

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes.

Complaints process: The following channels are available for your complaints: Step 1 - To take your query further if you have already contacted the 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. We would also love to hear from you if we have exceeded your expectations. Step 2 - 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 or by e-mailing principalofficer@discovery.co.za. Step 3 - 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. Step 4 - 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@medicalscchemes.com | 0861 123 267 | www.medicalscchemes.com

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 and administrator of medical schemes. 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. When reference is made to 'we' in the context of benefits, members, payments or cover, in this brochure this is reference to Discovery Health Medical Scheme.

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Discovery Health Medical Scheme 2020 contributions

Series	Plan	Contributions			Contributions to Medical Savings Account			Total contributions		
		Main member	Adult	Child**	Main member	Adult	Child**	Main member	Adult	Child**
Executive	Executive Plan	5 443	5 443	1 039	1 814	1 814	346	7 257	7 257	1 385
	Classic Comprehensive	4 466	4 225	891	1 488	1 408	297	5 954	5 633	1 188
Comprehensive	Classic Delta Comprehensive	4 022	3 808	802	1 340	1 269	267	5 362	5 077	1 069
	Essential Comprehensive	4 253	4 022	857	750	709	151	5 003	4 731	1 008
	Essential Delta Comprehensive	3 831	3 619	769	676	638	135	4 507	4 257	904
	Classic Smart Comprehensive	4 327	3 994	1 378	No Medical Savings Account			4 327	3 994	1 378
Priority	Classic Priority	2 861	2 256	1 145	953	752	381	3 814	3 008	1 526
	Essential Priority	2 787	2 191	1 114	491	386	196	3 278	2 577	1 310
Saver	Classic Saver	2 468	1 947	989	822	649	329	3 290	2 596	1 318
	Classic Delta Saver	1 971	1 557	792	657	519	264	2 628	2 076	1 056
	Essential Saver	2 223	1 667	891	392	294	157	2 615	1 961	1 048
	Essential Delta Saver	1 773	1 339	712	312	236	125	2 085	1 575	837
Smart	Coastal Saver	2 087	1 570	843	521	392	210	2 608	1 962	1 053
	Classic Smart	1 954	1 542	781	No Medical Savings Account			1 954	1 542	781
Core	Essential Smart	1 400	1 400	1 400	No Medical Savings Account			1 400	1 400	1 400
	Classic Core	2 449	1 931	980	No Medical Savings Account			2 449	1 931	980
	Classic Delta Core	1 960	1 545	784	No Medical Savings Account			1 960	1 545	784
	Essential Core	2 104	1 577	846	No Medical Savings Account			2 104	1 577	846
	Essential Delta Core	1 681	1 265	675	No Medical Savings Account			1 681	1 265	675
KeyCare*	Coastal Core	1 946	1 462	774	No Medical Savings Account			1 946	1 462	774
	KeyCare Plus 0 - 8 550	1 207	1 207	439	No Medical Savings Account			1 207	1 207	439
	KeyCare Plus 8 551 - 13 800	1 659	1 659	468	No Medical Savings Account			1 659	1 659	468
	KeyCare Plus 13 801+	2 450	2 450	656	No Medical Savings Account			2 450	2 450	656
	KeyCare Core 0 - 8 550	949	949	245	No Medical Savings Account			949	949	245
	KeyCare Core 8 551 - 13 800	1 183	1 183	292	No Medical Savings Account			1 183	1 183	292
	KeyCare Core 13 801+	1 809	1 809	410	No Medical Savings Account			1 809	1 809	410
	KeyCare Start 0 - 9 150	914	914	550	No Medical Savings Account			914	914	550
	KeyCare Start 9 151 - 13 800	1 538	1 538	601	No Medical Savings Account			1 538	1 538	601
	KeyCare Start 13 801+	2 394	2 394	650	No Medical Savings Account			2 394	2 394	650

* Income verification will be conducted for the lower income bands. Income is considered as: The higher of the main member or registered spouse or partner's earnings, commission and rewards from employment; interest from investments; income from leasing of assets or property; distributions received from a trust, pension and/or provident fund; receipt of any financial assistance received from any statutory social assistance programme.
 ** We count a maximum of three children when we work out the monthly contribution and annual Medical Savings Account.

