

2024 CORE PLANS

CLASSIC

CLASSIC DELTA

ESSENTIAL

ESSENTIAL DELTA

COASTAL



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 to a hospital
- How you are covered for preventative screening, diagnosis and treatment of medical conditions
- Which benefits you need to apply for and if there are any limits for certain benefits
- Your access to a truly personalised health journey through the Discovery Health app. This 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. In all instances, Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on www.discovery.co.za. When reference is made in this brochure to 'we' in the context of benefits, members, payments or cover, this refers to Discovery Health Medical Scheme. We are continuously improving our communication to you. The latest version of this guide as well as detailed benefit information is available on www.discovery.co.za. 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

About some of the terms we use in this document.

C

Chronic Disease List (CDL)

A defined list of chronic conditions we cover according to the Prescribed Minimum Benefits (PMBs).

Chronic Drug Amount (CDA)

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

Chronic Illness Benefit (CIB)

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

Comprehensive cover

This cover includes benefits that go beyond the essential healthcare services and Prescribed Minimum Benefits as prescribed by the Medical Schemes Act. Comprehensive cover offers additional cover and supplementary benefits to compliment basic cover. You have the flexibility to choose your healthcare options and service providers. Whether it's 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 makes sure that you get treatment that is expected and clinically appropriate.

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

Co-payment

This is an amount that you need to pay towards a healthcare service. The amount can vary by the type of covered healthcare service, place of service or if the amount the service provider charges is higher than the rate 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

Cover refers to the benefits you have access to and how we pay for these healthcare services such as consultations, medicine and hospitals, on your health plan.

D

Deductible

Depending on the plan you choose, this is the amount that you must pay upfront to the hospital or day clinic for specific treatments and/or procedures or if you use a facility outside of the network. 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.

Designated service provider (DSP)

A healthcare provider (for example doctor, specialist, allied healthcare professional, pharmacy or hospital) who we have an agreement with to provide treatment or services at a contracted rate. Visit www.discovery.co.za or click on Find a healthcare provider on the Discovery app to view the full list of DSPs.

Discovery Health Rate (DHR)

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

Discovery Home Care

Discovery Home Care is an additional service that offers you quality home-based care in the comfort of your home for healthcare services like IV infusions, wound care, post-natal care and advanced illness care.

E

Efficiency discount arrangement

An option where members on the Delta Core plans benefit from a lower contribution in exchange for limiting their access to a restricted network.

Emergency medical condition

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

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

F

Find a healthcare provider

Find a healthcare provider is a medical and provider search tool which is available on the Discovery Health app or website www.discovery.co.za.

H

HealthID

HealthID is an online digital platform that gives your doctor fast, up-to-date access to your health information. Once you have given consent, your doctor can use HealthID to access your medical history, make referrals to other healthcare professionals and check your relevant test results.

M

Medicine list (formulary)

A list of medicine we cover in full for the treatment of approved chronic condition(s). This list is also known as a formulary.

N

Networks

Depending on your chosen plan, you may need to make use of specific hospitals, pharmacies, doctors, specialists or allied health professionals in a network. We have payment arrangements with these providers to ensure you get access to quality care at an affordable cost. By using network providers, you can avoid having to pay additional costs and co-payments yourself.



Home-based Hospital Network

You have full cover for carefully selected low-acuity conditions if you use a designated service provider in the Home-based Hospital Network.



Hospital Networks

If you have chosen a plan with a hospital network make sure you use a hospital in that network to get full cover.



Doctor Networks

You have full cover for GPs, specialists or allied healthcare professionals who we have payment arrangements with.



Day Surgery Networks

You have full cover for a defined list of procedures in our Day Surgery Network.



Medicine Networks

Use a pharmacy in our network to enjoy full cover and avoid co-payments when claiming for chronic medicine on the medicine list.

P

Payment arrangements

The Scheme has payment arrangements with various healthcare professionals and providers to ensure that you can get full cover with no shortfalls.

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 of 1998 (Act No. 131 of 1998) and its Regulations, all medical schemes have to cover the costs related to the diagnosis, treatment and care of:

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

To access Prescribed Minimum Benefits (PMBs), there are rules defined by the Council for Medical Schemes (CMS) that apply:

- Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit (PMB) conditions
- The treatment needed must match the treatments in the defined benefits
- You must use designated service providers (DSPs) in our network. This does not apply in emergencies. Where appropriate and according to the Rules of the Scheme, you may be transferred to a hospital or other service providers in our network, once your condition has stabilised. If you do not use a DSP we will pay up to 80% of the Discovery Health Rate (DHR). You will be responsible for the difference between what we pay and the actual cost of your treatment.

