

2020  
**EXECUTIVE  
PLAN**

Healthcare for your life



WELCOME TO

# DISCOVERY HEALTH MEDICAL SCHEME

*Discovery Health Medical Scheme provides health plans that are as unique as you are. Seamless, personalised, connected health cover to protect you and those that you care for most, at every stage of your life.*

Read this guide to understand how your chosen health plan works including:

- What to do when you need to go to a doctor or to a hospital
- The preventative screening, medical conditions and treatments that we cover
- The payment rules for medicine and other treatments
- Which benefits you need to apply for and if there are any limits for certain benefits
- The medical conditions and treatments that we do not cover
- Tips for you to conveniently manage and access all the information for your chosen health plan using the Discovery app and website



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, awaiting formal approval from the Council for Medical Schemes. In all instances, Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on [www.discovery.co.za](http://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](http://www.discovery.co.za).

## KEY TERMS

### ABOUT SOME OF THE TERMS WE USE IN THIS DOCUMENT

#### A ANNUAL THRESHOLD

We set the Annual Threshold amount at the beginning of each year. The number and type of dependants (spouse, adult or child) on your plan will determine the amount.

The Annual Threshold is an amount that your claims need to add up to before we pay your day-to-day claims from the Above Threshold Benefit.

#### ABOVE THRESHOLD BENEFIT (ATB)

Once the day-to-day claims you have sent to us add up to the Annual Threshold, we pay the rest of your day-to-day claims from the Above Threshold Benefit (ATB), at the Discovery Health Rate (DHR) or a portion of it. The Executive plan has an unlimited ATB.

#### ADDITIONAL DISEASE LIST (ADL)

Once approved on the Chronic Illness Benefit, you have cover for medicine for an additional list of life-threatening or degenerative conditions, as defined by us.

#### C 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.

#### CHRONIC DISEASE LIST (CDL)

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

#### CHRONIC DRUG AMOUNT (CDA)

We pay up to a monthly amount for each chronic medicine class. This applies to chronic medicine that is not listed on the formulary or medicine list.

#### 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, the age of the patient or if the amount the service provider charges is higher than the rate we cover.

#### 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 DAY-TO-DAY BENEFITS

These are the available funds allocated to the Medical Savings Account (MSA) and Above Threshold Benefit (ATB).



### **DAY-TO-DAY EXTENDER BENEFIT (DEB)**

The Day-to-day Extender Benefit (DEB) extends your day-to-day cover for essential healthcare services in our network if you have spent your annual Medical Savings Account (MSA) allocation and before you reach the Annual Threshold.

### **DEDUCTIBLE**

This is an upfront amount that you must pay to the hospital or day clinic for specific treatments/procedures.

### **DESIGNATED SERVICE PROVIDER (DSP)**

A healthcare provider (for example doctor, specialist, pharmacist or hospital) who we have an agreement with to provide treatment or services at a contracted rate. Visit [www.discovery.co.za](http://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 health 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.

### **DISCOVERY MEDXPRESS**

Discovery MedXpress is a convenient and cost-effective medicine ordering and delivery service for your monthly chronic medicine, or you choose to collect your medicine in-store at a MedXpress Network Pharmacy.

### **E 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 app and website [www.discovery.co.za](http://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 MEDICAL SAVINGS ACCOUNT (MSA)**

We pay your day-to-day medical expenses such as GP and specialist consultations, acute medicine, radiology and pathology from the available funds allocated to your MSA. Any unused funds will carry over to the next year.

### **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.



## P PAYMENT ARRANGEMENTS

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

### PREFERRED MEDICINE

Preferred medicine is medicine that includes preferentially priced generic and branded medicines.

### PREMIER PLUS GP

A Premier Plus GP is a network GP who has contracted with us to provide you with coordinated care 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 270 diagnoses
- A defined list of 27 chronic conditions.

To access Prescribed Minimum Benefits, 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 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.

