefit covers 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 may need to apply to make use of this benefit.










Access to the most advanced medical cover

Specialised medicine and technology		You have cover for a defined list of the latest treatments through the Specialised Medicine and Technology Benefit, up to R200 000 for each person each year. A co-payment of up to 20% applies.
Overseas treatment		You have cover for treatment not available in South Africa. The treatment must be at a registered healthcare professional and is paid up to a limit of R500 000 for each person. You will need to pay and claim back from us when you return to South Africa. A co-payment of 20% applies.

Travel and evacuation cover

International travel		You have cover of up to R5 million for each person on each journey for emergency medical costs while you travel outside South Africa. This cover is for a period of 90 days from your departure from South Africa. Pre-existing conditions are excluded.
Africa evacuation cover		You have cover for emergency medical evacuations from certain sub-Saharan African countries back to South Africa. Pre-existing conditions are excluded.

COMPREHENSIVE SERIES CONTRIBUTIONS

	Total contributions (including Medical Savings Account amounts)			Annual Medical Savings Account amounts**			Annual Threshold amounts**		
									
	Main member	Adult	Child*	Main member	Adult	Child*	Main member	Adult	Child*
Classic	R3 362	R3 180	R670	R10 080	R9 540	R2 004			
Classic Delta	R3 028	R2 864	R602	R9 084	R8 592	R1 800			
Classic Zero MSA	R2 522	R2 385	R503	No Medical Savings Account			R11 350	R11 350	R2 150
Essential	R2 825	R2 670	R568	R5 076	R4 800	R1 020			
Essential Delta	R2 544	R2 403	R509	R4 572	R4 320	R912			

* We count a maximum of three children when we work out the monthly contributions, annual Medical Savings Account and Annual Threshold.

** If you join the Scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.



***Additional
Information***

UNIQUE SAVINGS ONLY WITH DISCOVERY HEALTH

Discovery Health has partnered with Clicks, Dis-Chem and Netcells to help you save up to 25% on healthcare-related spend. We've also set up a network of preferred optometrists where you can save up to 20% on frames and eyeglass lenses.



If you are registered on the Chronic Illness Benefit you get up to 25% cash back on a range of specialised products at Dis-Chem Pharmacies countrywide. You get cash back on a selection of monitoring devices, specialty food, health education, footwear and accessories as well as fitness and wellbeing items. Go to www.discovery.co.za/info/chronicare to register, view the catalogue of products and for more information.



You get up to 25% cash back with MedSaver on over-the-counter (schedule 1 and 2) medicines at Clicks Pharmacies. Go to www.discovery.co.za or www.medsaver.co.za to activate MedSaver now and start earning your cash back.



You get an exclusive discount of 25% when you pay upfront for umbilical cord blood and tissue stem cell banking with Netcells Biosciences. When you choose to use a payment plan, you get a discount of 20%. Go to www.discovery.co.za for more information.



You get up to 20% discount on frames and eyeglass lenses when visiting an optometrist in the Discovery Health Optometry Network. To view a list of all optometrists in our network go to www.discovery.co.za

MEDXPRESS

DOOR-TO-DOOR MEDICINE DELIVERY



MedXpress, Discovery Health's convenient medicine delivery service

Now you can take standing in a long queue at the pharmacy off your already-overflowing to-do lists. MedXpress lets you order medicine online or over the phone and have it delivered directly to your door. MedXpress is also the convenient way to order repeatable medicine prescriptions. You have full cover for medicines on the Discovery Health medicine list (formulary). This means that you won't have to make any co-payments and you won't be charged above the Discovery Health Rate for medicines.

What Discovery MedXpress offers you

Convenience

- Delivery to your door – There's no need to wait in queues or leave home to get your medicine.
- A simple process – there are no complicated forms to complete. All we need is a valid script and a phone call.
- Regular updates – we'll keep you up to date on any changes that may affect your cover for chronic medicine when you call us to order their medicine.

Advice to help you save

When using MedXpress, Discovery Health's qualified service agents can also advise you on the most cost-effective alternatives. And you will always be charged at the Discovery Health Rate for medicines or less – in effect getting rid of all those small co-payments that add up over time.

