

GUIDE TO CHANGING YOUR PLAN

DISCOVERY HEALTH MEDICAL SCHEME
2023





Overview

The Scheme rules allow for certain plan movements at any time during the year. Moving to a lower plan may result in an amount owing to the Scheme if you've spent more of your Medical Savings Account (MSA) than you've paid for, where applicable. Moving to a higher plan during the year is not allowed, however, there are exceptional circumstances where these requests may be considered. You can refer to the guide "Upgrading your health plan during the year" for more information, it is available on www.discovery.co.za under Medical aid > Manage your health plan > Find important documents and certificates.

PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Executive	All plans	None	No exceptions
Classic Comprehensive	All plans except Executive	Executive Plan	No exceptions
Classic Delta Comprehensive Comprehensive	Essential Delta Comprehensive Classic Delta Saver Essential Delta Saver Classic Smart Essential Smart Essential Dynamic Smart Classic Delta Core Essential Delta Core KeyCare Start KeyCare Start Regional KeyCare Core	Executive Plan Classic Comprehensive Essential Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus	Only if you move more than 50km from any Delta network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Classic Comprehensive Essential Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus
Classic Smart Comprehensive	Classic Delta Saver Essential Delta Saver Classic Smart Essential Smart Essential Dynamic Smart Classic Delta Core Essential Delta Core KeyCare Start KeyCare Start Regional KeyCare Core	Executive Plan Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Priority Essential Priority Essential Saver Classic Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus	Only if you move more than 50km from any Smart network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Classic Comprehensive Essential Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Essential Comprehensive	Essential Delta Comprehensive	Executive	No exceptions
	Essential Priority	Classic Comprehensive	
	Essential Saver	Classic Delta	
	Essential Delta Saver	Comprehensive	
	Coastal Saver	Classic Smart	
	Essential Smart	Comprehensive	
	Essential Dynamic Smart	Classic Priority	
	Essential Core	Classic Saver	
	Essential Delta Core	Classic Delta Saver	
	Coastal Core	Classic Smart	
	KeyCare Plus	Classic Core	
	KeyCare Start	Classic Delta Core	
	KeyCare Start Regional		
	KeyCare Core		
Essential Delta Comprehensive	Essential Delta Saver	Executive Plan	Only if you move more than 50km from any Delta network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to:
	Essential Smart	Classic Comprehensive	
	Essential Dynamic Smart	Classic Delta	
	Essential Delta Core	Comprehensive	
	KeyCare Start	Essential Comprehensive	
	KeyCare Start Regional	Classic Smart	
	KeyCare Core	Comprehensive	
		Classic Priority	
		Essential Priority	
		Classic Saver	
		Classic Delta Saver	
		Essential Saver	
		Coastal Saver	
		Classic Smart	
	Classic Core		
	Classic Delta Core		
	Essential Core		
	Coastal Core		
	KeyCare Plus		
Classic Priority	Essential Priority	Executive	Only if you are not planning to have a procedure that attracts an upfront payment:
	Essential Smart	Classic Comprehensive	
	Essential Dynamic Smart	Classic Delta	
	KeyCare Plus	Comprehensive	
	KeyCare Start	Essential Comprehensive	
	KeyCare Start Regional	Essential Delta	
	KeyCare Core	Comprehensive	
		Classic Smart	
		Comprehensive	
		Classic Saver	
		Classic Delta Saver	
		Essential Saver	
		Essential Delta Saver	
		Coastal Saver	



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
		Classic Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core	
Essential Priority	Essential Smart Essential Dynamic Smart KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core	Only if you are not planning to have a procedure that attracts an upfront payment: Essential Saver Essential Delta Saver Coastal Saver Essential Core Essential Delta Core Coastal Core
Classic Saver	Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Essential Smart Essential Dynamic Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority	No exceptions
Classic Delta Saver	Essential Delta Saver Classic Smart Essential Smart Essential Dynamic Smart Classic Delta Core Essential Delta Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive	Only if you move more than 50km from any Delta network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Classic Saver



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
	KeyCare Start KeyCare Start Regional	Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus KeyCare Core	Coastal Saver Essential Saver Classic Core Coastal Core Essential Core KeyCare Plus KeyCare Core
Essential Saver	Essential Delta Saver Coastal Saver Essential Smart Essential Dynamic Smart Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Classic Smart Classic Core Classic Delta Core	No exceptions
Essential Delta Saver	Essential Smart Essential Dynamic Smart Essential Delta Core KeyCare Start KeyCare Start Regional	Executive Plan Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Coastal Saver Classic Smart Classic Core Classic Delta Core Essential Core	Only if you move more than 50km from any Delta network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Saver Coastal Saver Coastal Core Essential Core KeyCare Plus KeyCare Core