---

## R RELATED 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.





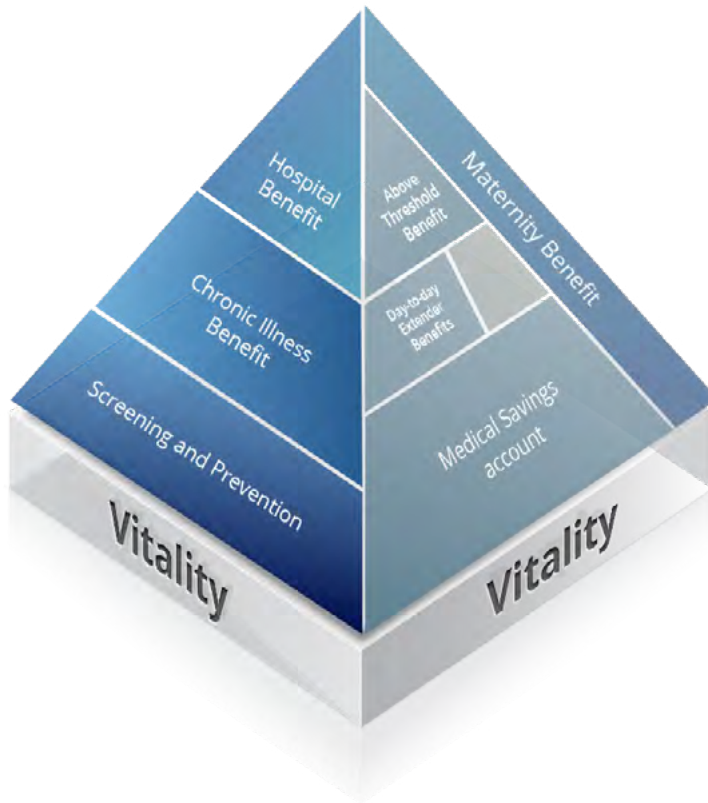
**EXECUTIVE PLAN**



**EXECUTIVE  
PLAN**



# KEY FEATURES



## FULL COVER FOR CHRONIC MEDICINES

Full cover for chronic medicine on our formulary for all Chronic Disease List (CDL) conditions and an additional list of conditions (ADL), as well as access to an exclusive list of brand medicines. You also have access to the Specialised Medicine and Technology Benefit which covers specific new treatments and medicines.

## UNLIMITED COVER FOR HOSPITAL ADMISSIONS

There is no overall limit for hospital cover on the Executive Plan. You can go to any private hospital.

## FULL COVER IN HOSPITAL FOR SPECIALISTS

You get full cover for specialists who we have a payment arrangement with and up to 300% of the Discovery Health Rate, the highest cover, for other specialists.

## COMPREHENSIVE DAY-TO-DAY COVER

We pay your day-to-day medical expenses from the available funds allocated to your Medical Savings Account (MSA). This empowers you to manage your spend. The Day-to-day Extender Benefit (DEB) extends your day-to-day cover for essential healthcare services in our wellness network. You have an unlimited Above Threshold Benefit (ATB) that gives you further day-to-day cover once you have reached your Annual Threshold.

## EXTENSIVE COVER FOR PREGNANCY

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

## SCREENING AND PREVENTION

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

## ACCESS TO THE GLOBAL TREATMENT PLATFORM

The Global Treatment Platform gives you access to specialised, advanced medical care in South Africa and abroad. Cover of up to US\$1 million for medical emergencies when travelling outside of South Africa. You also have access to full cover for second opinion services.



## 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 and 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.

### 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.



## Emergency cover

*Emergencies are covered in full. If you have an emergency, you can go straight to hospital. If you need medically equipped transport, like an ambulance call:*

# 0860 999 911

Emergency Assist



Click on Emergency Assist on your Discovery app

## Prescribed Minimum Benefits (PMB)

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 270 diagnoses
- A defined list of 27 chronic conditions.

To access Prescribed Minimum Benefits, 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 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 your treatment doesn't meet the above criteria, we will pay up to 80% of the Discovery Health Rate (DHR). You will need to pay the difference between what we pay and the actual cost of your treatment yourself.





## You have access to essential screening and prevention benefits

*We cover various screening tests at our wellness providers.*

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 smears, mammograms and prostate screenings.