Annual Medical Savings Account

Series	Plan	Main member	Adult	Child*
Executive	Executive Plan	21 768	21 768	4 152
Comprehensive	Classic Comprehensive	17 856	16 896	3 564
	Classic Delta Comprehensive	16 080	15 228	3 204
	Essential Comprehensive	9 000	8 508	1 812
	Essential Delta Comprehensive	8 112	7 656	1 620
Priority	Classic Priority	11 436	9 024	4 572
	Essential Priority	5 892	4 632	2 352
Saver	Classic Saver	9 864	7 788	3 948
	Classic Delta Saver	7 884	6 228	3 168
	Essential Saver	4 704	3 528	1 884
	Essential Delta Saver	3 744	2 832	1 500
	Coastal Saver	6 252	4 704	2 520

* We count a maximum of three children when we work out the annual Medical Savings Account.
 If you join the medical scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.

Annual Threshold Amounts

ANNUAL THRESHOLD

	Main member	Adult	Child*
Executive	25 300	25 300	4 800
Classic, Essential and Delta Comprehensive	20 850	20 850	4 000
Classic Smart Comprehensive	23 900	23 900	800
Priority	16 900	12 700	5 600

ABOVE THRESHOLD BENEFIT LIMITS

	Main member	Adult	Child*
Executive			
Comprehensive		unlimited	
Priority	14 300	10 200	5 000

* We count a maximum of three children when we work out the Annual Threshold and Above Threshold Benefit limit.
 If you join the medical scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.

