Discovery
Health Medical Scheme



CLASSIC

ESSENTIAL

ESSENTIAL DYNAMIC

ACTIVE

SMART PLANS 2027

Reimagining your **healthcare**

For the best quality healthcare to support life's inevitable moments, Discovery Health Medical Scheme provides comprehensive healthcare that is just right for you.



Read this guide to understand more about your health plan, including:

- What to do when you need to go to a doctor or hospital.
- How we cover you for the preventive screening, diagnosis and treatment of medical conditions.
- Your access to enhanced day-to-day cover.
- Which benefits you need to apply for and if there are limits for certain benefits.
- How to have a truly personalised health experience through the Discovery Health app, which helps you navigate the healthcare system easily.

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, all 2027 updates including contributions are subject to 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**. Where this brochure refers to 'we' in the context of benefits, members, payments or cover, 'we' refers to the Discovery Health Medical Scheme. We are continuously improving our communication to you. You can find the latest version of this guide, as well as detailed benefit information, on **www.discovery.co.za**. The Discovery Health app is brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.

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Key Terms

This section explains some of the terms that you will find in this document.

C

Chronic Disease List (CDL)

This is a defined list of chronic conditions that we cover according to the Prescribed Minimum Benefits.

Chronic Illness Benefit (CIB)

The Chronic Illness Benefit covers medicine and treatment for a defined list of chronic conditions. You need to apply for the cover first.

Comprehensive cover

This cover exceeds the essential healthcare services and Prescribed Minimum Benefits that are prescribed by the Medical Schemes Act 131 of 1998. Comprehensive cover offers you extra cover and benefits to complement your basic cover. It gives you the flexibility to choose your healthcare options and service providers. Whether you choose full cover or options outside of full cover, we give you the freedom to decide what suits your needs. Our cover is in line with defined clinical best practices. This ensures that you receive treatment that is expected for your condition and that is clinically appropriate.

We may review these principles from time to time to stay current with changes in the healthcare landscape. While comprehensive, your cover remains subject to the Scheme's treatment guidelines, protocols and designated service providers. We still prioritise managed care to make sure you get the best outcomes for your health.

Co-payment

This is an amount that you have to pay towards a healthcare service. The amount can vary, depending on the type of healthcare service, the place of service and whether the amount that the service provider charges is higher than the rate that we cover. If the co-payment amount is higher than the amount charged for the healthcare service, you will have to pay for the cost of the healthcare service.

Cover

Refers to the benefits that you can access on your health plan and how we pay for these healthcare services. The services may include consultations, medicine and hospital visits.

D

Day-to-day benefits

Cover for defined set of day-to-day medical expenses such as GP consultations, acute and over-the-counter (OTC) medicine, eye and dental check-ups and sports-related injuries, with fixed co-payments and/or limits. This cover depends on the plan you choose.

Designated service provider (DSP)

This refers to a healthcare professional or provider (for example, a doctor, specialist, allied healthcare professional, pharmacy or hospital) who/that has agreed to provide Discovery Health Medical Scheme members with treatment or services at a contracted rate. To view the full list of designated service providers, visit **www.discovery.co.za**, or click on 'Find a healthcare provider' on the Discovery Health app.

Discovery Health Rate (DHR)

This is the rate that we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant healthcare services.

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D

Discovery Health Rate for medicine

This is the rate that we pay for medicine. It is the Single Exit Price of medicine plus the relevant dispensing fee.

Discovery HomeCare

Discovery HomeCare is an extra service that offers you quality care in the comfort of your home. You can use this for healthcare services like intravenous (IV) infusions (drips), wound care, postnatal care and advanced illness care.

E

Efficiency discount arrangement

This is an option where members on the Essential Dynamic Smart plan benefit from a lower contribution in exchange for limiting their access to a restricted network.

Emergency medical condition

An emergency medical condition may be referred to, simply, as an emergency. It is the sudden and, at the time, unexpected onset of a health condition that requires immediate medical and surgical treatment. Failure to give this medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or it would place the person's life in serious jeopardy.

An emergency does not necessarily need you to be admitted to a hospital and you may be treated in casualty only. We may ask you for more information to confirm the emergency.

F

Find a healthcare provider

'Find a healthcare provider' is a medical provider search tool that is available on the Discovery Health app and website.

H

HealthID

Discovery 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, refer you to other healthcare professionals and check your relevant test results.



Discovery HomeCare is a service provider, Practice 080 000 8000190, Grove Nursing Services (Pty) Ltd, registration number 2015/191080/07, trading as Discovery HomeCare. The Discovery Health app, 'Find a healthcare provider', and Discovery HealthID are brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.



M

Medicine list (formulary)

This is a list of medicine that we cover in full. You can use the medicine to treat approved chronic conditions. This list is also known as a formulary.

N

Networks

You need to use specific hospitals, doctors, specialists or allied healthcare professionals in a network. We have payment arrangements with these providers to make sure you can access quality care that is affordable. When you use a network provider, you avoid having to pay extra costs and co-payments.

Hospital networks

Make sure you use a hospital in the network for your plan to get full cover.

Doctor networks

You have full cover for GPs in the Smart GP Network, specialists and allied healthcare professionals who we have payment arrangements with.

Day surgery networks

We cover you in full for a defined list of procedures in our Day Surgery Network.

Medicine networks

Use a pharmacy in our network to enjoy full cover and avoid co-payments when claiming for chronic medicine on the medicine list.

Hospital at Home

You have full cover for carefully selected low-acuity conditions if you use Hospital at Home.

Hospital at Home is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.