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

P

Primary care doctor

A primary care doctor helps you take care of your general health. Having one nominated doctor who manages your health and coordinates your care leads to better health outcomes. Your primary care doctor knows your complete medical history and takes the healthcare approach that works best for you.

R

Reference price

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

Relate accounts

Any account other than the hospital account for in-hospital care. This could include the accounts for the admitting doctor, anaesthetist and any approved healthcare expenses like radiology or pathology.

S

Shariah compliant arrangement

An arrangement which enables you to have your health plan administered in accordance with principles that are Shariah compliant.

Key features

Unlimited cover for hospital admissions

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

Full cover for chronic medicine

Full cover for chronic medicine on our formulary for all Chronic Disease List (CDL) conditions when you use a pharmacy in our network.

Discovery Health app and virtual benefits

The Discovery Health app gives you access to a truly personalised health journey and a way to navigate the healthcare system easily. Access the advice and healthcare support you need 24/7 through a set of innovative features.

Extensive cover for pregnancy

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

WELLTH Fund

The WELLTH Fund covers a comprehensive list of additional screening and prevention healthcare services according to your individual health needs.

Full cover in hospital for related accounts

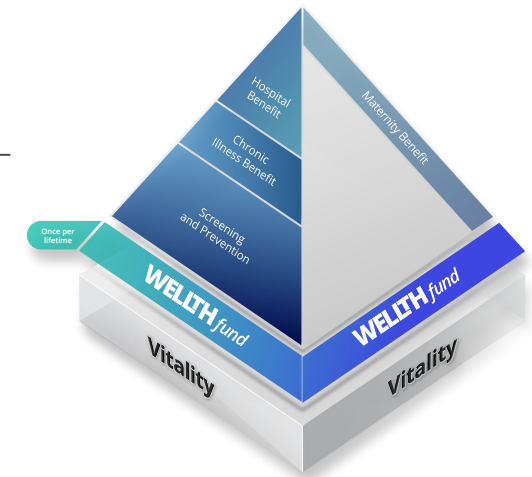
Guaranteed full cover in hospital for specialists who we have a payment arrangement with, up to 200% of the Discovery Health Rate (DHR) on Classic plans, and up to 100% of the DHR on Essential and Coastal plans for other healthcare professionals.

Screening and prevention

Screening and prevention benefits that cover vital tests to detect early warning signs of serious illness.

Cover when travelling

Cover for medical emergencies when travelling.



Shariah compliant arrangement available on all health plans.

The Discovery Health app is brought to you by Discovery Health (Pty).

Vitality is a separate wellness product sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07. Limits, terms and conditions apply.

The benefits

on the different Core Plans

The five plan options have differences in benefits, as shown in the table. All other benefits not mentioned in the table are the same across all plan options.

	CLASSIC CORE	CLASSIC DELTA CORE	ESSENTIAL CORE	ESSENTIAL DELTA CORE	COASTAL CORE
HOSPITAL COVER					
Hospitals you can go to	Any private hospital approved by the Scheme	Private hospital in the Delta Network	Any private hospital approved by the Scheme	Private hospital in the Delta Network	Any approved hospital in the four coastal provinces
Defined list of procedures in a Day Surgery Network	Private day surgery facility in the Day Surgery Network	Private day surgery facility in the Delta Day Surgery Network	Private day surgery facility in the Day Surgery Network	Private day surgery facility in the Delta Day Surgery Network	Private day surgery facility in the Coastal Day Surgery Network
Cover for healthcare professionals in hospital	Twice the Discovery Health Rate (DHR) (200%)		Up to the Discovery Health Rate (DHR) (100%)		



Your access to Prescribed Minimum Benefits and cover in an emergency

What are Prescribed Minimum Benefits

According to the Prescribed Minimum Benefit (PMB) conditions in terms of the Medical Schemes Act 131 of 1998 and its Regulations, all medical schemes have to cover the costs related to the diagnosis, treatment and care of:

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

To access Prescribed Minimum Benefits (PMBs), there are rules defined by the Council for Medical Schemes (CMS) that apply:

- Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit (PMB) conditions.
- The treatment needed must match the treatments in the defined benefits.
- You must use designated service providers (DSPs) in our network. This does not apply in emergencies. Where appropriate and according to the Rules of the scheme, you may be transferred to a hospital or other service providers in our network, once your condition has stabilised. If you do not use a DSP we will pay up to 80% of the Discovery Health Rate (DHR). You will be responsible for the difference between what we pay and the actual cost of your treatment.