### SCREENING FOR KIDS

This benefit covers growth assessment tests, including height, weight, head circumference and health and milestone tracking at any one of our wellness providers.

### SCREENING FOR ADULTS

This benefit covers certain tests such as blood glucose, blood pressure, cholesterol, body mass index and HIV screening at one of our wellness providers. We also cover a mammogram every two years, a Pap smear once every three years, PSA test (prostate screening) each year and bowel cancer screening tests every two years for members between 45 and 75 years.

### HOW WE PAY

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



View a list of our wellness providers on our website [www.discovery.co.za](http://www.discovery.co.za)

### 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 for cervical screening.

Seasonal flu vaccine for members who are:

- Pregnant
- 65 years or older
- Registered for certain chronic conditions.

Visit [www.discovery.co.za](http://www.discovery.co.za) to view the detailed Screening and Prevention Benefit guide.





We add these amounts to the Annual Threshold and pay these amounts when you reach your Above Threshold Benefit (ATB). We add up the amount to the benefit limit available. If the claimed amount is less than the Discovery Health Rate (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, claims paid by you and paid from the ATB.

## Day-to-day cover

*We cover your day-to-day healthcare expenses from your Medical Savings Account (MSA), Day-to-day Extender Benefit (DEB) and Above Threshold Benefit (ATB).*

The tables below show you how much we pay for your day-to-day healthcare expenses on the Executive Plan. When you claim, we add up the following amounts to get to the Annual Threshold.

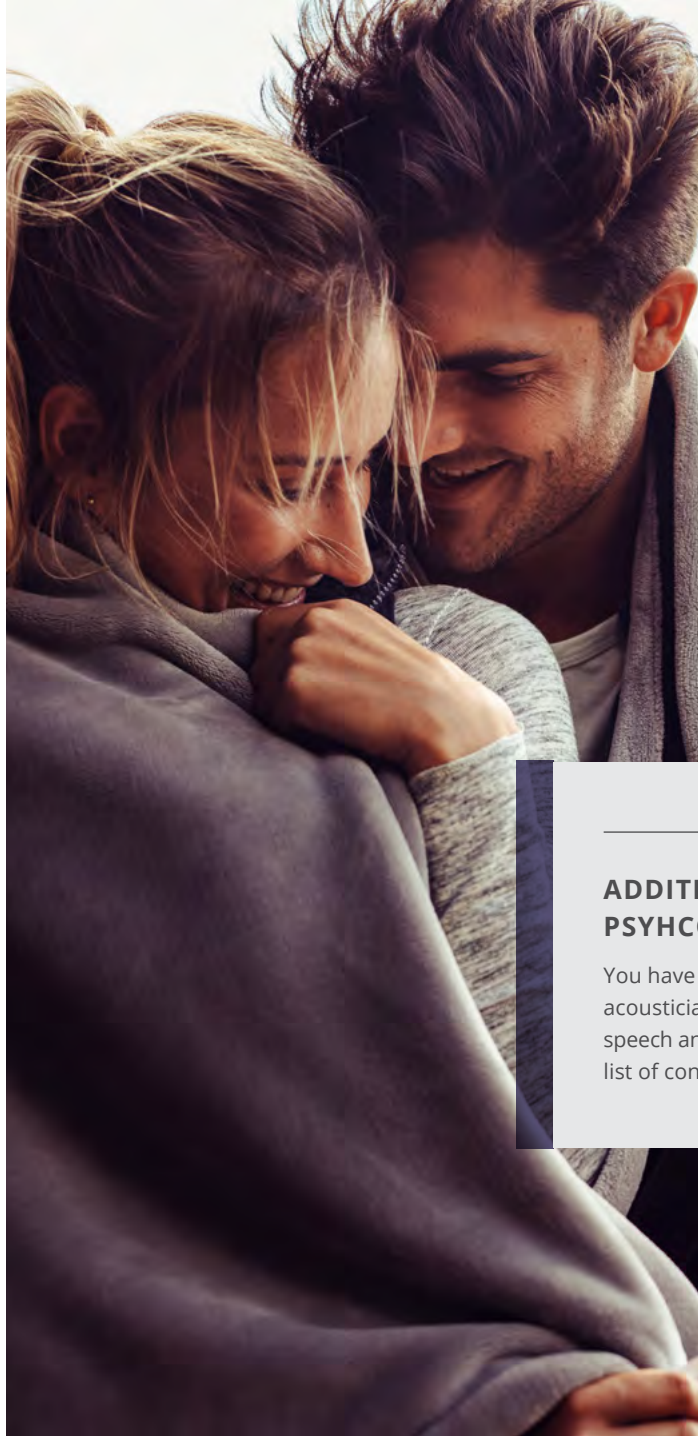
Healthcare providers and medicine	What we pay
Specialists we have a payment arrangement with	Up to the rate we have agreed with the specialist
Specialists we don't have a payment arrangement with	Three times the Discovery Health Rate (300%)
GPs and other healthcare professionals	The Discovery Health Rate (100%)
Preferred medicine	The Discovery Health Rate (100%)
Non-preferred medicine	50% of the Discovery Health Rate