P

Payment arrangements

The Scheme has payment arrangements with many healthcare professionals and providers. This helps us to cover you in full, with no shortfalls.

Personal Health Fund

The Personal Health Fund covers a comprehensive list of out-of-hospital healthcare services according to your individual health needs once you've activated Personal Health Pathways and completed your recommended next best action.

Personal Health Pathways

Personal Health Pathways is a personalised care programme that predicts and recommends the most important actions you can take to improve your health.

Personal Health Pathways leverages a sophisticated digital health platform that combines actuarial, clinical and lifestyle data with behavioural science to engage you in a personalised programme that drives you towards healthier habits and behaviour change.

Premier Plus GP

A Premier Plus GP is a network GP who has contracted with us to provide you with coordinated care and enrolment on one of our Care programmes for defined chronic conditions.

Prescribed Minimum Benefits (PMB)

In terms of the Medical Schemes Act 131 of 1998 and its Regulations, all medical schemes have to cover the cost related to the diagnosis, treatment and care of:

- An emergency medical condition
- A defined list of 271 diagnoses
- A defined list of 27 chronic conditions.

The Council for Medical Schemes has set the following rules for how to access Prescribed Minimum Benefits:

- Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions.
- The treatment that you need must be provided for in the defined benefits.
- You must use designated service providers in our network. This does not apply in emergencies. Where appropriate and in line with 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 designated service provider, we will pay up to 80% of the Discovery Health Rate. 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.

Primary Care doctor

A Primary Care doctor helps you to take care of your general health. You are likely to have better health outcomes when you nominate one doctor to manage your health and coordinate your care. Your Primary Care doctor knows your complete medical history and takes the healthcare approach that is best for you.

Public Facility

A Public Facility is a healthcare facility that provides medical services through the public healthcare system. Care may be received in a hospital or in an outof-hospital setting including community health clinics, medical consultations, dental care, and other healthcare treatments. Your benefits and cover apply at both private and public facilities, and claims received from these providers will be processed against your available benefits, subject to your health plan benefits and limits, where applicable.

R

Reference Price

The Reference Price is the set amount that we pay for a medicine category. This applies for medicine that is not listed on the medicine list (formulary).

R

Related accounts

'Related accounts' refers to any account that is separate from your hospital account but related to in-hospital care that you have received. This could include the accounts for your admitting doctor, anaesthetist, and any approved healthcare expenses, like radiology or pathology.

S

Shariah-compliant arrangement

This refers to an arrangement that allows you to have your health plan managed according to principles that comply with Shariah.

U

Upfront payments

This is the amount that you must pay upfront to a hospital or day clinic if you use a facility outside of the network and for specific treatments or procedures. If the upfront amount is higher than the amount charged for the healthcare service, you will have to pay for the cost of the healthcare service.

Personal Health Pathways is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider, administrator and managed care provider of medical schemes.

Key features

This section explains some of the key features available to you on the Smart plans.

Unlimited cover for hospital admissions

Unlimited private cover in the Smart hospital networks. Cover and network depends on the plan you choose.

Full cover for chronic medicine

For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary, when you use a pharmacy in our network.

Discovery Health app and virtual benefits

The Discovery Health app gives you access to a truly personalised health experience and lets you navigate the healthcare system easily. Access Personal Health Pathways, receive the advice and healthcare support that you need, 24/7, through a set of innovative features.

Extensive cover for maternity

You get comprehensive benefits for maternity and early childhood. The benefits cover certain healthcare services before and after birth. This cover depends on the plan you choose.

Personal Health Fund

The Personal Health Fund covers out-of-hospital healthcare services according to your individual health needs once you've activated Personal Health Pathways and completed your recommended next best action.

Full cover in hospital for related accounts

We guarantee full cover in hospital for specialists who we have a payment arrangement with. We pay up to 200% of the Discovery Health Rate on Classic, and up to 100% of the DHR on the Essential and Active plans for other healthcare professionals.

Screening and prevention

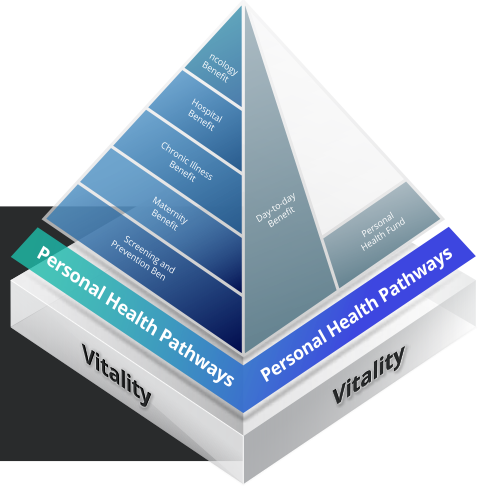
We provide a Screening and Prevention Benefit, which covers tests that are important for detecting early warning signs of serious illness.

Cover when travelling

We cover you for medical emergencies when you are travelling.

A Shariah-compliant arrangement is available on all health plans.

Personal Health Pathways is a personalised programme that predicts and recommends the most important actions you can take to improve your health and unlock your Personal Health Fund.



Day-to-day cover

Day-to-day cover for your GP consultations, acute and over-the-counter (OTC) medicine, eye and dental check-ups and sports-related injuries, with fixed co-payments and/or limits. This cover depends on the plan you choose.

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The difference in benefits offered on the **Smart plans**

The four plan options give you different benefits, as shown in this table. All other benefits, which are not mentioned in the table, are the same across the plan options, unless otherwise stipulated.