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

What is a medical emergency?

An emergency medical condition, also referred to as an emergency, 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 would place the person's life in serious jeopardy. An emergency does not necessarily require a hospital admission. We may ask you or your treating provider for additional information to confirm the emergency.

Assistance during or after a traumatic event

You have access to dedicated assistance in the event of a traumatic incident or after a traumatic event. By calling Emergency Assist you and your family have access to trauma support 24 hours a day. This service also includes access to counseling and additional benefits for trauma related to gender-based violence.

What we pay for

We pay for all of the following medical services that you may receive in an emergency:

- The ambulance (or other medical transport)
- The account from the hospital
- The accounts from the doctor who admitted you to the hospital
- The anaesthetist
- Any other healthcare provider that we approve.



Discovery Health App and virtual benefits

Don't search your health, discover it.

The Discovery Health app gives Discovery Health Medical Scheme members access to a truly personalised health journey and a way to navigate the healthcare system easily. Access the advice and healthcare support you need 24/7 through these innovative features



Check your symptoms

Use our Artificial Intelligence (AI) platform to diagnose your symptoms and get guidance, talk to a doctor, or request emergency assistance.



Manage your plan

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



Online counselling with Digital Mental Health

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 your claims will fund from your available Prescribed Minimum Benefits (PMBs), subject to clinical entry criteria. If you do not meet the criteria or have used your benefits, you will need to pay for the claims.



Online Pharmacy

Order your medicine for delivery or shop all other in-store items – delivered to your door.



Personalised health nudges

Access personalised health and wellness recommendations based on your unique health profile.



Emergency Assist

Stay safe with our panic button on the Discovery Health app for emergency medical care. Call for help, request a call back, or we'll locate you and dispatch emergency care.



Virtual Physical Therapy

Access to personalised and evidence based virtual physical therapy, prescribed by an appropriate healthcare professional. Virtual Physical Therapy is not a covered benefit on your plan type and you will need to pay for the claims.



Virtual Urgent Care

Skip the waiting room and urgently consult with a doctor 24/7 online and get digital prescriptions – no matter where you are. We cover you for four virtual urgent care sessions per family, per year, subject to clinical entry criteria. Any additional sessions you will need to fund yourself.



Your access to care at home

Access to quality care from home



Home-based Hospital Network

If you are admitted to our Home-based Hospital Network designated service provider, you have access to enhanced benefits and services delivered through your personalised care team. We pay all services offered as part of this network programme from your Hospital Benefit, if you have a valid pre-authorisation for hospitalisation.

The Home-based Hospital Network is the designated service provider (DSP) for the Delta plans for home-based care for qualifying conditions such as chronic obstructive pulmonary disease, pneumonia, complicated urinary tract infection, heart failure, cellulitis, deep vein thrombosis, asthma and diabetes. Members do not need to use this network in the event of an emergency, or if not deemed clinically appropriate for home-based care according to the treating provider. Should you choose to not make use of this network once your treating healthcare provider has recommended it as part of your care, an upfront deductible of R5,000 will apply to the admission.

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

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

Discovery Home Care is a service provider. Practice 080 000 8000190, Grove Nursing Services (Pty) Ltd registration number 2015/191080/07, trading as Discovery HomeCare.



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.



Cover for Home Care

Discovery Home Care is a service that offers you quality care in the comfort of your own home when recommended by your doctor as an alternative to a hospital stay. Services include postnatal care, end-of-life care, IV infusions (drips) and wound care. These services are paid from the Hospital Benefit, subject to approval. Discovery Home Care is the designated service provider (DSP) for administration of defined intravenous infusions. Avoid a 20% co-payment by using Discovery Home Care for these infusions.



Essential screening and prevention benefits

This benefit pays for certain tests that can detect early warning signs of serious illnesses. We cover various screening tests at our wellness providers, for example, blood glucose, cholesterol, HIV, Pap smear or HPV test for cervical screening, mammograms and/or ultrasounds and prostate screenings.

What we pay for

We cover various screening tests at our wellness providers.

These tests are paid from the Screening and Prevention Benefit. Consultations that do not form part of Prescribed Minimum Benefits (PMBs) will be paid from your available day-to-day benefits.



Screening for kids

This benefit covers the assessment of your child's growth and development, which includes the measurement of weight, height, body mass index and blood pressure at one of our wellness providers.