Important points to remember

Delivery

Chronic or repeatable prescription medicine will be delivered to your preferred address anywhere in South Africa.

Once-off prescription medicine delivery orders are currently only available in Johannesburg, Pretoria and Cape Town metropolitan areas.

Delta members

In 2014 all Delta beneficiaries need to order their approved chronic medicine through MedXpress, to avoid a 20% co-payment on the cost of their medicine.

How you can order medicine

If you're placing your order for the first time, you need to clearly mark your prescription with the words "MedXpress" and your Discovery Health Medical Scheme membership number. You can email your prescription to medxpress@discovery.co.za or fax it to 011 539 1020 and you will receive an SMS from Discovery Health MedXpress. Once you've placed your first order for chronic medicine you can use the Discovery smartphone app (downloadable in the App store or Google Play) or you can log in to www.discovery.co.za to have your monthly repeat medicine orders delivered to an address of your choice.

There is no additional administration or delivery cost, so you can take back the time spent in the pharmacy by placing your order now.

THE DIGITAL WORLD OF DISCOVERY

www.discovery.co.za and the Discovery app

Our website has been designed to display optimally, whether you are accessing it on a desktop, laptop, tablet or smartphone. The Discovery app – available on the App store and Google Play – puts your health plan in your pocket. Together they provide a wealth of self-service tools and information to help you to manage your health plan – and your health.

Track your benefits and medical spend



Plan and authorise hospital admission



Order medicine for home delivery



Find a healthcare professional



Submit and track your claims



Access important documents



Access your health records



Check medicine price and alternatives



View information on hospital procedures



Translate your travel cover into one of five languages



Watch our educational videos



View other Discovery products you have



HealthID – PUTTING YOUR MEDICAL INFORMATION IN YOUR DOCTORS’ HANDS

HealthID puts your health records in your doctors’ hands. This is the first electronic health record application of its kind in South Africa.



With Discovery Health’s HealthID tablet app doctors can:



Access medical histories and electronic health records

A doctor can go into your electronic health records and access your health information to see your medical history. So, if you are having trouble remembering particular medicines you’ve taken, this information is available to your doctor immediately. You can save time and money by not having to repeat tests and investigations, because the results of their previous tests are available for your doctor to see.



Apply for chronic cover

If you are diagnosed with a chronic condition, your doctor can complete an electronic Chronic Illness Benefit application using the HealthID app. This application is easy and convenient, because your doctor gets the information they need for your specific condition when completing the application and you can get immediate approval for certain conditions.



Write electronic scripts

Your doctor can prescribe medicine during a consultation with you using electronic scripting. Your doctor can also see medicines on their approved medicine list, as well as the cost of those medicines. You can find ways to reduce or even avoid co-payments on your medicines before you even reach the pharmacy.



View benefit information

Your doctor also has instant access to your health benefit information to help you get the most out of your benefits. All these functions are designed to make doctors’ visits easier and more productive.

To benefit from HealthID, your doctor will need your permission to access your health records. You will need to give consent to each doctor you visit before that doctor can access your health records on HealthID. You can log onto www.discovery.co.za to give your consent. No unauthorised person will have access to your personal medical information.

HOSPITAL NETWORKS

DELTA HOSPITAL NETWORK

Applicable to Classic Delta Comprehensive, Essential Delta Comprehensive, Classic Delta Saver, Essential Delta Saver, Classic Delta Core and Essential Delta Core network options.

You are covered in full at hospitals in the Delta Hospital Network. For planned admissions to any other private hospital, you must pay an upfront amount of R5 450. This does not apply in an emergency.