	EXECUTIVE	COMPREHENSIVE			PRIORITY		SAVER			SMART		CORE			KEYCARE							
		Classic	Essential	Classic Smart	Classic	Essential	Classic	Essential	Coastal	Classic	Essential	Classic	Essential	Coastal	Plus	Core	Start					
PMB	Prescribed Minimum Benefits (PMB)	All Discovery Health Medical Scheme (DHMS) plans 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. 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 be responsible for the difference between what we pay and the actual cost of your treatment.																				
	Medical Savings Account and day-to-day benefits	Pays for day-to-day medical expenses like GP consultation fees, radiology and pathology as long as you have money available.	Pays for day-to-day medical expenses like GP consultation fees, radiology and pathology as long as you have money available.	This plan does not offer a Medical Savings Account. Access to a defined set of benefits including GP consultations, certain specialist visits, certain acute and over-the-counter medicine, dental check up and optometry check up with fixed co-payments and limits.	Pays for day-to-day medical expenses like GP consultation fees, radiology and pathology as long as you have money available.			This plan does not offer a Medical Savings Account. Access to a defined set of benefits including GP consultations, certain acute and over-the-counter medicine, dental check up and optometry check up with fixed co-payments and limits.			This plan does not offer a Medical Savings Account. Access to a defined set of benefits including GP consultations, certain acute and over-the-counter medicine, dental check up and optometry check up with fixed co-payments and limits.			This plan does not offer a Medical Savings Account. Day-to-day benefits through your chosen GP and day-to-day medicine from our medicine list. We pay for basic radiology and pathology at a network provider.								
	Day-to-day Extender Benefit	Pays for certain day-to-day benefits after you have run out of money in your MSA and before you reach the Annual Threshold. Covers unlimited pharmacy clinic consultations in our wellness network, as well as video call consultations with a network GP. You also have unlimited cover for consultations with a network GP who meets the digital criteria, when referred. We cover consultations up to the DHR. You also have additional cover for kids casualty visits.	Pays for certain day-to-day benefits after you have run out of money in your MSA and before you reach the Annual Threshold. Covers unlimited pharmacy clinic consultations in our wellness network, as well as video call consultations with a network GP. You also have unlimited cover for consultations with a network GP who meets the digital criteria, when referred. We cover consultations up to the DHR. On Classic, you also have additional cover for kids casualty visits.	This plan does not offer this benefit.	Pays for certain day-to-day benefits after you have run out of money in your Medical Saving Account and before you reach the Annual Threshold.	Pays for certain day-to-day benefits after you have run out of money in your Medical Saving Account.	Covers unlimited pharmacy clinic consultations in our wellness network, as well as video call consultations with a network GP. You also have unlimited cover for consultations with a network GP who meets the digital criteria, when referred. We cover consultations up to the DHR. You also have additional cover for kids casualty visits.			Covers limited pharmacy clinic consultations in our wellness network, as well as video call consultations with a network GP. You also have cover for consultations with a network GP who meets the digital criteria, when referred. We cover consultations up to the DHR.			These plans do not offer this benefit.									
	Above Threshold Benefit	The Scheme continues to cover day-to-day healthcare services once you reach your Annual Threshold. The Above Threshold Benefit is unlimited. Annual benefit limits may apply.			The Scheme continues to cover day-to-day healthcare services once you reach your Annual Threshold. The Above Threshold Benefit is limited. Annual benefit limits may apply.			These plans do not offer this benefit.														
DAY-TO-DAY BENEFITS	MRI and CT scans	We pay the first R3 040 of your MRI or CT scan from your day-to-day benefits. We cover the balance of the scan from the Hospital Benefit, up to the DHR. For conservative back and neck scans a limit of one scan per spinal and neck region applies.	We pay the first R3 040 of your MRI or CT scan from your day-to-day benefits. We cover the balance of the scan from the Hospital Benefit, up to the DHR. For conservative back and neck scans a limit of one scan per spinal and neck region applies.	You have to pay the first R3 040 of your MRI or CT scan until you reach the Annual Threshold. We cover the balance of the scan from the Hospital Benefit, up to the DHR. For conservative back and neck scans a limit of one scan per spinal and neck region applies.	We pay the first R3 040 of your MRI or CT scan from your day-to-day benefits. We cover the balance of the scan from the Hospital Benefit, up to the DHR. For conservative back and neck scans a limit of one scan per spinal and neck region applies.	We pay the first R3 040 of your MRI or CT scan from your available Medical Savings Account. We cover the balance of the scan from the Hospital Benefit, up to the DHR. For conservative back and neck scans a limit of one scan per spinal and neck region applies.	You must pay the first R3 040 of your MRI or CT scan. We cover the balance of the scan from your Hospital Benefit, up to the DHR. For conservative back and neck scans a limit of one scan per spinal and neck region applies.			This plan does not offer this benefit.			These plans do not offer this benefit.			MRI and CT scans are paid from the Specialist Benefit up to a limit of R4 400 for a person a year.	MRI and CT scans are paid from the Specialist Benefit up to a limit of R2 200 for a person a year.					