	Classic Smart	Essential Smart	Essential Dynamic Smart	Active Smart
DAY-TO-DAY COVER				
Cover for a defined set of day-to-day benefits	Unlimited consultations with GPs in the Smart network, with a R80 co-payment for each consultation.	Unlimited consultations with GPs in the Smart network, with a R135 co-payment for each consultation.		
	One eye test at a network optometrist with an upfront payment of R80 for the test.	One eye test at a network optometrist with an upfront payment of R135 for the test.		
	One defined dental check-up at any dentist, dental therapist or oral hygienist with a R135 co-payment for the check-up. Covered up to 100% of the Discovery Health Rate.	One defined dental check-up at any dentist, dental therapist or oral hygienist with a R200 co-payment for the check-up. Covered up to 100% of the Discovery Health Rate.		
	Cover for over-the-counter (OTC) medicine obtained from a network pharmacy, up to a yearly limit of R940 per family per year.	Cover for over-the-counter (OTC) medicine obtained from a network pharmacy, up to a yearly limit of R630 per family per year.		Cover for over-the-counter (OTC) medicine obtained from a network pharmacy, up to an yearly limit of R575 per family per year.
	Cover for defined acute medicine categories prescribed by a Smart network GP. A limit of R2,050 a member a year and R3,430 a family a year for schedule 3 and above medicine, at a network pharmacy.	Not available on these plans.		
	Cover for sports-related injuries: basic X-rays, two specialist visits and a total of four visits to a physiotherapist, biokineticist , occupational therapist or chiropractor when activated and referred by a Smart network GP. You will have to pay R135 for each X-ray or for each visit. We will cover up to 100% of the Discovery Health Rate for these visits and for specialists who we don't have a payment arrangement with.	Not available on these plans.		
Personal Health Fund	Up to R2,000 per adult and R1,000 per child, up to a maximum of R8,000 per family. An additional Challenge Boost value of up to R2,000 per adult for completing challenges in your Personal Health Pathway, up to a maximum of R8,000 per family.	Up to R1,000 per adult and R500 per child, up to a maximum of R4,000 per family. An additional Challenge Boost value of up to R1,000 per adult for completing challenges in your Personal Health Pathway, up to a maximum of R4,000 per family.		
Maternity cover	Comprehensive benefits for maternity and early childhood that cover certain healthcare services during pregnancy and after birth.			Cover is subject to your available day-to-day benefits.

The benefits offered on the different Smart plans

The four plan options give you different benefits, as shown in this table. All other benefits, which are not mentioned in the table, are the same across the plan options, unless otherwise stipulated.

	Classic Smart	Essential Smart	Essential Dynamic Smart	Active Smart
HOSPITAL COVER				
Chronic dialysis	Full cover if we approve your treatment plan and you use a provider in our network. If you go elsewhere, we pay up to 80% of the Discovery Health Rate.	You have cover at a state facility.		
Hospital cover	Unlimited			Upfront payment of R8,050 applicable to all elective admissions. Neonatal admissions limited to R75,450. All other admissions: Unlimited.
		Certain in-hospital procedures are not covered on these plans. Refer to section 15 for the list of exclusions.		
Hospitals you can go to	Private hospitals in the Smart hospital network.		Private hospitals in the Dynamic Smart Hospital Network.	Private hospitals in the Active Hospital Network.
Cover for healthcare professionals in hospital	We pay up to twice the Discovery Health Rate (200%).	We pay up to the Discovery Health Rate (100%).		
MRI and CT scans	If not related to your admission, or for conservative back and neck treatment, you must pay the first R4,155 and the balance will be paid from your Hospital Benefit up to the Discovery Health Rate. For conservative back and neck scans, cover is limited to one scan per spinal and neck region.	If not related to your admission, or for conservative back and neck treatment, you will have to pay for it.		
CANCER COVER				
Oncology Benefit	Covered at a network provider, subject to a cover amount of R250,000. Once you reach the cover amount, we pay up to 80% of the Discovery Health Rate.			Covered at a network provider, limited to Prescribed Minimum Benefits.

Your access to **Prescribed Minimum Benefits and cover in an emergency**

What are Prescribed Minimum Benefits?

According to the Prescribed Minimum Benefits, the Medical Schemes Act 131 of 1998 and its Regulations indicate that all medical schemes must cover the costs for the diagnosis, treatment and care of:

- An emergency medical condition.
- A defined list of 271 diagnoses.
- A defined list of 27 chronic conditions.

If your treatment doesn't meet the criteria, we will pay according to your plan benefits.

A network of facilities apply for PMB admissions, which includes private and public facilities. To find facilities in the PMB network, use 'Find a healthcare provider' on the Discovery Health app.

The Council for Medical Schemes (CMS) provides the following rules for accessing Prescribed Minimum Benefits:

- Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions.
- The treatment that you need must match the treatments in the defined benefits.
- You must use designated service providers in our network. This does not apply in emergencies. In an emergency, where appropriate and in line with 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 designated service provider, we will pay up to 80% of the Discovery Health Rate. You will be responsible for the difference between what we pay and the actual cost of your treatment.

What is considered a medical emergency?

An emergency medical condition may be referred to, simply, as an emergency. It is the sudden and unexpected onset of a health condition that requires immediate medical or surgical treatment. Failure to provide this medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or it would place the person's life in serious jeopardy. An emergency does not necessarily require you to be admitted to a hospital and may be treated in casualty. We may ask you or your treating provider for information to confirm the emergency.

What we pay for

We pay for the following medical services, which you may receive in an emergency:

- The ambulance (or other medical transport).
- Your stay at the hospita.
- The services that you receive from the doctor who admitted you to the hospital
- The anaesthetist's services.
- Services from any other healthcare professional or provider who/that we approve.