Screening for adults

This benefit covers a health check which is a simple but helpful set of basic health screenings that are covered annually. A Health Check is performed at the point of care with finger-prick tests, where appropriate. Some of the screenings include blood pressure, blood glucose, cholesterol or lipogram tests, body mass index and HIV screening. We also cover a mammogram or ultrasound of the breast every two years, a Pap smear once every three years or a HPV test once every five years, a mental wellbeing assessment every year, PSA test (prostate screening) each year and bowel cancer screening tests every two years for members between 45 and 75 years. These tests are paid from the Screening and Prevention Benefit.



Screening for seniors

In addition to the screening for adults, members aged 65 years and older have cover for an age appropriate falls risk screening assessment in our defined pharmacy network. You may have cover for an additional falls risk assessment when referred to a Premier Plus GP, depending on your screening test results and if you meet the Scheme's clinical entry criteria.



Visit www.discovery.co.za to view the detailed Screening and Prevention Benefit guide.

Additional tests

Clinical entry criteria may apply to these tests:

- Defined diabetes and cholesterol screening tests
- Breast MRI 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 may apply):

- Seasonal flu vaccine for members who are pregnant, 65 years or older, registered for certain chronic conditions or healthcare professionals
- Pneumococcal vaccine for members over the age of 65 or those registered for certain chronic conditions
- COVID-19 vaccines are covered from the WHO Global Outbreak Benefit. Refer to section 11 for more information.



You have access to the **WELLTH** fund

The WELLTH Fund covers a comprehensive list of screening and prevention healthcare services to ensure that you are empowered to take specific action according to your individual health needs.

This benefit is separate from and additional to the Screening and Prevention Benefit and will be available once per lifetime for all members and dependants who have completed their health checks. Your WELLTH Fund can be used for appropriate screening and prevention healthcare services up to your WELLTH Fund limit. Cover is subject to the Scheme's clinical entry criteria, treatment guidelines and protocols.

How to get access

The Wellth Fund was introduced in 2023 and is available for two benefit years once all beneficiaries over the age of two years complete their age-appropriate health check as described on the previous page at a provider in our Wellness Network. For new joiners, the benefit is available in the year of joining and the year thereafter.



What limits apply

The benefit is available once per beneficiary per lifetime. Qualifying healthcare services are covered up to a maximum of the Discovery Health Rate (DHR), subject to the overall benefit limit.

Your WELLTH Fund limit is dependant on the size and make up of your family on your policy:

- R2,500 per adult dependant
- R1,250 per child dependant two years and older
- Up to a maximum of R10,000 per family

The WELLTH Fund is available to all registered beneficiaries on the membership. The WELLTH Fund will not cover screening and prevention healthcare services already covered by other defined benefits.

These include:



General health



Women and men's health



Physical health



Children's health



Mental health



Medical monitoring devices



Visit www.discovery.co.za to view the detailed Wellth Fund guide.



Maternity benefit

You have cover for maternity and early childhood

You get cover for healthcare services related to your pregnancy and treatment for the first two years of your baby's life. This applies from the date of activation of the benefit for each pregnancy and for each child from birth until they are two years old.



Visit www.discovery.co.za to view the detailed Maternity Benefit guide.



During pregnancy

Antenatal consultations

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

Ultrasound scans and screenings during pregnancy

You are covered for up to two 2D ultrasound scans or one 2D ultrasound scan and one nuchal translucency test. 3D and 4D scans are paid up to the rate we pay for 2D scans. You are also covered for one chromosome test or Non-Invasive Prenatal Test (NIPT), if you meet the clinical entry criteria.

Flu vaccinations

We pay for one flu vaccination during your pregnancy.

Blood tests

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



After you give birth

GP and specialists to help you after birth

Your baby under the age of two years is covered for two visits to a GP, paediatrician or an ear, nose and throat specialist.

Other healthcare services

You also have access to postnatal care, which includes a postnatal consultation for complications post delivery, a nutritional assessment with a dietitian and two mental healthcare consultations with a counsellor or psychologist.



Pre- and postnatal care

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

How to get the benefit

You can activate the benefit in any of these ways:

- Create your pregnancy or baby profile on the Discovery Health app or on our website at www.discovery.co.za
- When you pre-authorise your delivery or you register your baby as a dependant on the Scheme

Chronic benefits

You have cover for treatment for ongoing medical conditions (chronic conditions)

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

What we cover

Prescribed Minimum Benefit (PMB) conditions

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

Our plans offer benefits that are richer than PMBs. To access PMBs, certain rules apply.