Delta network

Gauteng

- Arwyp Medical Centre
- Life Bedford Gardens Hospital
- Netcare Bougainville Private Hospital
- Life Brenthurst Clinic
- Life Carstenhof Clinic
- Clinix Private Hospital – Lesedi
- Clinix Private Hospital – Sebokeng
- Clinton Clinic
- Emfuleni Medi-Clinic
- Netcare Femina Hospital
- Life Fourways Hospital
- Legae Private Hospital
- Lenmed Clinic
- Life Little Company of Mary
- Louis Pasteur Hospital
- Midvaal Private Hospital
- Morningside Medi-Clinic
- Life Robinson Private Hospital

- Life Roseacres Clinic
 - Suikerbosrand Clinic
 - The Donald Gordon Medical Centre
 - Life Wilgeheuwel Hospital
- [Plus 42 day-clinics](#)

Free State

- Life Rosepark Hospital
 - Universitas Private Hospital
- [Plus 3 day-clinics](#)

KwaZulu-Natal

- Life Chatsmed Garden Hospital
 - Life Entabeni Hospital
 - Ethekwini Hospital
 - Midlands Medical Centre
 - Life Westville Hospital
- [Plus 8 day-clinics](#)

Western Cape

- Cape Town Medi-Clinic
 - Life Claremont Hospital
 - Life Kingsbury Hospital
 - Mitchells Plain Medical Centre
 - Panorama Medi-Clinic
 - Vergelegen Medi-Clinic
- [Plus 13 day-clinics](#)

Eastern Cape

- Life New Mercantile Hospital

Please note that these lists are subject to change. Go to www.discovery.co.za for the latest list of hospitals.

GENERAL EXCLUSIONS

The 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.

General exclusion list

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

KeyCare Series exclusions

In addition to the general exclusions that apply to all plans, the KeyCare Series does not cover the following, except if the Prescribed Minimum Benefits say schemes must:

1. Hospital admissions related to:
 - Dentistry
 - Nail disorders
 - Skin disorders
 - 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
 - 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 and processors
 - Healthcare services that should be done out of hospital and for which an admission to hospital is not necessary
2. Correction of Hallux Valgus/Bunion and Tailor's Bunion/Bunionette
3. Arthroscopy
4. Removal of varicose veins
5. Refractive eye surgery
6. Non-cancerous breast conditions
7. Healthcare services outside South Africa

We also do not cover the cost of treatment for any complications or the direct or indirect expenses related to any of these excluded conditions and treatments.

The benefits outlined in this guide are a summary of the plans registered in the medical scheme rules. These benefits are reviewed annually and amended in line with the requirements of the Medical Schemes Act and also take into account the requirements of the Consumer Protection Act where it relates to the business of a medical scheme.

VITALITY

KNOW YOUR HEALTH | IMPROVE YOUR HEALTH | GET REWARDED

Discovery Vitality: The wellness programme that rewards you for getting healthier

Vitality helps you to get healthier by giving you the knowledge, tools, personalised wellness programmes and motivation to improve your health. Apart from the fact that a healthy lifestyle is generally more rewarding, it's been clinically proven that Vitality members have lower healthcare costs than non-Vitality members. So join today and start the journey to a healthier you and a more rewarding lifestyle.



- Up to 35% savings on local and international flights
- Up to 50% savings on a wide range of hotel accommodation
- Up to 25% savings on car rental
- Free calls* and boosted data with VitalityMobile
- Wide variety of shopping rewards
- Movies at less than half price
- Even more rewards with a DiscoveryCard

To join Vitality or to find out more, visit www.discovery.co.za, call 0860 99 88 77, or contact your financial adviser or your company's HR representative.
To apply for your DiscoveryCard, call 0860 11 22 73. Please note that all information displayed here is only a summary of the Vitality benefits. Specific terms and conditions apply to each benefit. *Subject to a fair usage policy.