Assistance during or after a traumatic event

You have access to dedicated assistance during or after a traumatic incident. This can be any traumatic experience such as crime, violence or loss of a family member, including loss of a child or pregnancy. By calling the Emergency Assist number or using the 'Emergency Assist' feature on the Discovery Health app, you and your family can access trauma support 24 hours a day. This service also includes counselling and extra benefits for trauma related to gender-based violence.

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Everyone can be healthier with **Personal Health Pathways**

Personal Health Pathways leverages a sophisticated digital health platform that combines actuarial, clinical and lifestyle data with behavioural science to engage you in a personalised programme that drives you towards healthier habits and behaviour change.



Improving long-term health

Everyone can improve their long-term health and lifespan through a few simple and consistent actions and habits.

These actions can be:

- **Clinical,** such as taking your prescribed medicine, getting a simple screening test or having a routine health assessment.
- **Lifestyle related,** such as staying active through regular exercise and eating healthily.
- **Sleep related,** such as getting 7-9 hours of uninterrupted sleep every night.

Brought to all eligible members over the age of 18 years.

Personal Health Pathways is an innovative personalised care programme designed to help everyone achieve better health. Your pathway consists of a curated sequence of health, lifestyle and sleep actions, tailored to your unique needs, encouraging you to adopt and maintain healthier habits and positive behaviour changes.

Get more from your Personal Health Pathway

Your pathway also gives you access to Personal Health Challenges, designed to help you turn healthy actions into lasting habits. Each challenge includes a personalised series of health or lifestyle actions to complete consistently over a defined period. Complete up to two challenges during the year to earn additional funds in your Personal Health Fund.

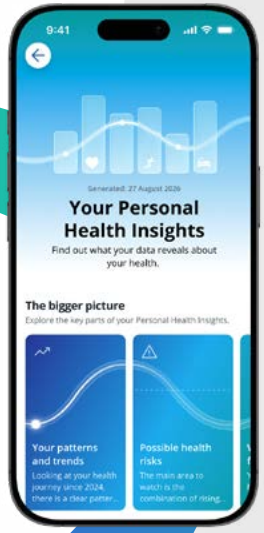
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NEW

Introducing Personal Health Insights and Personalised Next Best Actions

Personal Health Insights

For the first time, your **Personal Health Insights** brings your data together into a single, living view of your health.



Your whole story brought together

Your Personal Health Insights bring together three connected views: the patterns shaping your health, risks that may be emerging, and the habits that could reveal how your body is responding. Together, these views help you understand what is supporting your health and what may need attention.

Get answers tailored to you

See a list of questions chosen for you in your unique Personal Health Insights. The questions are based on your own risk factors, protective factors, overdue screenings and outstanding clinical actions. Choose any of them, and receive an explanation grounded in your own health data and the evidence behind it.

Explore the trends shaping your health

Scroll down from your story to explore the three areas behind it. Health, sleep and exercise each get their own view, so you can see which metrics shaped your insights and how each one is trending. Together they show how your daily habits are influencing your overall wellbeing.

Personalised Next Best Actions

By looking at how your health is likely to change over time, we can recommend the actions that are most likely to improve your future health and help reduce potential health risks.



Your health history

Previous diagnoses, test results, health screenings, family history, and other important health events provide valuable context for understanding your overall health.

Your current health and risk

Your current health status and key risk factors help identify and prioritise the actions that are most relevant to improving your health today.

Your treatment and healthcare utilisation

Your healthcare usage patterns, treatments received, prescribed medications, and follow-up care help tailor recommendations to your specific health needs.

Your lifestyle and behaviour

Daily habits such as exercise, sleep, and activity levels help identify opportunities to build, improve, or maintain healthy lifestyle behaviours.

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Personal Health Fund is delivering more value in flexible day-to-day benefits

New Discovery Health Medical Scheme members can access an additional once-per-lifetime benefit in your Personal Health Fund

Members who join for the first time will receive their full Personal Health Fund allocation, up to R8,000 per policy, available immediately in the first year of membership.

Members must:

- Activate Personal Health Pathways
- Enable physical activity and sleep tracking.
- Complete their once-off high-value action on Personal Health Pathways.

This is a once-per-lifetime benefit, designed to give new members the strongest possible start to their healthcare journey.

Members must complete their high-value next best action tile on Personal Health Pathways within 90 days of joining the Scheme in order to activate the benefit.

Build your fund

By completing simple actions within Personal Health Pathways, you can earn meaningful funding for healthcare. See how below:

Health check and device linkage

Complete your Health Check, activate your Personal Health Pathway, and enable sleep and physical activity tracking to start the next year with a R1,000 advance in your Personal Health Fund. The advance accumulates toward your annual Personal Health Fund value.

Personal Health Pathways actions

Complete your personalised Next Best Actions. Earn up to R500 for each recommended Personal Health Pathway action completed, **up to R2,000 on Classic and R1,000 on Essential and Active plans per adult** and R1,000 on Classic and R500 on Essential and Active plans per child.

Personal Health Pathways Challenges

Build habits by completing your Personal Health Pathway Challenges. **Earn up to R2,000 on Classic and R1,000 on Essential and Active plans** per adult in your Personal Health Fund for successfully completing your personalised Challenges.

Spend your fund

The Personal Health Fund can be used for out-of-hospital healthcare expenses such as GP visits, specialists, medicines, pathology and radiology. We pay for over-the-counter medicine and lifestyle enhancing products from your Personal Health Fund, up to R500 per family per year. GLP-1 medicine is not covered. This benefit is available to all eligible Discovery Health Medical Scheme members. Qualifying healthcare services are paid up to the Discovery Health Rate, or a portion thereof, subject to the overall benefit limit. Additional day-to-day funding available is determined by your membership plan.