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)	R25 500	R30 650	R35 850	R43 000
Dental appliances and orthodontic treatment*	R29 850 per person			
Antenatal classes	R1 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.







Medicine	Single member	One dependant	Two dependants	Three or more dependants
Prescribed medicine* (schedule 3 and above)	R42 550	R49 900	R57 150	R64 450
Over-the-counter medicine, vaccines, immunisations and lifestyle-enhancing products	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)	R8 750 per person			
External medical items* (like wheelchairs, crutches and prostheses)	R58 800 for your family			
Hearing aids	R25 800 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.



**ADDITIONAL BENEFITS FOR ALLIED, THERAPEUTIC, PSYCHOLOGY SERVICES AND EXTERNAL MEDICAL ITEMS**

You have access to unlimited, clinically appropriate cover for biokineticists, acousticians, physiotherapists or chiropractors, psychologists, occupational therapists, speech and language therapists, social workers and external medical items, for a defined list of conditions. You need to apply for these benefits.



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

**HOW TO GET THE BENEFIT**

You can activate the benefit in any of these ways:

- Create your pregnancy profile in the Discovery app or on our website at [www.discovery.co.za](http://www.discovery.co.za)
- When you register your baby as a dependant on the Scheme.



Activate your pregnancy profile on the Discovery app

**You have cover for maternity and early childhood**

**DURING PREGNANCY**



**Antenatal consultations**

We pay for up to 12 consultations with your gynaecologist, GP or midwife.

**Ultrasound scans and screenings during pregnancy**

You are covered for up to two 2D ultrasound scans, including 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.

**Private ward for delivery**

The healthcare services related to childbirth are covered by your Hospital Benefit. You also have cover up to R2 150 per day in a private ward for your hospital stay for the delivery.

**Blood tests**

We pay for a defined list of blood tests for each pregnancy.

**Pre- and postnatal care**

We pay for a maximum of five antenatal or postnatal 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.

Visit [www.discovery.co.za](http://www.discovery.co.za) to view the detailed Maternity Benefit guide.

**AFTER YOU GIVE BIRTH**



**Essential devices**

We pay up to R5 200 for essential registered devices such as breast pumps and smart thermometers. You must pay 25% towards the cost of these devices.

**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 within six-weeks post-birth, a nutritional assessment with a dietitian and two mental healthcare consultations with a counsellor or psychologist.

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

*You have cover for the 27 medical conditions set out in the list of chronic conditions (known as the Chronic Disease List CDL). The Executive plan covers 23 extra conditions set out on the list of additional diseases on the Additional Disease List (ADL).*

### WHAT IS THE BENEFIT?

The Chronic Illness Benefit (CIB) covers you for a defined list of 27 medical conditions known as the Chronic Disease List (CDL) and an additional list of diseases called the Additional Disease List (ADL).

### 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 the 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 a set monthly rand amount called the Chronic Drug Amount (CDA).