	Cover during your pregnancy and for two years after your baby's birth once the benefit is activated	During pregnancy <ul style="list-style-type: none"> 12 antenatal consultations with your gynaecologist, GP or midwife Two 2D ultrasound scans including one nuchal translucency test. 3D and 4D scans are paid up to the rate we pay for 2D scans One chromosome test or Non-Invasive Prenatal Test (NIPT) if you meet the clinical entry criteria Private ward cover up to R2 150 per day for your delivery in hospital Cover for up to R5 200 for essential registered devices with 25% co-payment A defined basket of blood tests Five antenatal or postnatal classes or consultations with a registered nurse up until two years after you have given birth. 	After you give birth <ul style="list-style-type: none"> Your baby is covered for up to two visits to a GP, paediatrician or an ENT You are covered for one six week post-birth consultation at your midwife, GP or gynaecologist One nutritional assessment at a dietician Two mental health consultations with a counsellor or psychologist One breastfeeding consultation with a registered nurse or a breastfeeding specialist. 	During pregnancy <ul style="list-style-type: none"> 8 antenatal consultations with your gynaecologist, GP or midwife Two 2D ultrasound scans including one nuchal translucency test. 3D and 4D scans are paid up to the rate we pay for 2D scans One chromosome test or Non-Invasive Prenatal Test (NIPT) if you meet the clinical entry criteria A defined basket of blood tests Five antenatal or postnatal classes or consultations with a registered nurse up until two years after you have given birth. 	After you give birth <ul style="list-style-type: none"> Your baby is covered for up to two visits to a GP, paediatrician or an ENT You are covered for one six week post-birth consultation at your midwife, GP or gynaecologist One nutritional assessment at a dietician Two mental health consultations with a counsellor or psychologist One breastfeeding consultation with a registered nurse or a breastfeeding specialist. 			To access these benefits on KeyCare Start, your chosen GP must refer you.														
MATERNITY COVER	Conditions	You have cover for the 27 Chronic Disease List conditions according to the Prescribed Minimum Benefits list as well as additional conditions on our Additional Disease List.																				
	Medicine cover	Approved medicine on our medicine list covered in full (not applicable to ADL conditions). Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Full cover for approved medicine on our medicine list (not applicable to ADL). Full cover for Delta options if you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Full cover for approved medicine on our medicine list covered in full when you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full when you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full when you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full when you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full when you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full when you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full when you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full when you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full when you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full when you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full when you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full when you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full when you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.	Approved medicine on our medicine list covered in full when you use MedXpress or a MedXpress network pharmacy. Medicine not on our list paid up to 100% of the DHR up to a maximum of the monthly Chronic Drug Amount.					
CHRONIC COVER	Oncology Benefit	We cover the first R400 000 of your approved cancer treatment over a 12-month cycle in full.			We cover the first R300 000 of your approved cancer treatment over a 12-month cycle in full.			We cover the first R200 000 of your approved cancer treatment over a 12-month cycle in full. All cancer-related healthcare services are covered up to 100% of the Discovery Health Rate (DHR). 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 cover up to 80% of the additional costs.			We cover the first R200 000 of your approved cancer treatment over a 12-month cycle in full. All cancer-related healthcare services are covered up to 100% of the Discovery Health Rate (DHR). If your treatment costs more than the cover amount, you will need to pay 20% of the subsequent additional costs. On Essential Smart, we cover cancer treatment in our network.			We cover the first R200 000 of your approved cancer treatment over a 12-month cycle in full. All cancer-related healthcare services are covered up to 100% of the Discovery Health Rate (DHR). 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 cover up to 80% of the additional costs.			Cancer treatment that is a Prescribed Minimum Benefit (PMB) is always covered in full. You have cover for cancer treatment in our network. If you choose to use any other provider, we will cover up to 80% of the DHR.			Cancer treatment that is a Prescribed Minimum Benefit (PMB) is always covered in full. You have cover for cancer treatment in a state facility. If you choose to use any other provider, we will cover up to 80% of the DHR.		
	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.			These plans do not offer this benefit.																	
	Oncology Innovation Benefit	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 account.			These plans do not offer this benefit.																	
	Advanced Illness Benefit	Members with cancer have access to a comprehensive palliative care programme. This programme offers unlimited cover for approved care at home.																				