You can accumulate up to R16,000 in your Personal Health Fund by taking the necessary steps to get healthier. The Personal Health Fund Base and Challenge Boost limits are shown below.

	Advance on 1 January	For completing Personal Health Pathways Actions			For completing Personal Health Pathways Challenges	
		2027 Personal Health Fund Base			Challenge Boost	
PLAN CHOICE	Adult	Adult	Child	Total Maximum Base value	Adult per challenge	Total Maximum Challenge Boost value
Classic Smart	Up to R1,000*	Up to R2,000**	Up to R1,000**	**Up to R8,000****	Up to R1,000**	**Up to R8,000****
Essential Smart, Essential Dynamic Smart and Active Smart	Up to R1,000*	Up to R1,000**	Up to R500**	**Up to R4,000****	Up to R500**	**Up to R4,000****

* Your advance accumulates to your maximum base rate.

** If you join the Scheme after January, you will not receive the full amount because we calculate the amount based on how many months are left in the year.

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Discovery Health app, virtual benefits and services

The Discovery Health app puts personalised healthcare at your fingertips, helping you manage your health and access support anytime, anywhere.

Health app features

Order medicine online and get it delivered to your door.

Emergency Assist: Get immediate access to emergency help when you need it.

Managing your plan: Seamlessly manage your medical aid plan – find healthcare providers, submit and track your claims, monitor your benefits, and more.

Personal Health Pathways: Get started on the homepage of the Discovery Health app and view your next best actions and challenges that are personalised for you. Find out more in section 4.



Digital mental health care: Access Digital Mental Health for on-demand, evidence-based mental healthcare programmes and tools. Find out more in section 9.

Virtual urgent care: Consult a doctor online 24/7, and get digital prescriptions wherever you are. Cover includes four virtual urgent-care consultations per family each year, subject to clinical criteria.

Download the app

GET IT ON Google Play | Download on the App Store

Virtual benefits

Enhanced maternity support: As a new parent, you have access to the Parent Sense app once you create your pregnancy profile on the Discovery Health app. Find out more in section 8.

Menopause care: The Stella app offers menopause management, like symptom assessment tools, curated content, personalised behavioural and lifestyle plans, virtual GP consults trained in menopause care (subject to clinical entry criteria), one-on-one coaching, and a supportive online community. If you meet the clinical entry criteria, consults are funded through Prescribed Minimum Benefits. If you do not meet the criteria, or if you have used your benefits, claims will be paid from the available funds in your Personal Health Fund.

Virtual physical therapy: Access personalised and evidence-based virtual physical therapy from anywhere. Virtual physical therapy (VPT) should be prescribed by an appropriate healthcare professional such as a physiotherapist, chiropractor or biokineticist. Once prescribed, you will receive an email to access Virtual physical therapy. Claims are funded from the available funds in your Personal Health Fund.

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Your access to **care at home**

Delivering hospital-level care safely and effectively in your home for many medical conditions for which you would otherwise be admitted to hospital.

Home-based Hospital Network

Discovery Hospital at Home provides qualifying members with the option to receive hospital-level home-based care instead of being admitted to a traditional hospital or after an early discharge from hospital for continuation of care in the home.

Members receiving treatment in the home have access to enhanced benefits and services, delivered through their personalised care team of participating providers in the Home-based hospital network.

You have access to the following Home-based hospital network providers giving you access to Discovery Hospital at Home services, for home-based treatment:

- Discovery Home Health
- Mediclinic at Home
- Quro Medical

Hospital at Home is the designated service provider (DSP) for the Smart plans for home-based care for qualifying conditions such as chronic obstructive pulmonary disease, pneumonia, complicated urinary tract infection, heart failure, cellulitis, deep vein thrombosis, asthma, and diabetes.

Should you choose to not make use of this network once your treating healthcare professional has recommended it as part of your care, an upfront deductible of R5,650 will apply to the admission.

If you meet the Scheme's clinical and benefit entry criteria, this gives you access to:

- Physical and virtual 24-hour care, facilitated by a dedicated care team
- A remote monitoring device that automatically transmits information to a hospital-based care team, 24 hours a day, 7 days a week
- Access to an improved range of clinical diagnostic procedures and interventions to manage medical or postsurgical hospital-level care at home.

Home Monitoring Device Benefit for essential home monitoring

The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions up to a limit of R4,850 per person per year. Approved cover for these devices will not affect your day-to-day benefits.

Discovery HomeCare

When your doctor recommends that you receive home care as an alternative to a hospital stay, Discovery HomeCare will provide you with quality care in the comfort of your home. Services include postnatal care, end-of- life care, IV infusions and wound care. We pay for these services from the Hospital Benefit. Cover is subject to the Scheme's clinical entry criteria, treatment guidelines and protocols.

Discovery HomeCare is the designated service provider for defined IV infusions. Avoid having to pay 20% out of your own pocket by using Discovery HomeCare for these infusions.

Home-based virtual care for the elderly

If you are 65 years or older and identified as being at high-risk, you may have access to a basket of care to manage your condition at home. This includes a virtual consultation with a GP or nurse as an alternative to a casualty visit as well as virtual coaching sessions to help coordinate your care.

Virtual chronic care programme

If you meet the clinical entry criteria, you will have access to a supportive out-of-hospital basket of care, to help you manage your chronic conditions at home. The basket of care may include remote monitoring devices, a home nurse visit, care coordination which includes health coaching sessions, and ongoing patient management by your nominated primary care provider. Cover is subject to meeting the Scheme's clinical entry criteria, treatment guidelines and managed care protocols.

