A guide to Discovery Health’s offering
Our core purpose is to make people healthier and enhance and protect their lives.

For our clients, we deliver on this core purpose through products and services that empower them to take good care of their health. We also provide them with financial protection against many of the financial burdens that come with poor health.
The widest range of health plans in the market

We offer the widest range of health plans in the market, so you can rest assured that there is one that is exactly right for you and your family’s healthcare needs.

The most competitive contribution

Over 2.5 million South Africans entrust their healthcare funding to us. One of the benefits of this scale is the ability it gives us to contain healthcare costs and pass these savings on to you. On a like-for-like basis, Discovery Health Medical scheme plan contributions are as much as 15% lower than those of any other South African medical scheme.

We give you the choice of full cover

Our extensive network of healthcare providers combined with our unique tools, mean you can avoid co-payments when visiting specialist or GP, on day-to-day preferentially priced medicines, blood tests or when going to hospital. Look out for the Full Cover Choice stamp on our website to point you in the zero-co-payment direction.
The Discovery Health Medical Scheme has the highest credit rating

The Discovery Health Medical Scheme has more than R9 billion in reserves. Global Credit Ratings has continually given us the highest possible medical scheme rating (AA+) for our ability to pay your claims.

Our technology unlocks the best of care

We believe in giving you every opportunity to engage and interact with us and with your health plan, and to get the most out of it. The Discovery Member app and our website have both been purpose-built to do exactly that. Discovery HealthID, our award-winning tablet application for doctors, allows your doctor to digitally access your health records after you have given permission. Your doctor can gain insight into your benefits, study your blood test results and write electronic prescription, all with the touch of a finger.

We help you stay healthy

We believe that prevention is better than cure, and so we actively encourage you to detect and treat any illness as early as possible. That’s why we cover a range of preventive tests from cholesterol to HIV screening.

We give you access to the most advanced medical care

You have the best cover among South African medical schemes for cancer treatment.

We provide you with life-saving emergency support

Emergency HealthID enables emergency personnel to securely access your essential information when you are not able to give it to them, by scanning your unique QR code on your car sticker.

We help you save on chronic care items and stem cell banking

Discovery Health offers you up to 25% on essential chronic care items at Dis-Chem and umbilical cord blood and tissue stem cell banking at Netcells.

Vitality

By being a Discovery Health Medical Scheme member, you have the opportunity to join Vitality, the world’s leading science-based wellness programme that both encourages and rewards health behaviour.

‘Discovery Health is voted #1 by South African Consumers, Financial Advisors and Doctors’
WE’VE GOT YOU COVERED

360°

for students
KeyCare Plus
360° Medical Aid for students
KeyCare Plus Plan is registered with the Council for Medical Schemes and is marketed as 360° for students.

For R330 a month, you get:

- Unlimited GP visits
- Unlimited hospital cover
- Specialist benefit
- Dentistry
- Eye care
- One month’s contribution back if you go home in December and have paid your 12 months contribution upfront
- Repatriation of mortal remains

From as little as R330 per month, students will get the most affordable access to quality healthcare.
DAY-TO-DAY BENEFITS

Unlimited GP visits – we have a network of GPs you can choose from. The first GP you visit will be your chosen GP. You must go to your chosen GP for us to cover your consultation and some minor procedures. You also get one out-of-network GP GP visit when your chosen GP is not available. To find a GP in our network, visit www.discovery.co.za

Blood tests – we cover you for a list of blood, urine and other fluid and tissue tests. Your chosen GP must ask for these tests.

Day-to-day medicine – we pay for medicines from our medicine list if they are prescribed by your chosen GP.

Cover for dentistry – we cover your consultation, fillings and tooth removals at a dentist in our dentistry network.

Cover for eye care – we cover one eye test a year. You must go to an eye doctor in our network. The eye doctor will have a specific range of glasses for you to choose from. You can choose to get contact lenses instead of glasses. You can get the glasses or contact lenses every 24 months.

Basic x-rays – we cover you for a list of basic x-rays at a network provider. Your chosen GP must ask for the x-rays to be done.

