



Executive Plan

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PLAN

Key features

Benefits available on the Executive Plan



Unlimited cover in any private hospital, including private ward cover



Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 300% of the DHR for other specialists



Full cover for chronic medicine for all Chronic Disease List conditions plus some additional chronic conditions; as well as access to an exclusive list of brand medicines



The highest savings account and an unlimited Above Threshold Benefit for your day-to-day healthcare needs



Additional cover when your Medical Savings Account runs out for GP consultation fees, kid's casualty visits, consultations via video call with paediatricians, preferred medicine, blood tests, maternity costs and some external medical items



Access to specialised, advanced medical care in South Africa and abroad



Unique access to DNA sequencing and non-invasive prenatal testing



Cover for medical emergencies when travelling

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

Hospital cover

We cover you in hospital for emergency and planned hospital admissions

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

Hospital account

Hospital account Covered in full at the rate agreed with the hospital We cover up to R1 600 a day in a private ward
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Related accounts

Specialists we have a payment arrangement with Full cover
Specialists we don't have a payment arrangement with 300% of the DHR from your day-to-day benefits
Other healthcare professionals 100% of the DHR from your day-to-day benefits
MRI and CT scans Paid from available day-to-day benefits up to 100% of the DHR
Scopes (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy) We pay the hospital account from the Hospital Benefit and all related accounts from your day-to-day benefits

Hospital cover

Healthcare services with an annual limit



Cochlear implants, auditory brain implants and processors

R197 000 for each person for each benefit



Internal nerve stimulators

R135 500 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 **R38 200** applies to each prosthesis.



Prosthetic devices used in spinal surgery

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



Mental health

21 days or 15 out-of-hospital consultations for each person



Alcohol and drug rehabilitation

21 days for each person



Dentistry

There is an overall limit of **R44 000** for each person. This limit applies to all related accounts. 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.



Day-to-day cover





We cover your day-to-day healthcare expenses from your MSA, INB or ATB





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

Specialists we have a payment arrangement with	100% of the agreed rate
Specialists we don't have a payment arrangement with	300% of the DHR
GPs and all other healthcare services	100% of the DHR
Preferred medicine	100% of the DHR
Non-preferred medicine	90% of the DHR

We also pay these amounts when you reach your Above Threshold Benefit. Over-the-counter medicines, vaccines and immunisations do not add up to your Annual Threshold or get paid from your Above Threshold Benefit. We add up the amount to the benefit limit available. Where the claimed amount is less than the DHR, we will pay and add the claimed amount to the Annual Threshold.




Some day-to-day healthcare services have limits. These are not separate benefits. Limits apply to claims paid from your MSA, INB (where applicable), claims paid from your pocket and ATB.

Professional services	 Single member	 One dependant	 Two dependants	 Three or more dependants
Allied, therapeutic and psychology healthcare services* (acousticians, biokineticists, chiropractors, counsellors, dietitians, homeopaths, nurses, occupational therapists, physiotherapists, podiatrists, psychologists, psychometrists, social workers, speech and language therapists, and audiologists)	R18 000	R21 650	R25 250	R30 350
Antenatal classes	R1 440 for your family			
Dental appliances and orthodontic treatment*	R44 000 for each person			

Medicine	 Single member	 One dependant	 Two dependants	 Three or more dependants
Prescribed medicine* (schedule 3 and above)	R30 100	R35 250	R40 350	R45 450
Over-the-counter medicine, vaccines and immunisations	We pay these claims from the available funds in your Medical Savings Account. These claims do not add up to or pay from the Above Threshold Benefit.			
Appliances and equipment				
Optical* (this limit covers lenses, frames, contact lenses and surgery or any healthcare service to correct refractive errors of the eye)	R6 200 for each person			
Wearable wellness devices (for a defined list of devices available at Clicks and Dis-Chem)	R800 for each person			
External medical items*	R58 800 for your family			
Hearing aids	R21 850 for your family			

* 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.

Contributions, MSA and Annual Threshold amounts

	 Main member	 Adult	 Child*
Contributions	R4 953	R4 953	R942
Annual Medical Savings Account amounts**	R14 856	R14 856	R2 820
Annual Threshold amounts**	R14 850	R14 850	R2 800

* 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.