Hospital at Home is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. Discovery HomeCare is a service provider. Practice 080 000 8000190, Grove Nursing Services (Pty) Ltd registration number 2015/191080/07, trading as Discovery HomeCare.

Essential screening and prevention benefits

The Screening and Prevention Benefit pays for certain tests that can detect early warning signs of serious illness. The tests must be carried out by our wellness providers.



What we pay for

We cover various screening tests at our wellness providers. We pay for these tests from the Screening and Prevention Benefit. For consultations that do not form part of the Prescribed Minimum Benefits, we will pay from your available day-to-day benefits.

Screening for kids

This benefit covers the assessment of your child's growth and development. We pay for you to have your child's weight, height, body mass index and blood pressure measured at one of our wellness providers.

Screening for adults

This benefit covers a Health Check – a simple but helpful set of basic health screenings, which we pay for every year. A Health Check is performed at the point of care, with finger-prick tests where appropriate. Some of the screenings are for BMI, blood pressure, blood glucose, cholesterol and HIV.

We also cover a mammogram or ultrasound of the breast every two years. We pay for a pap smear once every three years or an HPV test (including self-sampling kits) once every five years as well as a mental wellbeing assessment and a prostate-specific antigen (PSA) test annually. Every two years, for members between 45 and 75 years, we pay for a bowel cancer screening tests (including self-sampling kits).

Screening for seniors

In addition to screening for adults, members who are 65 and older have cover for an age-appropriate falls-risk screening assessment. This assessment must be carried out at a pharmacy in our defined pharmacy network. We may cover you for an extra falls-risk assessment when you are referred to a Premier Plus GP. This depends on your screening test results and if you meet the Scheme's clinical entry criteria.

Additional tests

Clinical entry criteria 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 or HPV test for cervical screening.

Vaccines

Clinical entry criteria apply to these vaccines:

- A seasonal flu vaccine for healthcare professionals and members who are pregnant, 65 years or older, or registered for certain chronic conditions.
- The pneumococcal vaccine for members 65 years or older or those who are registered or certain chronic conditions. You need a prescription from your doctor to get this vaccine.

Visit www.discovery.co.za to view the detailed Screening and Prevention Benefit guide.

Experience more for your day-to-day healthcare needs

When it comes to your day-to-day healthcare, every rand counts. You get more with Discovery Health Medical Scheme. We're here to help you get healthier while you stretch your benefits, keep your healthcare spending in check and celebrate every saving.



Personal Health Fund brings a new dimension to your cover. This benefit helps you **earn up to R16,000** in day-to-day cover as you complete personalised actions and challenges on **Personal Health Pathways.**

You have access to **day-to-day cover for your GP consultations**, acute and over-the-counter medicine, eye and dental check-ups, sports-related injuries, with fixed co-payments and/or limits. **Your cover depends on the plan you choose.**

Personal Health Pathways is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider, administrator and managed care provider of medical schemes. Personal Health Pathways is enabled by the combination of Discovery Health's healthcare capabilities and Vitality's incentivised behaviour change expertise.

Day-to-day cover

On the Smart plans you have access to your Personal Health Fund and defined day-to-day cover for your GP consultations, acute and over-the-counter medicine, eye and dental check-ups and sports-related injuries, with fixed co-payments and/or limits.

This cover depends on the plan you choose.

The table below shows how we pay from your defined day-to-day benefits:

Healthcare professionals, providers and services	What we pay for
Unlimited GP consultations in the Smart GP Network	You pay R80 on Classic and R135 on Essential, Essential Dynamic Smart and Active Smart of the consultation fee with the balance of consultation fee covered at 100% of the Discovery Health Rate. Video consultations with your Smart Network GP are covered in full up to the DHR.
Eye test at an optometrist in the Smart Optometry Network	One eye test is covered per person per year with an upfront payment of: ■ R80 on Classic ■ R135 on Essential, Essential Dynamic Smart and Active Smart
Defined dental check-up at any dentist, dental therapist or oral hygienist	One defined dental check-up per person per year with an upfront payment of: ■ R135 on Classic ■ R200 on Essential, Essential Dynamic and Active Smart The balance will be covered up to the Discovery Health Rate.
Over-the-counter medicine obtained from any pharmacy in our network	You are covered for over-the-counter medicine up to R940 a family a year on Classic Smart, R630 a family a year on Essential Smart and Essential Dynamic Smart, and R575 a family a year on Active Smart.
Acute medicine prescribed by your Smart GP and obtained from any pharmacy in our network (schedule 3 and above)	On the Classic Smart Plan, you are covered for certain acute prescribed medicine categories with a limit of R2,050 per person a year or R3,430 a family a year. The categories of medicine we cover can be found on **www.discovery.co.za**.
Sports injuries when activated and referred by your Smart Network GP	On the Classic Smart Plan, you have cover for basic X-rays, two specialist visits and a total of four visits to a physiotherapist, occupational therapist, biokineticist or chiropractor when related to a sports injury and if activated and referred by your Smart Network GP. You will have to pay R135 or each visit. We will cover the balance up to the Discovery Health Rate for these visits.

Maternity benefit

These benefits are available on the Classic Smart, Essential Smart, and Essential Dynamic Smart plans. If you are on the Active Smart Plan, all maternity related healthcare services are subject to available day-to-day benefits as described in section 7.