Casualty visits – you can go to any casualty unit in one of the network hospitals. You pay a portion of the consultation.

Trauma Recovery Extender Benefit – we cover specific out-of-hospital claims for your recovery after certain traumatic events. We cover you for the rest of the year in which the trauma took place, and in the year after your trauma. You need to apply for this benefit.

Medical equipment – we cover wheelchairs, wheelchair batteries and cushions, transfer boards and mobile ramps, commodes, long-leg callipers, crutches and walkers on the medical equipment list, if you get them from a network provider. There is an overall limit for each family.
Specialist Benefit – each person on your plan is covered up to a limit. The chosen GP must get a reference number before your consultation with the specialist. However if you need to see a dentist or gynaecologist, you do not need a referral from your GP or reference number from us.

Preventive screening – you can have screening tests such as blood glucose, blood pressure, cholesterol and body mass index at a Discovery Network Providers. We also cover a mammogram, Pap smear, PSA (a prostate screening) and HIV screening tests.

Antenatal Benefit – when you are pregnant, the Antenatal Benefit covers you at 100% of the Discovery Health Rate for the following healthcare services:
- Four visits to a GP or gynaecologist at a network hospital
- One routine scan (between 10 and 20 weeks)
- Selected blood tests requested by your gynaecologist or GP

‘The 360° for students gives you comprehensive day-to-day cover’
Private hospital cover in our network of hospitals.

**The hospital cover is made up of:**
- Cover for the account for the hospital stay
- Cover for the accounts from the admitting doctor, the anaesthetist or any other approved healthcare professional.

**You are covered in any hospital**
In an emergency, you are covered at any private hospital in South Africa. If it is not an emergency, you are covered in any hospital in our network of hospitals. If you do not go to a network hospital for planned admissions, you will have to pay for the claims. Some healthcare services and procedures have a limit or may have rules on how we pay for them.

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**We cover certain procedures in one of our day surgery network:**

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<thead>
<tr>
<th>Procedure</th>
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<tbody>
<tr>
<td>Adenoidectomy</td>
<td>Gastroscopy</td>
<td>Simple abdominal hernia repair</td>
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<tr>
<td>Arthrocentesis (joint injection)</td>
<td>Hysteroscopy</td>
<td>Simple nasal procedure for nose bleeding</td>
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<td></td>
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<td>(that is, nasal plugging and nasal cauter)</td>
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<td>Cautery of vulva warts</td>
<td>Myringotomy with intubation (grommets)</td>
<td>Tonsillectomy</td>
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<tr>
<td>Circumcision</td>
<td>Prostate biopsy</td>
<td>Treatment of bartholin’s cyst/abscess</td>
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<tr>
<td>Colonoscopy</td>
<td>Proctoscopy</td>
<td>Vasectomy</td>
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<tr>
<td>Cystourethroscopy</td>
<td>Removal of pins and plates</td>
<td>Vulva/cone biopsy</td>
</tr>
<tr>
<td>Diagnostic D&amp;C</td>
<td>Sigmoidoscopy</td>
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‘You are covered for emergency and planned hospital admissions in a private hospital’
Our Chronic Illness Benefit covers you for a list of chronic conditions and chronic medicine on our medicine list.

We need to approve your application before we cover your condition from the Chronic Illness Benefit. Your chosen GP prescribes the approved chronic medicine.

You need to get your approved chronic medicine that is on our medicine list from one of our network pharmacies or from the chosen GP if they dispenses medicine. If you get your medicine from anywhere else, you will have to pay 20% of the Discovery Health Rate for medicines. If you choose to use chronic medicine that is not on the medicine list, you will have to pay for it yourself.

**Cover for HIV and AIDS**

When you register for our HIVCare Programme, you get covered for the all-inclusive care that you need. You get access to clinically sound and cost-effective treatment and assured confidentiality at all times. We cover GP consultations, specialist visits, blood tests, scans and x-rays at a network provider. We cover approved medicine on our medicine list in full. You need to get your medicine from our Designated Service Provider to avoid a 20% co-payment.