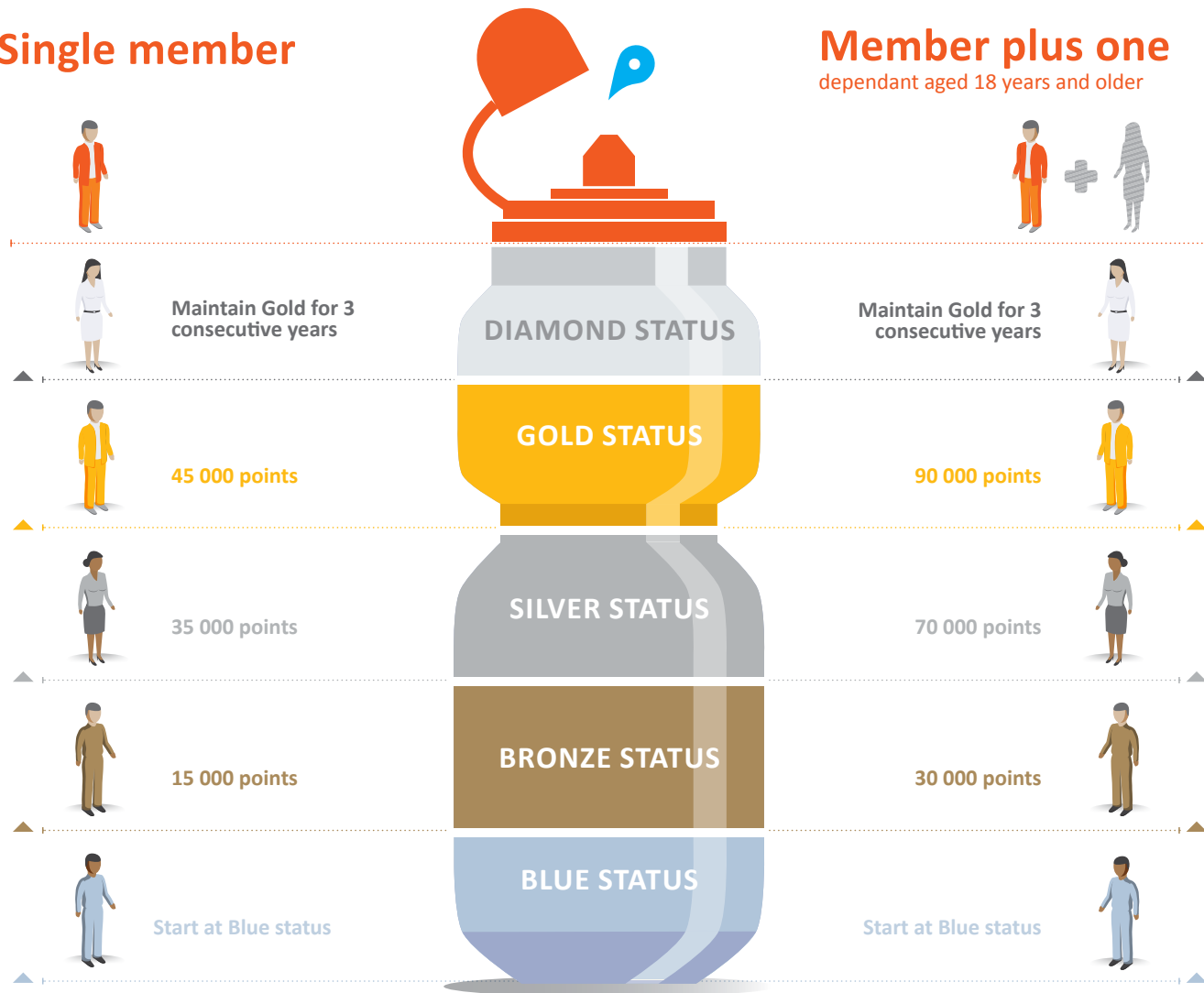
The Vitality points guide

Start at Blue status and move up the Vitality ladder as you improve your health and earn Vitality points through healthy activities. You'll move from Blue status to Bronze, Silver, Gold and finally to the highest – Diamond Vitality status.

Single member

Member plus one

dependant aged 18 years and older



For each additional member aged 18 years and older, add: 10 000 (Bronze), 20 000 (Silver), 30 000 (Gold).



The benefits explained in this brochure are provided by the 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 the Discovery Health Medical Scheme plans, awaiting formal approval from the Council for Medical Schemes. When reference is made to “we” in the context of benefits, members, payments or cover, in this brochure this is reference to the Discovery Health Medical Scheme. For compliance questions, email compliance@discovery.co.za. Vitality is not part of the Discovery Health Medical Scheme. Vitality is a separate product sold and administered by Discovery Vitality (Pty) Ltd. Registration number 1999/007736/07, an authorised financial services provider.