Medicine cover for the Chronic Disease List

You have full cover for approved chronic medicine on our medicine list. For medicine 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 called the Chronic Drug Amount (CDA).

How we pay for consultations and medicine

You must nominate a GP in the Discovery Health Network to be your primary care doctor to 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, or the Discovery Health app.

For full cover on your GP consultations you must visit your nominated primary care network GP. If you see a GP that 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 later pages in section 7.

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

How to get the benefit

You must apply for the Chronic Illness Benefit (CIB). Your primary care GP must complete the form online or send it to us for approval.

Visit www.discovery.co.za to view the detailed Chronic Illness Benefit (CIB) guide.

Chronic benefits and where to get your medicine



Chronic Disease List (CDL) conditions

Chronic conditions covered on all 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

Use a pharmacy in our networks

Avoid a 20% co-payment on your chronic medicine by using our designated service providers (DSPs).

How to get your medicine

You now have greater convenience and flexibility in managing your medicine needs. Order directly from any MedXpress Network pharmacy, including Clicks, Dis-Chem, or Medirite - with enhanced platforms for greater control. Alternatively, you can make use of our Online Pharmacy functionality on the new Discovery Health app. From prescription uploads to delivery tracking, managing all your medicine needs is now smoother than ever.

Medicine tracker

You can set up reminders and prompts to assist you with taking your medicine on time and as prescribed. Your approved chronic medicine will automatically be displayed, and you will then be prompted to take your medicine and confirm when each dose is taken.

If you need chronic dialysis

We cover these expenses in full if we have approved your treatment plan and you use a provider in our network. If you go elsewhere, we will pay up to 80% of the Discovery Health Rate (DHR).

Care Programmes

Condition-specific care programmes for diabetes, mental health, HIV and heart conditions

We cover preventative and condition-specific care programmes that help you to manage diabetes, mental health, HIV or heart-related medical conditions. You have to be registered on these condition-specific care programmes to unlock additional benefits and services. You and your Premier Plus GP can track progress on a personalised dashboard to identify the next steps to optimally manage your condition and stay healthy over time. Cover is subject to the Scheme's clinical entry criteria, treatment guidelines and protocols.



Disease Prevention Programme

If you are identified to be at risk of cardio-metabolic risk syndrome, your 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 have access to 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 with the day-to-day management of your condition.



Diabetes Care Programme

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



Cardio Care Programme

If you are registered on the Chronic Illness Benefit (CIB) for hypertension, hyperlipidaemia or ischaemic heart disease, you have access to a defined basket of care and an annual cardiovascular assessment, if referred by your nominated Premier Plus GP and enrolled on the Cardio Care Programme.



Mental Health Care Programme

Once enrolled on the programme by your network psychologist or nominated Premier Plus GP, you have access to defined cover for the management of major depression. Enrolment on the programme unlocks cover for prescribed medicine, access to either individual or group psychotherapy sessions (virtual and face-to-face therapy) and additional GP consultations to allow for effective evaluation, tracking and monitoring of treatment. Qualifying members will also have access to a relapse prevention programme, which includes additional cover for a defined basket of care for psychiatry consultations, counseling sessions and care coordination services.



HIV Care Programme

If you are registered on the HIV programme by your nominated Premier Plus GP, you are covered for the care you need, which includes additional cover for social workers. You can be assured of confidentiality at all times. You need to get your medicine from a designated service provider (DSP) to avoid a 20% co-payment.

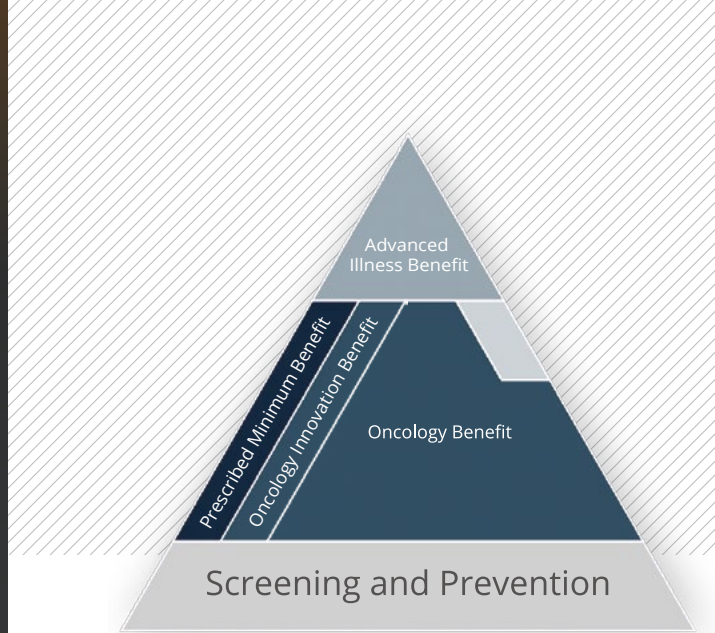


Oncology Care Programme

You have access to comprehensive cover for cancer treatment. This includes access to high cost medicine, innovative treatment and extended cover once you reach certain limits.