**Cover for cancer**

We cover cancer treatment on the Discovery Care Oncology Programme. If you are diagnosed with cancer, you need to register for the programme. We cover cancer treatment if it is a Prescribed Minimum Benefit and if you go to a cancer specialist in our network.
If your MRI/CT scan is related to your approved hospital stay, we pay for it from the Hospital Benefit. If it is not, we pay from the Specialist Benefit. We do not pay for MRI and CT scans that are related to conservative back or neck treatment.

‘Extra care when you need it most’
GENERAL EXCLUSIONS

- Cosmetic procedures and treatments
- Otoplasty for bat ears, port-wine stains and blepharoplasty (eyelid surgery)
- Breast reductions or enlargements and gynaecomastia
- Obesity
- Frail care
- Infertility
- Wilfully self-inflicted illness or injury
- Alcohol, drug or solvent abuse
- Wilful and material violation of the law
- Wilful participation in war, terrorist activity, riot, civil commotion, rebellion or uprising
- Injuries sustained or healthcare services arising during travel to or in a country at war
- Experimental, unproven or unregistered treatments or practices
- Search and rescue
- Any costs for which a third party is legally responsible

We also do not cover the complications or the direct or indirect expenses that arise from any of the exclusions listed above, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits.
Hospital admissions related to

- Dentistry
- Nail disorders
- Skin disorders
- Investigations and diagnostic work-up
- Functional nasal surgery
- Elective caesarean section, except if medically necessary
- Surgery for oesophageal reflux and hiatus hernia
- Back and neck treatment or surgery
- Joint replacements, including but not limited to hips, knees, shoulders and elbows
- Cochlear implants, auditory brain implants and internal nerve stimulators – this includes procedures, devices and processors
- Healthcare services that should be done out of hospital and for which an admission to hospital is not necessary

- Correction of Hallux Valgus/Bunion and Tailor’s Bunion/Bunionette
- Arthroscopy
- Removal of varicose veins
- Refractive eye surgery
- Non-cancerous breast conditions
- Healthcare services outside South Africa

We also do not cover the cost of treatment for any complications or the direct or indirect expenses related to any of these excluded conditions and treatments.

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 the Discovery Health Medical Scheme plans, awaiting formal approval from the Council for Medical Schemes. When reference is made to “we” in the context of benefits, members, payment or cover in this brochure, this is reference to Discovery Health Medical Scheme. For compliance questions, email compliance@discovery.co.za. 360° for students is a promotional marketing name for KeyCare Plus which is registered with the Council, Medical Schemes.
360° FOR STUDENTS: ADDITIONAL UNIQUE BENEFITS – BROUGHT TO YOU BY DISCOVERY HEALTH

Repatriation of mortal remains
You are covered for the repatriation of your mortal remains to your country should you pass away in South Africa.

Your first month’s contribution back in cash
You qualify for one month’s contribution back if you go home in December and you have paid your December contribution upfront and do not claim from us during that month. On renewal of your membership in January, we will refund you your December contribution.

International travel cover
You are covered for up to R5 million if you require emergency medical care when in your home country.

To get the most out of this plan, you need to:

- Always keep your membership card with you as it identifies you as a member and helps you access your benefits
- Always use your chosen GP or a hospital in our network
- Check with the GP that your treatment or medicine is on our list of covered services
- In an emergency, you can go to any private hospital. For planned procedure, you need to go a network hospital and call us to confirm your benefits before you are admitted

Contributions
Main member: R330

Applications
In order to process applications, we will need:

- Passport number
- Student number
- Physical or postal address and contact details
- SA banking details for cash back
- Physical and postal address in your country of residence
- Next of kin from their country of residence

‘While you concentrate on your studies, let us take care of your healthcare needs’
Discovery Health (Pty) Ltd registration 1997/013480/07, administers Discovery Health Medical Scheme, registration number 1125. Discovery Health (Pty) Ltd is an authorised financial services provider.