



# Executive Plan

EXECUTIVE	
20 17	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 (CDL) conditions plus some additional chronic conditions, as well as access to an exclusive list of brand medicine



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



Additional cover through the DEB when your Medical Savings Account (MSA) runs out for GP consultation fees, kid's casualty visits, consultations via video call with paediatricians, preferred medicine, blood tests, antenatal consultations 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

# 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 cover	
Hospital account	<ul style="list-style-type: none"> <li>∴ Covered in full at the rate agreed with the hospital</li> <li>∴ We cover up to R1 750 a day in a private ward</li> </ul>
Related accounts	
Specialists we have a payment arrangement with	Full cover
Specialists we don't have a payment arrangement with	300% of the Discovery Health Rate (DHR) from your day-to-day benefits
Other healthcare professionals	100% of the Discovery Health Rate (DHR) from your day-to-day benefits
MRI and CT scans	100% of the Discovery Health Rate (DHR) from your day-to-day benefits
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

R207 000 for each person for each benefit



### Internal nerve stimulators

R142 200 for each person



### 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 R40 000 applies to each prosthesis.



### Major joints surgery

We cover planned hip and knee joint replacements in full when you use a provider in our network.

If you go elsewhere, we will pay up to 80% of the DHR for the hospital account. A limit of R38 200 applies to each prosthesis for each admission.



### Alcohol and drug rehabilitation

21 days for each person



### 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 and R51 000 for two or more levels applies, limited to one procedure for each person each year.



### Mental health

21 days for admissions or up to 15 out-of-hospital consultations for each 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.

21 days for all other mental health admissions.

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



### Dentistry

There is an overall limit of R48 350 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, DEB or ATB

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





Specialists we have a payment arrangement with	Up to 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 (ATB). Over-the-counter medicine, vaccines and immunisations do not add up to your Annual Threshold and are not paid from your Above Threshold Benefit (ATB). We add up the amount to the benefit limit available. If the claimed amount is less than the DHR, we will pay and add the claimed amount to the Annual Threshold. Claims paid from your Day-to-day Extender Benefit (DEB) will not accumulate 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, DEB (where applicable), claims paid from your pocket and ATB.




Professional services	 Single member	 One dependant	 Two dependants	 Three or more dependants
<b>Allied, therapeutic and psychology healthcare services*</b> (acousticians, biokineticists, chiropractors, counsellors, dietitians, homeopaths, nurses, occupational therapists, physiotherapists, podiatrists, psychologists, psychometrists, social workers, speech and language therapists, and audiologists)	R19 750	R23 750	R27 750	R33 350
<b>Antenatal classes</b>	R1 550 for your family			
<b>Dental</b>	R48 350 for each person			

Executive Plan

Medicine	 Single member	 One dependant	 Two dependants	 Three or more dependants
Prescribed medicine* (schedule 3 and above)	R33 000	R38 700	R44 300	R49 950
Over-the-counter medicine, vaccines and immunisations	We pay these claims from the available funds in your Medical Savings Account (MSA). These claims do not add up to the Annual Threshold and are not paid from the Above Threshold Benefit (ATB).			
<b>Appliances and equipment</b>				
Optical* (this limit covers lenses, frames, contact lenses and surgery or any healthcare service to correct refractive errors of the eye)				R6 800 for each person
External medical items*				R58 800 for your family
Hearing aids				R22 900 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*
<b>Contributions</b>	R5 544	R5 544	R1 055
<b>Annual Medical Savings Account amounts**</b>	R16 632	R16 632	R3 156
<b>Annual Threshold amounts**</b>	R16 600	R16 600	R3 150

\* 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.