



# Saver and Core Series

SAVER  
20  
17  
SERIES

CORE  
20  
17  
SERIES

# Key features

## Benefits available on the Saver and Core Series



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 conditions. On Core plans, you have to use MedXpress or MedXpress partner pharmacies.



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



Additional cover through the DEB when your Medical Savings Account runs out for GP consultation fees, kid's casualty visits, consultations via video call with paediatricians and antenatal consultations on the Classic Saver plans



Unique access to DNA sequencing and non-invasive prenatal testing



Cover for medical emergencies when travelling

# The Saver and Core Series each have five health plan options

The five plan options on each Series have differences in benefits as indicated below. All other benefits not mentioned in the table are the same across all five plan options on each Series.

	Classic	Classic Delta	Essential	Essential Delta	Coastal
<b>Saver and Core Series hospital cover</b>					
<b>Hospital Network</b>	Any private hospital	Private hospitals in the Delta Network	Any private hospital	Private hospitals in the Delta Network	Selected private hospitals in the four coastal provinces
<b>Cover for healthcare professionals in hospital</b>	200% of the Discovery Health Rate (DHR)		100% of the Discovery Health Rate (DHR)		
<b>Saver and Core Series designated network for chronic medicine</b>					
<b>Saver</b>	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.
<b>Core</b>	You have cover for approved chronic medicine, if you use MedXpress. If you don't use MedXpress a 20% co-payment applies				
<b>Saver Series day-to-day benefits</b>					
<b>Medical Savings Account</b>	25% of your monthly contribution goes into your Medical Savings Account		15% of your monthly contribution goes into your Medical Savings Account		20% of your monthly contribution goes into your Medical Savings Account
<b>Day-to-day Extender Benefit</b> Provides access to certain healthcare services once your yearly allocated MSA is used up	<ul style="list-style-type: none"> <li>Face-to-face and video call GP consultations</li> <li>Antenatal consultations and two 2D pregnancy scans at network providers</li> <li>Kid's casualty visits and consultations via video call with paediatricians</li> </ul>		Face-to-face and video call GP consultations subject to certain limits		

To find hospitals or providers in our network, visit [www.discovery.co.za](http://www.discovery.co.za)

# 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	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	R7 100
On the Coastal Plan, you must go to a selected hospital in one of the four coastal provinces for a planned admission. <b>We will not pay the hospital and related accounts if you are admitted to a coastal hospital not in our selected network for a planned admission.</b> If you use a hospital outside the coastal region, we will 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 Discovery Health Rate (DHR) Essential and Coastal   100% of the Discovery Health Rate (DHR)	
Radiology and pathology	100% of the Discovery Health Rate (DHR)	
MRI and CT scans	<b>Saver</b>	<b>Core</b>
	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 900 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.	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.
<b>Scopes</b> (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)	We pay the first R3 900 of the hospital account from your day-to-day benefits and the balance of the hospital account and related accounts from the Hospital Benefit.	You pay the first R3 900 of the hospital account and we pay 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

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

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### 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, 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.



### 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 DHR.

# 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 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 treatment, simple fillings and root canal treatment from your available Medical Savings Account (MSA) on the Saver Series, but not on the Core 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 (MSA), 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 R2 050

13 and older R5 250

#### Day clinic



Younger than 13 R930

13 and older R3 400

# Day-to-day cover

## We cover your day-to-day healthcare expenses from your MSA and DEB



### Your Medical Savings Account (MSA)

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.

### Day-to-day Extender Benefit (DEB) limits

#### GP consultations

We cover your face-to-face and video call GP consultations if you use a GP in the Premier Plus Network, up to:

	 Single member	 Family
<b>Classic and Coastal</b>	3 consultations	6 consultations
<b>Essential</b>	2 consultations	4 consultations

A Premier Plus GP is a network GP that has contracted with us on quality-based metrics.




#### 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.

#### Kid's casualty cover and video call consultations with paediatricians

On Classic and Classic Delta, kids younger than 10 years have access to two casualty visits a year and video call consultations with a paediatrician who we have a payment arrangement with.

# Contributions and MSA amounts

		 Main member	 Adult	 Child*
<b>Core Series</b>				
Contributions	Classic	R1 918	R1 510	R767
	Classic Delta	R1 535	R1 209	R612
	Essential	R1 648	R1 234	R661
	Essential Delta	R1 317	R989	R528
	Coastal	R1 496	R1 122	R596
<b>Saver Series</b>				
Contributions	Classic	R2 577	R2 029	R1 031
	Classic Delta	R2 058	R1 623	R826
	Essential	R2 047	R1 536	R819
	Essential Delta	R1 634	R1 230	R655
	Coastal	R2 007	R1 506	R808
<b>Annual Medical Savings Account amounts**</b>				
	Classic	R7 728	R6 084	R3 084
	Classic Delta	R6 168	R4 860	R2 472
	Essential	R3 684	R2 760	R1 464
	Essential Delta	R2 940	R2 208	R1 176
	Coastal	R4 812	R3 612	R1 932

\* 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.