We pay for healthcare services related to your pregnancy and treatment for the first two years of your baby's life. When you are pregnant, your cover applies from the date on which the benefit is activated. Each child's cover applies from birth until they are 2 years old. Claims are covered up to 100% of the Discovery Health Rate (DHR).

How to access the benefit

You can activate the Maternity Benefit by:

- Creating your pregnancy or baby profile on he Discovery Health app or on our website at **www.discovery.co.za**
- Preauthorising your delivery or by registering your baby as a dependant on the Scheme.



During pregnancy

- **Antenatal consultations**: We pay for up to eight consultations with your gynaecologist, GP or midwife.
- **Ultrasound scans and screenings during pregnancy**: You are covered for up to two 2D ultrasound scans or one 2D ultrasound scan and 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.
- **Blood tests:** We pay for a defined list of blood tests to confirm your pregnancy.



After you give birth

- **GP and specialists to help you after birth**: We cover your baby under the age of 2 for two visits to a GP, paediatrician or ear, nose and throat specialist.
- **Other healthcare services**:
  We cover postnatal care. This includes a postnatal consultation for complications after delivery.



Pre- and postnatal care

We pay for a maximum of five antenatal or postnatal classes (including online cases) or consultations with a registered nurse, for up to two years after you have given birth. We also pay for one breastfeeding consultation with a registered nurse or breastfeeding specialist.

We cover you for a nutritional assessment with a dietitian, and up to two mental healthcare consultations with a counsellor or psychologist during pregnancy or after you give birth.

Enhanced support

- Parent Sense: As a new parent, you have access to the Parent Sense app where you can access helpful resources, personalised breastfeeding schedules, sleep routines, and more. Access the Women's Health Hub on the Discovery Health app for more information.
- Nurture at Home: If your baby is admitted to the Neonatal Intensive Care Unit (NICU) immediately after birth for 7 days or more, the Nurture at Home Programme offers additional support. You may qualify for a defined basket of care to help you adjust after discharge, if you meet the clinical entry criteria. Refer to section 13 for full details on eligibility and benefits.

The Discovery Health app and Parent Sense are brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.

Chronic benefits

The Chronic Illness Benefit (CIB) covers you for a defined list of 27 medical conditions, known as the Chronic Disease List (CDL).



What we cover

Prescribed Minimum Benefit conditions

You have access to treatment for a list of medical conditions under the Prescribed Minimum Benefits. The Prescribed Minimum Benefits cover the 27 chronic conditions on the CDL.

Our plans offer you benefits that exceed Prescribed Minimum Benefits. Certain rules apply for accessing Prescribed Minimum Benefits.

Medicine cover for the Chronic Disease List

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. For medicine not on our list, we cover you up to the therapeutic reference price of the equivalent medicine or group of medicines.

How we pay for consultations and medicine

You must nominate a Smart GP in the Discovery Health Network to be your primary care doctor to manage your chronic conditions. You can change your nominated primary care GP up to three times a year. To find adoctor and learn more about the nomination process, use **www.discovery.co.za**, or the Discovery Health app.

For full cover on your GP consultations you must visit your nominated primary care network GP. If you see a GP that is not your nominated primary care GP, or a nominated GP that is not a network GP, you will have to pay a copayment. For more information on our Care Programmes and enrolment by your Premier Plus Network GP, please refer to later pages in section 9.

We pay for medicine up to a maximum of the Discovery Health Rate (DHR) at one of our network pharmacies. The DHR for medicine is the price of the medicine and the fee for dispensing it.

How to activate the benefit

You must apply for the CIB. Your Primary Care GP must complete the form online or send it to us for approval.

Visit **www.discovery.co.za** to view the detailed CIB guide.

The Discovery Health app is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.

Chronic benefits and where to get your medicine

Chronic Disease List conditions

Chronic conditions covered on all Smart Plans

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

Using a pharmacy in our networks

Avoid a 20% co-payment on your chronic medicine by using our designated service providers.

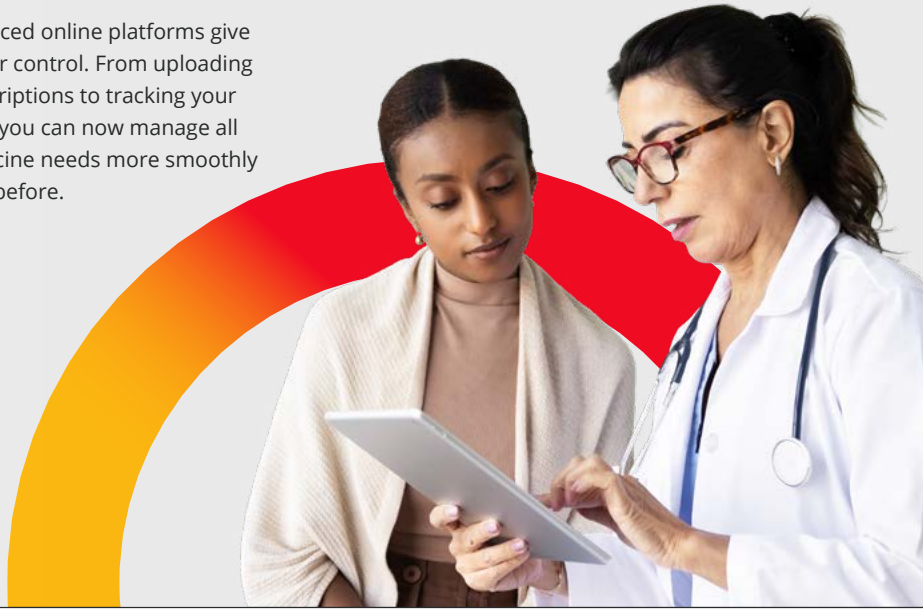
How to get your medicine

You now have greater convenience and flexibility in managing your medicine needs. Order for collection from your preferred pharmacy partner. Our partners include Clicks, Dis-Chem (delivery option available), Medirite and other independent pharmacies.

