



Saver and Core Series

SAVER
20
16
SERIES

CORE
20
16
SERIES

Key features

Benefits available on the Saver and Core Series

Saver



Core



Unlimited private hospital cover



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



Full cover for chronic medicine for all Chronic Disease List chronic conditions



A savings account for your day-to-day healthcare needs on the Saver Series



Additional cover when your Medical Savings Account runs out for GP consultation fees, kid's casualty visits, consultations via video call with paediatricians and maternity costs on the Saver Series



Unique access to DNA sequencing and non-invasive prenatal testing on the Saver Series



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.

The Saver and Core Series each have five health plan options

There are differences in benefits as indicated below.
The benefits not mentioned in the table are the same across all five options.

	Classic	Classic Delta	Essential	Essential Delta	Coastal
Hospital cover					
Hospital Network	Any private hospital	Private hospitals in the Delta network	Any private hospital	Private hospitals in the Delta network	Private hospitals in the four coastal provinces
Cover for healthcare professionals in hospital	200% of the DHR		100% of the DHR		
Chronic benefits					
Saver Designated network for chronic medicines	You have cover for approved chronic medicine in our network of pharmacies. If you use a pharmacy outside of this network, you may have a co-payment on the dispensing fee charged by the pharmacist	You have cover for approved chronic medicine, if you use MedXpress. If you don't use MedXpress a 20% co-payment applies	You have cover for approved chronic medicine in our network of pharmacies. If you use a pharmacy outside of this network, you may have a co-payment on the dispensing fee charged by the pharmacist	You have cover for approved chronic medicine, if you use MedXpress. If you don't use MedXpress a 20% co-payment applies	You have cover for approved chronic medicine in our network of pharmacies. If you use a pharmacy outside of this network, you may have a co-payment on the dispensing fee charged by the pharmacist
Core	You have cover for approved chronic medicine, if you use MedXpress. If you don't use MedXpress a 20% co-payment applies				
For all Core Plans, MedXpress is the designated service provider					
Day-to-day benefits (Saver Series only)					
Medical Savings Account	25% of your monthly contribution goes into your Medical Savings Account		15% of your monthly contribution goes into your Medical Savings Account		25% of your monthly contribution goes into your Medical Savings Account
Insured Network Benefit Provides access to certain healthcare services once your yearly allocated MSA is used up	<ul style="list-style-type: none"> ■ Face-to-face and video call GP consultations ■ Antenatal consultations and two 2D pregnancy scans at network providers ■ Kid's casualty visits and consultations via video call with paediatricians 		Face-to-face and video call GP consultations		

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
On the Delta options, an upfront payment applies for admissions to hospitals outside of the Delta Hospital Network	R6 450
On the Coastal Plan, you must go to a hospital in one of the four coastal provinces for a planned admission. If you don't use a coastal hospital, we pay up to a maximum of 70% of the hospital account.	

Related accounts

Specialists we have a payment arrangement with	Full cover	
Specialists we don't have a payment arrangement with and other healthcare professionals	Classic 200% of the DHR Essential and Coastal 100% of the DHR	
Radiology and pathology	100% of the DHR	
MRI and CT scans	Saver If related to your admission we pay up to 100% of the DHR from the Hospital Benefit. If not related to your admission or if for conservative back and neck treatment, we pay the first R2 750 of the scan from your day-to-day benefits and the balance of the scan from the Hospital Benefit, up to 100% of the DHR.	Core If related to your admission we pay up to 100% of the DHR from the Hospital Benefit. If not related to your admission or if for conservative back and neck treatment, we do not pay for it.
	Scopes (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)	We pay the first R3 550 of the hospital account from your day-to-day benefits and the balance of the hospital account and related accounts from the Hospital Benefit.

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, 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



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 you have to make a co-payment.

Hospital cover

Cover for dental treatment in hospital

Severe Dental and Oral Surgery

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

Other 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.

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

For members 13 and older, we cover routine, conservative dentistry, such as preventive treatments, simple fillings and root canal treatments from your available MSA on the Saver Series.

Dental limit

Saver Series

There is no overall limit for basic dental treatment. However, all dental appliances, their placement, and orthodontic treatment (including related accounts for orthognathic surgery) are paid at 100% of the DHR from your Medical Savings Account, as long as you have money available.

Core Series

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

Amount you need to pay upfront when you go to:

Hospital



Younger than 13 R1 850

13 and older R4 800

Day clinic



Younger than 13 R850

13 and older R3 100

Day-to-day cover

We cover your day-to-day healthcare expenses from your MSA and INB



Your Medical Savings Account

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

Insured Network Benefit limits

GP consultations




We cover your face-to-face and video call GP consultations if you use a GP in our network, up to:

	 Single member	 Family
Classic and Coastal	3 consultations	6 consultations
Essential	2 consultations	4 consultations

Antenatal consultations

On Classic and Classic Delta you have access to eight antenatal consultations and two 2D pregnancy scans, provided you use a gynaecologist who we have a payment arrangement with.

Contributions and MSA amounts

Core Series		 Main member	 Adult	 Child*
Contributions	Classic	R1 745	R1 373	R698
	Classic Delta	R1 397	R1 099	R557
	Essential	R1 499	R1 123	R601
	Essential Delta	R1 198	R900	R480
	Coastal	R1 302	R976	R519
Saver Series				
Contributions	Classic	R2 344	R1 846	R938
	Classic Delta	R1 872	R1 476	R752
	Essential	R1 862	R1 397	R745
	Essential Delta	R1 487	R1 118	R596
	Coastal	R1 862	R1 397	R750
Annual Medical Savings Account amounts**				
	Classic	R7 032	R5 532	R2 808
	Classic Delta	R5 616	R4 428	R2 256
	Essential	R3 348	R2 508	R1 332
	Essential Delta	R2 676	R2 004	R1 068
	Coastal	R5 580	R4 188	R2 244

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

** 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.



Smart Plan

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