Visit www.discovery.co.za to view the detailed Oncology Benefit guide



Prescribed Minimum Benefits (PMB)

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

Oncology Benefit

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

We cover the first R250,000. If your treatment costs more than the cover amount, we will cover up to 80% of the subsequent additional costs.

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

Oncology Innovation Benefit

You have cover for a sub-set of the defined list of innovative cancer medicine covered by the Oncology Innovation Benefit, subject to the Scheme's clinical entry criteria. You will need to pay 50% of the cost of these treatments.

How we cover medicine

You need to get your approved oncology medicine on our medicine list from a designated service provider (DSP) to avoid a 20% co-payment. Speak to your treating doctor to confirm that they are using our DSPs for your medicine and treatment received in rooms or at a treatment facility.

Advanced Illness Benefit

Members have access to 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. You also have access to a GP consultation to facilitate your palliative care treatment plan.



Hospital Benefit

If you need to be admitted to hospital

All Core plans offer cover for hospital stays. There is no overall limit for the Hospital Benefit.

H View all the hospitals on the Delta and Coastal hospital networks using Find a healthcare provider on the Discovery Health app

What is the benefit?

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

What we cover

You have unlimited cover in any private hospitals approved by the Scheme, subject to the network requirements on the Delta options and Coastal plan.

Your doctor may recommend home-based care as part of your treatment. You will need to make use of our Home-based Hospital Network which is the designated service provider (DSP) for home-based care. If you choose not to make use of the DSP, you will need to pay R5,000 upfront for your admission.



How to get the benefit

Get your confirmation first

Contact us to confirm your hospital stay before you are admitted (this is known as pre-authorisation).

Where to go

If you are on a Delta option or Coastal Core plan you need to use a hospital in the network for your plan. On all other plans you can go to any private hospital approved for funding by the Scheme. The funding of newly licensed facilities is subject to approval by the Scheme, on all health plans. View the hospital networks on our website, www.discovery.co.za.

What we pay

We pay for planned hospital stays from your Hospital Benefit. We pay for services related to your hospital stay, including all healthcare professionals, services and medicine authorised by the Scheme for your hospital stay.

If you use doctors, specialists and other healthcare professionals that we have an agreement with, we will pay for these services in full. We pay up to 200% of the Discovery Health Rate (DHR) on Classic plans, and up to 100% of the DHR for Essential and Coastal plans for other healthcare professionals.

You can avoid co-payments by:

- Using healthcare professionals that we have a payment arrangement with
- Going to a hospital in the network of hospitals for your plan, if you are on the Delta or Coastal options.








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, there are limits to how much you can claim for some treatments.

Contact us in good time before you have to go to hospital. We will let you know what you are covered for. If you do not contact us before you go, we might not pay the costs.

Hospital cover

The Core plans offer unlimited hospital cover

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

Healthcare providers and services	What we pay
 The hospital account	<ul style="list-style-type: none"> ▪ The full account at the agreed rate with the hospital ▪ On the Delta options, you must pay an upfront amount of R10,200 for planned admissions to hospitals not in the Delta Hospital Network ▪ On the Coastal plan you must go to an approved hospital in the Coastal region for planned admissions. We pay 70% of the Discovery Health Rate (DHR) if you go to a Scheme approved hospital outside of the coastal network
 Upfront payment for a defined list of procedures performed outside of the Day Surgery Network	Classic, Essential and Coastal plans: You must pay an upfront payment of R6,650 Delta options: You must pay an upfront payment of R10,200
 Defined list of procedures performed in specialist rooms	Up to the agreed rate where authorised by the Scheme
 Specialists we have a payment arrangement with	The full account at the agreed rate
 Specialists we do not have a payment arrangement with and other healthcare professionals	Classic plans: Twice the Discovery Health Rate (DHR) (200%) Essential and Coastal plans: The Discovery Health Rate (DHR) (100%)
 X-rays and blood tests (radiology and pathology) accounts	Up to the Discovery Health Rate (DHR) (100%)
 MRI and CT scans	Up to the Discovery Health Rate (DHR) (100%) if it is related to your hospital admission from your Hospital Benefit. If it is not related to your admission, or for conservative back and neck treatment, you will have to pay for it.