HOSPITAL COVER	Private hospital cover in a general ward	Unlimited cover plus private ward cover of up to R2 150 each day.	Unlimited cover plus private ward cover up to R2 150 per day for your delivery.			Unlimited cover			Unlimited cover			Unlimited cover			Unlimited cover							
	Private hospital	You are covered in any facility approved by the Scheme.	You are covered in any facility approved by the Scheme. Full cover on Delta options when using the Delta Hospital Network of private hospitals. For planned admissions outside of the Delta Hospital Network, you must pay an upfront payment to the hospital of R8 400.	Full cover in the Smart Hospital Network. For planned admissions at hospitals outside of the Smart Hospital Network, you must pay an upfront payment of R9 650 to the hospital.	You are covered in any facility approved by the Scheme. Full cover on Delta options when using the Delta Hospital Network of private hospitals. For planned admissions outside of the Delta Hospital Network, you must pay an upfront payment to the hospital of R8 400.	You are covered in any facility approved by the Scheme. Full cover on Delta options when using the Delta Hospital Network of private hospitals. For planned admissions outside of the Delta Hospital Network, you must pay an upfront payment to the hospital of R8 400.	Full cover in any approved private hospital in the four coastal provinces network. If you use a hospital outside the coastal network, we pay up to 70% of the DHR of the hospital account and you must pay the difference.	Full cover in the Smart Hospital Network. For planned admissions at hospitals outside of the Smart Hospital Network, you must pay an upfront payment of R9 650 to the hospital.			Full cover in any approved private hospital in the four coastal provinces network. If you use a hospital outside the coastal network, we pay up to 70% of the DHR of the hospital account and you must pay the difference.			Full cover in the Smart Hospital Network. For planned admissions at hospitals outside of the Smart Hospital Network, you must pay an upfront payment to the hospital of R8 400.			Full cover in any approved private hospital in the four coastal provinces network. If you use a hospital outside the coastal network, we pay up to 70% of the DHR of the hospital account and you must pay the difference.					
	Defined list of procedures in our day surgery network	You are covered in any facility approved by the Scheme.	You are covered in any facility approved by the Scheme.			We cover a defined list of procedures in a day surgery network. An upfront payment of R5 500 applies for admissions to a facility outside of the day surgery network. Where these procedures form part of the list of in-hospital procedures with an upfront payment, the higher of the upfront payments will apply.			We cover a defined list of procedures in a day surgery network. An upfront payment of R5 500 applies for admissions to a facility outside of the day surgery network. Where these procedures form part of the list of in-hospital procedures with an upfront payment, the higher of the upfront payments will apply.			We cover a defined list of procedures in the Smart day surgery network. An upfront payment of R9 650 applies for admissions to a facility outside of the Smart day surgery network.			We cover a defined list of procedures in a day surgery network. An upfront payment of R5 500 applies for admissions to a facility outside of the day surgery network. Where these procedures form part of the list of in-hospital procedures with an upfront payment, the higher of the upfront payments will apply.							
	Full cover option for specialists we have a payment arrangement with	Full cover	Full cover			Full cover			Full cover			Full cover			Full cover							
	Reimbursement rate* for specialists we do not have a payment arrangement with	300% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	100% of the DHR					
	Reimbursement rate* for GP and other healthcare professionals (not specialists)	200% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	100% of the DHR	200% of the DHR	100% of the DHR					
	Reimbursement rate* for radiology and pathology	100% of the DHR	100% of the DHR			100% of the DHR			100% of the DHR			100% of the DHR			100% of the DHR							
	Cover for scopes (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)	We pay the first R4 100 of the hospital account from your day-to-day benefits and the balance of the hospital account and related accounts from the Hospital Benefit. A co-payment of R5 150 will apply if both a gastroscopy and colonoscopy is performed in the same admission. If done in the doctor's rooms, you won't have to pay an amount upfront. We pay the account from the Hospital Benefit.	We pay the first R4 100 of the hospital account from your day-to-day benefits and the balance of the hospital account and related accounts from the Hospital Benefit. A co-payment of R5 150 will apply if both a gastroscopy and colonoscopy is performed in the same admission. If done in the doctor's rooms, you won't have to pay an amount upfront. We pay the account from the Hospital Benefit.	You must pay R4 650 upfront, we pay the balance of the hospital account and related accounts from the Hospital Benefit. An upfront amount of R5 650 will apply if both a gastroscopy and colonoscopy is performed in the same admission. If performed outside of the day surgery network, the highest of the upfront amounts will apply. If done in the doctor's rooms, you won't have to pay an amount upfront. We pay the account from the Hospital Benefit.			We pay the first R5 000 of the hospital account from your day-to-day benefits and the balance of the hospital account and related accounts from the Hospital Benefit. A co-payment of R6 250 will apply if both a gastroscopy and colonoscopy is performed in the same admission. If performed outside of the day surgery network, the highest of the upfront amounts will apply. If done in the doctor's rooms, you won't have to pay an amount upfront. We pay the account from the Hospital Benefit.			