#### Medicine cover for the Additional Disease List (ADL)

We offer cover for medicine on the Additional Disease List (ADL). You are covered up to the set monthly CDA for your medicine. No medicine list applies.

#### Extended chronic medicine list

You also have full cover for an exclusive list of brand medicines.

#### How we pay for medicine

We pay for medicine up to a maximum of the Discovery Health Rate (DHR). 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. Your doctor must complete the form online or send it to us for approval.

Visit [www.discovery.co.za](http://www.discovery.co.za) to view the detailed Chronic Illness Benefit guide.





# CHRONIC BENEFITS



## CHRONIC DISEASE LIST (CDL) CONDITIONS

Chronic conditions covered  
on the Executive Plan

- 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

## ADDITIONAL DISEASE LIST (ADL) CONDITIONS

Additional chronic conditions covered  
on the Executive Plan

- A** Ankylosing spondylitis
- B** Behçet's disease
- C** Cystic fibrosis
- D** Delusional disorder, dermatopolymyositis
- G** Generalised anxiety disorder
- H** Huntington's disease
- I** Isolated growth hormone deficiency
- M** Major depression, muscular dystrophy and other inherited myopathies, myasthenia gravis, motor neuron disease
- O** Obsessive compulsive disorder, osteoporosis
- P** Paget's disease, panic disorder, polyarteritis nodosa, post-traumatic stress disorder, psoriatic arthritis, pulmonary intestinal fibrosis
- S** Sjögren's syndrome, systemic sclerosis





**MEDXPRESS AND  
MEDXPRESS NETWORK  
PHARMACIES**

## HOW TO ORDER

Discovery app | [www.discovery.co.za](http://www.discovery.co.za)

[medxpress@discovery.co.za](mailto:medxpress@discovery.co.za)

For new delivery orders, call MedXpress

**0860 99 88 77**



View all pharmacy network providers using  
Find a healthcare provider on the Discovery app

## Where to get your chronic medicine

### USE A PHARMACY IN OUR NETWORK

On the Executive Plan you can get your medicine at any pharmacy in our pharmacy network – there are over 2 500 pharmacies to choose from.

### MEDXPRESS AND MEDXPRESS NETWORK PHARMACIES

You can order or reorder your medicine online through MedXpress and have it delivered to your work or home,

or

- Order your medicine online and collect in-store at a MedXpress Network Pharmacy

or

- Fill a prescription as usual at any MedXpress Network Pharmacy.

### MEDICINE TRACKER

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



## TRACK YOUR HEALTH

You can get personalised health goals that help you to manage your weight, nutrition and exercise. If you are at risk of developing or you are diagnosed with cardiovascular disease or diabetes, we will give you goals tailored to your circumstances. You can track your progress on the Discovery app and we will reward you for meeting your goals.



Click on Track your Health on the Discovery app to activate the programme

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

We cover 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.



### MENTAL HEALTH PROGRAMME

If you meet the Scheme's clinical entry criteria, you have access to defined cover for the management of episodes of major depression. Enrolment on the programme unlocks cover for prescribed medicine, and additional GP consultations to allow for effective evaluation, tracking and monitoring of treatment.



### DIABETES CARE PROGRAMME

If you are registered on the Chronic Illness Benefit }for diabetes, you can join the Diabetes Care programme. The programme unlocks cover for additional consultations with dietitians and biokineticists. You also have access to a nurse educator to help you with the day-to-day management of your condition.



### HIV CARE PROGRAMME

If you are registered on the HIV programme, 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.