Hospital cover

The Core plans offer unlimited hospital cover



Scopes (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)

Admissions for scopes

Depending on where you have your scope done you have to pay the following amount and we pay the balance of the hospital and related accounts from your Hospital Benefit.

Upfront payments for scope admissions:

	DAY CLINIC ACCOUNT	HOSPITAL ACCOUNT
Classic, Essential, Coastal and Delta options	R4,300	R7,350, this co-payment will reduce to R6,100 if performed by a doctor who is part of the Scheme's value-based network
IF BOTH A GASTROSCOPY AND COLONOSCOPY ARE PERFORMED IN THE SAME ADMISSION		
Classic, Essential, Coastal and Delta options	R5,250	R9,150, this co-payment will reduce to R7,600 if 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:

Where a scope is performed in a facility outside of the Day Surgery Network an upfront payment of R6,650 will apply, except if performed in a hospital outside the Day Surgery Network where an upfront payment of R7,350 will apply. Where both a gastroscopy and colonoscopy are performed the upfront payment of R9,150 will apply. For Delta options, an upfront payment of R10,200 will apply.

No upfront payment applies:

If scopes are performed in the doctor's rooms, as part of a confirmed Prescribed Minimum Benefits (PMB) condition, or the patient is aged 12 or under, you will not have to pay any amount upfront. We pay the account from the Hospital Benefit.



Benefits with an annual 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

No limit for planned hip and knee joint replacements if you use a provider in our network, or up to 80% of the Discovery Health Rate (DHR) if you use a provider outside our network up 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

No limit if you get your prosthesis from a provider in our network or 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. Three days per approved admission per person for detoxification.



Prosthetic devices used in spinal surgery

There is no overall limit if you get your prosthesis from our preferred suppliers. If you do not use a preferred supplier, a limit of R17,500 applies for the first level and R35,000 for two or more levels, limited to one procedure per person per year.

You have full cover for approved spinal surgery admissions if you use a provider in our spinal surgery network. Planned admissions outside of our network will be funded at up to 80% of the Discovery Health Rate (DHR) for the hospital account.

You also have cover for out-of-hospital conservative spinal treatment, see section 11.



Mental health

21 days for admissions or up to 15 out-of-hospital consultations per person for major affective disorders, anorexia and bulimia and up to 12 out-of-hospital consultations for acute stress disorder accompanied by recent significant trauma. Three 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 elsewhere, we will pay up to 80% of the Discovery Health Rate (DHR) for the hospital account.



Benefits with an annual limit

You have access to extra benefits to enhance your cover.



Dental treatment in hospital

Dental appliances and prosthesis

You are responsible for paying the cost of all dental appliances and prosthesis, their placements and orthodontic treatment (including the related accounts for orthognathic surgery).

Severe dental and oral surgery in hospital

The Severe Dental and Oral Surgery Benefit covers a defined list of procedures, with no upfront payment and no overall limit. Certain procedures are covered in our Day Surgery Network. 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 the clinical entry criteria is met, cover for dental appliances and prostheses and the placement thereof are paid up to an annual limit of R65,150 per person per year.

Dental treatment in hospital

Except where approved for severe dental and oral surgery, you need to pay a portion of your hospital or day clinic account upfront for dental admissions. This amount varies, depending on your age and the place of treatment. We pay the balance of the hospital account from your Hospital Benefit, up to 100% of the Discovery Health Rate (DHR).

We pay the related accounts, which include the dental surgeon's account, from your Hospital Benefit, up to 100% of the Discovery Health Rate (DHR). On Classic plans, we pay anaesthetists up to 200% of the Discovery Health Rate (DHR).

Upfront payment for dental admissions:

HOSPITAL ACCOUNT	DAY CLINIC ACCOUNT
MEMBERS 13 YEARS AND OLDER:	
R8,250	R5,300
MEMBERS UNDER 13:	
R3,200	R1,450

Cover for procedures in the Day Surgery Network

We cover specific procedures that can be done 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 get the benefit

View the list of day surgery procedures on the next page. You must contact us to get confirmation of your procedure (called pre-authorisation).

How we pay

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

If you use doctors, specialists and other healthcare professionals that we have a payment arrangement with, we will pay for these services in full. We pay up to 200% of the Discovery Health Rate (DHR) on Classic plans, and up to 100% of the DHR on Essential and Coastal plans for other healthcare professionals.