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
		Coastal Core KeyCare Plus KeyCare Core	
Coastal Saver	Classic Delta Saver Essential Delta Saver Essential Smart Essential Dynamic Smart Classic Delta Core Coastal Core Essential Delta Core KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Classic Smart Classic Core Essential Core	Only if you move inland from a Coastal region. Proof of residence is needed. This needs to be done within three months of the relocation date before we allow the change to: Classic Saver Essential Saver Classic Smart Classic Core Essential Core
Classic Smart	Essential Smart Essential Dynamic Smart Classic Delta Core Essential Delta Core KeyCare Start KeyCare Start Regional KeyCare Core	Executive Plan Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Essential Saver Classic Saver Coastal Saver Essential Delta Saver Classic Delta Saver Classic Core Essential Core Coastal Core KeyCare Plus	Only if you move more than 50km from any Smart network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Core Classic Delta Core Coastal Core Essential Core Essential Delta Core KeyCare Plus
Essential Smart	Essential Dynamic Smart KeyCare Start KeyCare Start Regional	Executive Plan Classic Comprehensive Essential Comprehensive Classic Delta Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority	A move to the Classic Smart Plan is allowed provided it is done within 90 days of registration of a newborn baby. Only if you move more than 50km from any Smart network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Saver Essential Delta Saver



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
		Essential Priority Essential Saver Classic Saver Coastal Saver Essential Delta Saver Classic Delta Saver Classic Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Core	Coastal Saver Coastal Core Essential Core Essential Delta Core KeyCare Plus KeyCare Core
Essential Dynamic Smart	KeyCare Start KeyCare Start Regional	All plans except KeyCare Start and KeyCare Start Regional	A move to the Classic Smart Plan is allowed provided it is done within 90 days of registration of a newborn baby. Only if you move more than 50km from any Smart network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Saver Essential Delta Saver Coastal Saver Coastal Core Essential Core Essential Delta Core KeyCare Plus KeyCare Core
Classic Core	Essential Smart Essential Dynamic Smart Classic Delta Core Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart	No exceptions
Classic Delta Core	Essential Smart Essential Dynamic Smart Essential Delta Core KeyCare Start KeyCare Start Regional	Executive Plan Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive	Only if you move more than 50km from any Delta network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Classic Core Essential Core



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
		Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Essential Core Coastal Core KeyCare Plus KeyCare Core	Coastal Core KeyCare Plus KeyCare Core
Essential Core	Essential Smart Essential Dynamic Smart Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core	No exceptions
Essential Delta Core	Essential Smart Essential Dynamic Smart KeyCare Start KeyCare Start Regional	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core Essential Core Coastal Core KeyCare Plus	Only if you move more than 50km from any Delta network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Core Coastal Core KeyCare Plus KeyCare Core



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Essential Core	Essential Smart Essential Dynamic Smart Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core	No exceptions
Coastal Core	Essential Smart Essential Dynamic Smart Classic Delta Core Essential Core Essential Delta Core KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Delta Saver Classic Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core	Only if you move inland from a Coastal region. Proof of residence is needed. This needs to be done within three months of the relocation date before we allow the change to: Classic Core
KeyCare Plus	Essential Smart Essential Dynamic Smart KeyCare Core KeyCare Start KeyCare Start Regional	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Coastal Core Classic Core Classic Delta Core	Only if you move more than 50km from your nearest KeyCare hospital or KeyCare GP. Proof of residence needed. Notify us within three months of the relocation date before we allow the change to: Essential Saver Essential Delta Saver Coastal Saver Essential Core Essential Delta Core Coastal Core



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
		Essential Core Essential Delta Core	
KeyCare Start	KeyCare Start Regional	All plans except KeyCare Start Regional	Only if you move more than 50km from your nearest KeyCare Start network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Smart Essential Dynamic Smart Essential Core Essential Delta Core Coastal Core KeyCare Core KeyCare Plus
KeyCare Start Regional	No plans	All plans	Only if you move more than 50km from your nearest KeyCare Start Regional network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Smart Essential Dynamic Smart Essential Core Essential Delta Core Coastal Core KeyCare Core KeyCare Plus KeyCare Start
KeyCare Core	KeyCare Start KeyCare Start Regional	All plans except KeyCare Start and KeyCare Start Regional	Only if you move more than 50km from your nearest KeyCare network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Core Essential Delta Core Coastal Core



Contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to www.discovery.co.za to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

Complaints process

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 and we encourage you to follow the process:

1 | 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.

2 | 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 emailing principalofficer@discovery.co.za.

3 | STEP 3 – 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.

4 | STEP 4 – 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.co.za | 0861 123 267 | www.medicalschemes.co.za