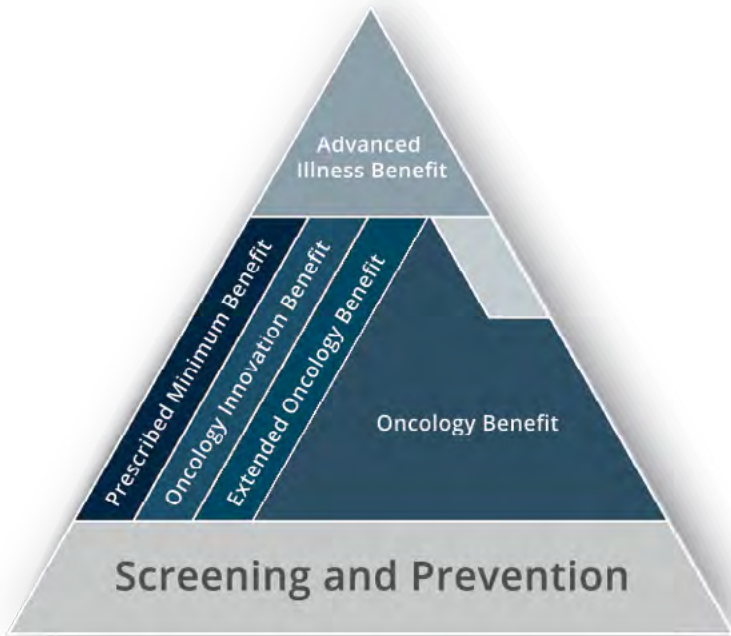


### CARDIO CARE PROGRAMME

If you are registered on the Chronic Illness Benefit 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 Premier Plus GP and enrolled on the Cardio Care programme.



# You have comprehensive cover for cancer



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.

Visit [www.discovery.co.za](http://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.

### **ADVANCED ILLNESS BENEFIT**

Members with cancer have access to a comprehensive palliative care programme. This programme offers unlimited cover for approved care at home.

### **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 R400 000. If your treatment costs more than the cover amount, we will cover up to 80% of the subsequent additional costs, unless the treatment forms part of the extended cover offered by the Oncology Innovation and Extended Oncology Benefit.

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.

### **EXTENDED ONCOLOGY BENEFIT**

Once you have reached your cover limit, you have extended cover in full for a defined list of cancers and treatments that meet the Scheme's criteria.

### **ONCOLOGY INNOVATION BENEFIT**

On the Executive Plan you have cover for a defined list of innovative cancer medicines that meet the Scheme's criteria. You will need to pay 25% of the cost of these treatments.