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, Essential and Coastal	Day Surgery Network	R6,650
Delta options	Delta Day Surgery Network	R10,200



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

The following is a list of procedures to 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 nose bleed (extensive cautery)
- Sinus lavage
- Scopes (nasal endoscopy, laryngoscopy)
- middle ear procedures (mastoidectomy, myringoplasty, grommets)

Eye procedures

- Cataract surgery
- 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)

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 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, fasciectomy). Subject to individual case review
- Repair bunion or toe deformity
- Treatment of simple closed fractures and/or dislocations, removal of pins and plates. 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.



International Travel Benefit

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



Mental wellbeing

Members identified with moderate to severe symptoms of depression following a mental wellbeing assessment, have access to a virtual consultation, where applicable, with a Premier Plus GP or network psychologist. Cover is subject to clinical entry criteria.



Supportive care after an admission

If you qualify, you have access to a readmission prevention programme for select qualifying conditions. This programme gives you access to funding 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 entry criteria, we will reach out to you and support you to access the benefit.



The Trauma Recovery Extender Benefit

The Trauma Recovery Extender Benefit extends your cover for out-of-hospital claims related to certain traumatic events. Claims are paid from the Trauma Recovery Extender Benefit for the rest of the year in which the trauma occurred, as well as the year after the event occurred. You and your dependants on your health plan have access to six counselling sessions per person per year by a psychologist, clinical social worker or registered counsellor for the year in which the trauma event occurred and the year after.



International second opinion services

Through your specialist, you have access to second opinion services from The Clinic by Cleveland Clinic for life-threatening and life-changing conditions. We cover 75% for 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 which includes cover for virtual and face-to-face consultations with an appropriately registered allied healthcare professional.

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.



Extra benefits on your plan

You get the following extra benefits to enrich your cover.



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.



Advanced Illness Benefit

Members have access to 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. You also have access to a GP consultation to facilitate your palliative care treatment plan.



In rooms procedures

You have cover for a defined list of procedures performed in specialist rooms. Cover is up to the agreed rate, where authorised by the Scheme, from your Hospital Benefit.



WHO Global Outbreak Benefit

The WHO Global Outbreak Benefit is available to all members during a declared outbreak period. The benefit provides cover for the administration of vaccinations (where applicable) as well as a defined basket of care for out-of-hospital healthcare services related to outbreak diseases such as COVID-19 and monkeypox.

Your contributions



	MAIN MEMBER	ADULT	CHILD*
CONTRIBUTIONS			
Classic Core	R3,322	R2,621	R1,329
Classic Delta Core	R2,659	R2,097	R1,063
Essential Core	R2,855	R2,141	R1,146
Essential Delta Core	R2,281	R1,716	R915
Coastal Core	R2,714	R2,037	R1,078

* We count a maximum of three children when we calculate the monthly contributions. In the case of foster children, every child added to the policy is charged for.



Exclusions

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

Healthcare services that are not covered on your plan

Medical conditions during a waiting period

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

The general exclusion list includes:

- Reconstructive treatment and surgery, including cosmetic procedures and treatments
- Otoplasty for bat ears, port-wine stains and blepharoplasty (eyelid surgery)
- Breast reductions or enlargements and gynaecomastia
- Obesity
- Infertility, unless part of Prescribed Minimum Benefits (PMBs)
- Frail care
- 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 above, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits (PMBs).



Exclusive access to value- added offers

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

Go to www.discovery.co.za to access these value-added offers.

● Savings on personal and family care items

You can sign up for Healthy Care to get savings on a vast range of personal and family care products at any Clicks or Dis-Chem. Healthy Care items include a list of baby care, dental care, eye care, foot care, sun care and hand care products, as well as first aid and emergency items and over-the-counter medicine.

● Frames and lenses

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

● Savings on stem cell banking

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

● Access to Vitality to get healthier

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

Vitality is not part of Discovery Health Medical Scheme. Vitality is a separate wellness product, sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07. Limits, terms and conditions apply. Healthy Care 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.



Working to care for and protect you

Our goal is to provide support for you in the times 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 and feel that your query has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

02 | To contact the Principal Officer

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

03 | To lodge a dispute

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on www.discovery.co.za.

04 | To contact the Council for Medical Schemes

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council directly. 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 | 0861 123 267 | 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. Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on www.discovery.co.za. When reference is made to 'we' in the context of benefits, members, payments or cover, in this brochure this is reference to Discovery Health Medical Scheme.