You must pay the first R5 000 of the hospital account. The balance of the hospital account and related accounts will be paid from the Hospital Benefit. A co-payment of R6 250 will apply if both a gastroscopy and colonoscopy is performed in the same admission. If performed outside of the day surgery network, the highest of the upfront amounts will apply. If done in the doctor's rooms, you won't have to pay an amount upfront. We pay the account from the Hospital Benefit.			We pay the first R5 000 of the hospital account from your day-to-day benefits and the balance of the hospital account and related accounts from the Hospital Benefit. An upfront amount of R6 250 will apply if both a gastroscopy and colonoscopy is performed in the same admission. If performed outside of the day surgery network, the highest of the upfront amounts will apply. If done in the doctor's rooms, you won't have to pay an amount upfront. We pay the account from the Hospital Benefit.			Prescribed Minimum Benefit cover, in the KeyCare Day Surgery Network. If done in the doctor's rooms, we pay the account from the Hospital Benefit.			Prescribed Minimum Benefit cover, in the KeyCare Day Surgery Network. If done in the doctor's rooms, we pay the account from the Hospital Benefit.			
	Cover for MRI and CT scans related to admission	If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.	If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.			If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.			If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.			If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.			If done as part of an approved admission, we will pay up to 100% of the DHR from the Hospital Benefit.							
	Cover for MRI and CT scans if not related to admission or for back and neck treatment	We pay the first R3 040 of the scan from your day-to-day benefits. We pay the balance of the scan from the Hospital Benefit, up to 100% of the DHR. Limited to one scan per spinal and neck region.	We pay the first R3 040 of the scan from your day-to-day benefits. We pay the balance of the scan from the Hospital Benefit, up to 100% of the DHR. Limited to one scan per spinal and neck region.	You need to pay the first R3 040 of your MRI or CT scan until you reach the Annual Threshold. We cover the balance of the scan from the Hospital Benefit, up to the DHR. For conservative back and neck scans a limit of one scan per spinal and neck region applies.	We pay the first R3 040 of the scan from day-to-day benefits. We pay the balance of the scan from the Hospital Benefit, up to 100% of the DHR. For conservative back and neck treatment, you must also pay the first R3 700 of the hospital account. We pay the balance of the scan from the Hospital Benefit, up to 100% of the DHR. Limited to one scan per spinal and neck region.	We pay the first R3 040 of the scan from your day-to-day benefits. We pay the balance of the scan from the Hospital Benefit, up to 100% of the DHR. Limited to one scan per spinal and neck region.	You need to pay the first R3 040 of your MRI or CT scan until you reach the Annual Threshold. We cover the balance of the scan from the Hospital Benefit, up to the DHR. For conservative back and neck scans a limit of one scan per spinal and neck region applies.	We pay the first R3 040 of the scan from your day-to-day benefits. We pay the balance of the scan from the Hospital Benefit, up to 100% of the DHR. Limited to one scan per spinal and neck region.			This plan does not offer this benefit.			These plans do not offer this benefit.			We pay scans from the Specialist Benefit up to a limit of R4 400 for each person each year.	We pay scans from the Specialist Benefit up to a limit of R2 200 for each person each year.				
ADDITIONAL BENEFITS	Screening and Prevention Benefit	Covers certain tests at one of our wellness network providers, like blood glucose, blood pressure, cholesterol and body mass index. We also cover a mammogram every two years, Pap smear every three years, PSA (a prostate screening test) once a year and HIV screening tests. Seasonal flu vaccine during pregnancy, or for members 65 years or older and/or registered for certain chronic conditions. We also cover bowel cancer screening tests every two years for members between 45 and 75 years.																				
	Trauma Recovery Extender Benefit	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.	Extends your cover for out-of-hospital claims for recovery after certain traumatic events for the rest of the year in which the trauma took place, and a year after the trauma.						
	International Travel Benefit	Cover up to \$1 million for each person on each journey for emergency medical costs while travelling outside of South Africa, for a period of 90 days from your departure from South Africa. Specific rules apply and pre-existing conditions are excluded.	Cover up to R5 million for each person on each journey for emergency medical costs while travelling outside of South Africa, for a period of 90 days from your departure from South Africa. Specific rules apply and pre-existing conditions are excluded.																			
	Overseas Treatment Benefit	Up to R750 000 for each person travelling for evidence-based healthcare treatment not available in South Africa. You also have cover for R300 000 at a recognised healthcare provider for in-hospital treatment that is available in South Africa. A co-payment of 20% and specific rules apply to these benefits.	Up to R500 000 for each person travelling for evidence-based healthcare treatment not available in South Africa. A co-payment of 20% and specific rules apply to these benefits.	These plans do not offer these benefits.																		
Africa Evacuation Benefit	Cover for emergency medical evacuations from certain sub-Saharan African countries back to South Africa. Pre-existing conditions are excluded.																					