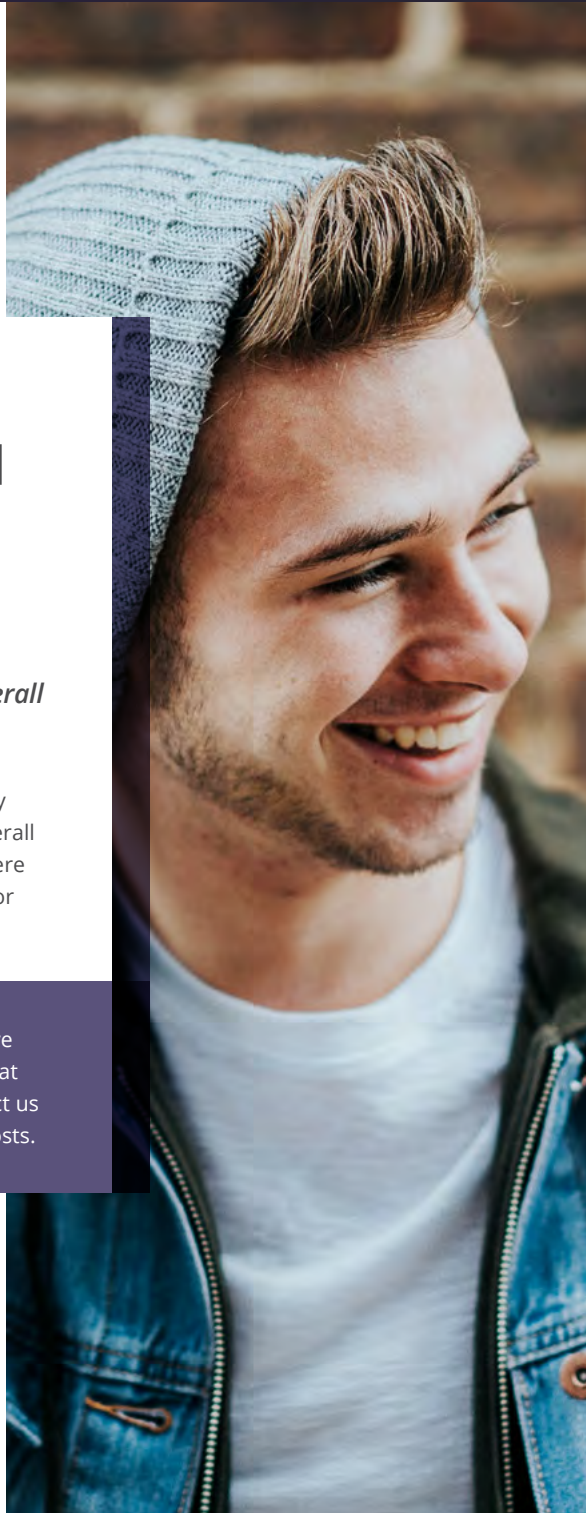


## If you need to be admitted to hospital

*The Executive Plan offers cover for hospital stays. There is no overall limit for the hospital benefit.*

If you have to go to hospital, we will pay your hospital expenses. There is no overall hospital limit for the year. 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'll let you know what you are covered for. If you don't contact us before you go, we might not pay the costs.



### WHAT IS THE BENEFIT?

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

### WHAT WE COVER

Unlimited cover in any private hospital approved by the Scheme. You have cover for planned stays in hospital.

### HOW TO GET THE BENEFIT

#### Get your confirmation first

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

#### Where to go

On the Executive Plan you can go to any private hospital approved for funding by the Scheme.

#### How 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, medicines authorised by the Scheme for your hospital stay.

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 300% for specialists who we do not have an arrangement with and up to 200% of the Discovery Health Rate (DHR) for other healthcare professionals.

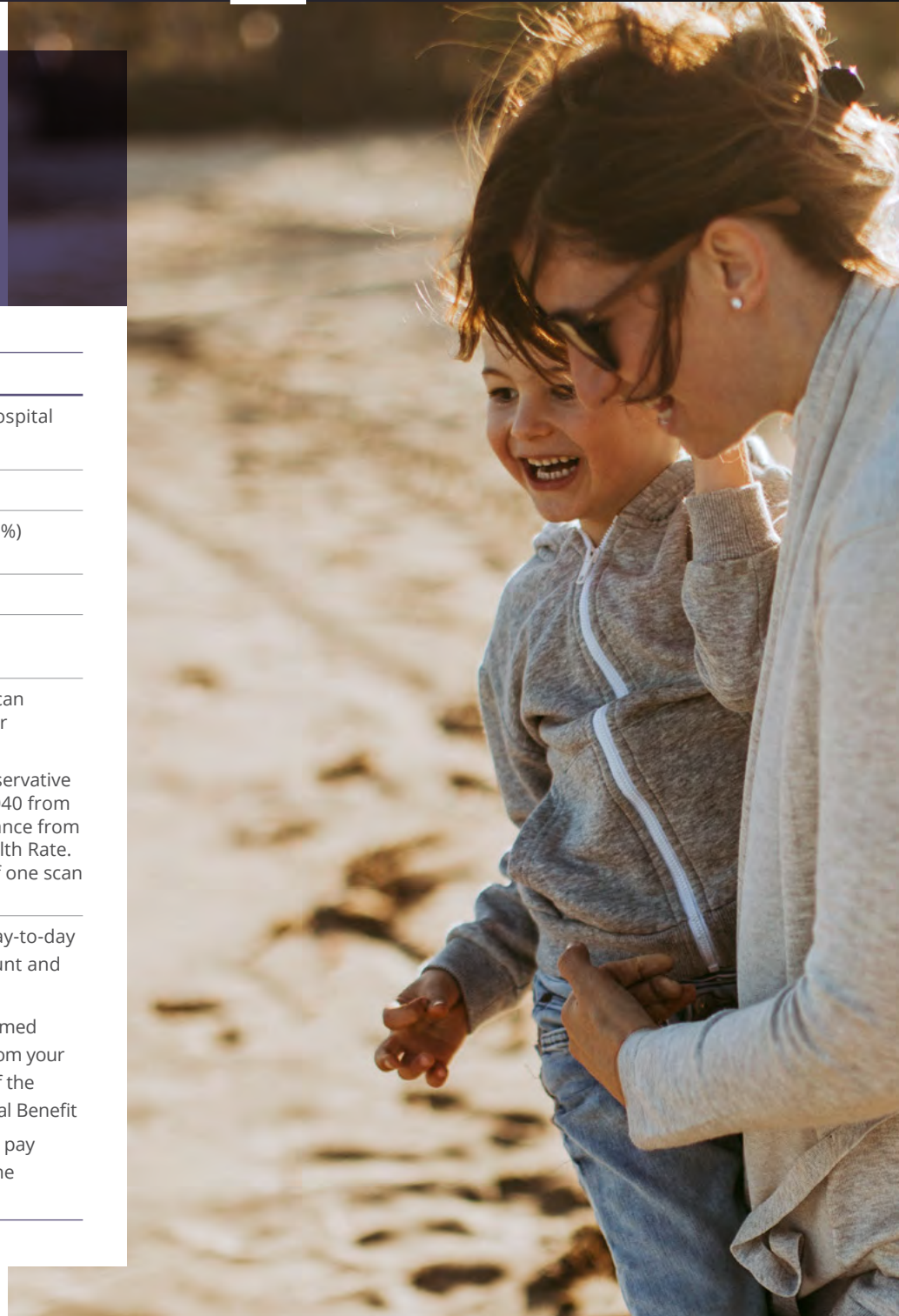
#### You can avoid co-payments by:

- Using healthcare professionals that we have a payment arrangement with.

# Your hospital cover

*The Executive Plan offers 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"><li>▪ The full account at the agreed rate with the hospital</li><li>▪ Up to R2 150 per day in a private ward</li></ul>
Specialists we have a payment arrangement with	The full account at the agreed rate
Specialists we don't have a payment arrangement with	Up to three times the Discovery Health Rate (300%)
GPs and other healthcare professionals	Up to twice the Discovery Health Rate (200%)
X-rays and blood tests (radiology and pathology) accounts	Up to the Discovery Health Rate (100%)
MRI & CT scans	<ul style="list-style-type: none"><li>▪ Up to the Discovery Health Rate (DHR) if the scan is related to your hospital admission from your Hospital Benefit</li><li>▪ If it is not related to your admission or for conservative back and neck treatment, we pay the first R3 040 from your available day-to-day benefits and the balance from your Hospital Benefit, up to the Discovery Health Rate. For conservative back and neck scans a limit of one scan per spinal and neck region applies</li></ul>
Scopes (gastroscopy, colonoscopy, sigmoidoscopy, and proctoscopy)	<ul style="list-style-type: none"><li>▪ We pay the first R4 100 from your available day-to-day benefits and the balance of the hospital account and related accounts from the Hospital Benefit</li><li>▪ If both a gastroscopy and colonoscopy is performed in the same admission we pay the first R5 150 from your available day-to-day benefits and the balance of the hospital and related accounts from your Hospital Benefit</li><li>▪ If done in the doctor's rooms, you won't have to pay an amount upfront. We pay the account from the Hospital Benefit</li></ul>














## Your contributions, Medical Savings Account and Annual Thresholds

	 Main member	 Adult	 Child*
Contributions	R7 257	R7 257	R1 385
Annual Medical Savings Account amounts**	R21 768	R21 768	R4 152
Annual Threshold amounts**	R25 300	R25 300	R4 800

\* We count a maximum of three children when we calculate 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.









# 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](http://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.



## 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.



## 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.

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, an authorised financial services provider. 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.

# If you have a complaint

---

Discovery Health Medical Scheme is committed to providing you with the highest standard of service and your feedback is important to us. The following channels are available for your complaints.

## PLEASE GO THROUGH THESE STEPS 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](http://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](http://www.discovery.co.za) or by e-mailing [principalofficer@discovery.co.za](mailto: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 the website.

### 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. 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.com](mailto:complaints@medicalschemes.com) | 0861 123 267 | [www.medicalschemes.com](http://www.medicalschemes.com)