Our enhanced online platforms give you greater control. From uploading your prescriptions to tracking your deliveries, you can now manage all your medicine needs more smoothly than ever before.

If you need chronic dialysis

We cover these expenses in full if we have approved your treatment plan and you use a provider in our network. On Essential, Essential Dynamic, and Active, you have cover at a state facility. If you go elsewhere, we will pay up to 80% of the Discovery Health Rate.



Care programmes

We provide condition-specific care programmes for diabetes, mental health, HIV and heart conditions.

Our preventive and condition-specific care programmes help you to manage diabetes, HIV, mental health and heart-related medical conditions. You have to be registered on these care programmes to unlock their extra benefits and services. Cover is subject to the Scheme's clinical entry criteria, treatment guidelines and protocols.

Find out more about Personal Health Pathways in section 4.

Personal Health Pathways is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider, administrator and managed care provider of medical schemes.

Chronic Care Programme

If you are registered for type 1 diabetes, type 2 diabetes, hypertension, hyperlipidaemia, coronary artery disease, or HIV, you may have access to additional benefits to help you and your doctor to manage your health.

Once enrolled by your nominated Smart Premier Plus GP, the programme provides coordinated, condition-specific benefits to help you and your doctor to manage your health and improve treatment outcomes. Depending on the condition and clinical requirements, you may have access to an additional consultation with healthcare professionals, coaching, care coordination services, pathology tests, and other clinically appropriate interventions and support services.

The programme is designed to assist you in understanding and managing your condition, adhering to treatment plans, and reducing the risk of complications through ongoing monitoring and support.

Cover is subject to the Scheme's clinical entry criteria, treatment guidelines, protocols, and approved benefits.

Depression Risk Management Programme

If you are identified as being at risk of depression, you will have access to a 6-month long care programme with a defined basket of care. This includes a consultation with a Smart Premier Plus GP or network psychologist, coaching sessions with a social worker to coordinate your care, consultations with a dietitian, and a clinically appropriate digital mental wellbeing course. Cover is subject to clinical entry criteria treatment guidelines and protocols.

Mental Health Care Programme

Once you are enrolled in this programme by your network psychologist or nominated Smart Premier Plus GP, we give you defined cover to manage episodic depression. Enrolment unlocks cover for prescribed medicine, access to either individual or group psychotherapy sessions (virtual and face-to-face therapy), digital mental health care with internet-based cognitive behavioural therapy (iCBT), and extra GP consultations. The GP consultations help ensure that your treatment is effectively evaluated, tracked and monitored.

Additionally, members with depression may qualify to access a relapse prevention programme. This includes extra cover for a defined basket of care for psychiatry consultations, counselling sessions and care coordination services.

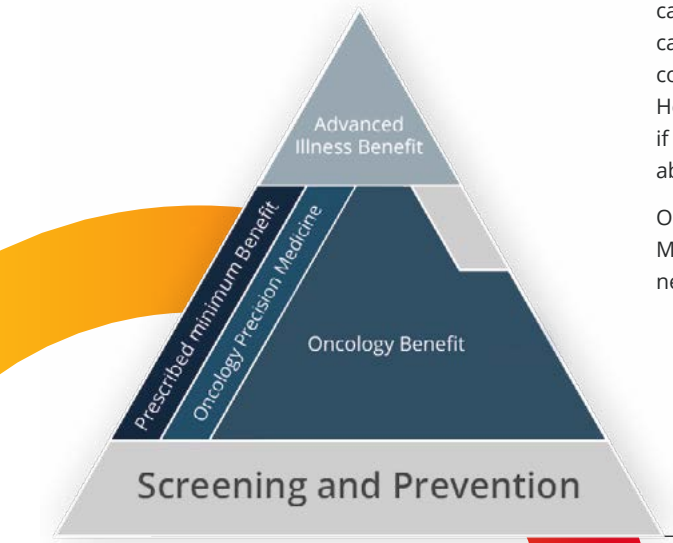
Oncology Care Programme

You have access to comprehensive cover for cancer treatment. This includes access to high-cost medicine, supportive treatment and the Discovery Oncology Care Programme.

Visit www.discovery.co.za to view the detailed Oncology Benefit guide.

Prescribed Minimum Benefits

All Prescribed Minimum Benefit treatment costs add up to the cover amount. If your treatment costs more than the cover amount, we will continue to cover your Prescribed Minimum Benefit cancer treatment in full at our designated service providers (DSPs).



Oncology Benefit

If you are diagnosed with cancer, we cover you on the Oncology Care Programme once we have approved your treatment. We pay for approved cancer treatment over a 12-month cycle.

We cover the first R250,000. If your treatment costs more than the cover amount, we will cover up to 80% of the subsequent additional costs. We cover cancer treatment in our network. All cancer-related healthcare services are covered up to 100% of the Discovery Health Rate. You might have a co-payment if your healthcare professional charges above this rate.

On Active Smart, you have Prescribed Minimum Benefit cancer cover at a network provider.

Oncology Precision Medicine

We pay for a sub-set of precision medicine covered by the Oncology Benefit, subject to the Scheme's clinical entry criteria. We pay up to 50% of the Discovery Health Rate or generic reference price. This benefit is not available on the Active Smart Plan.

How we cover medicine

To avoid a 20% co-payment, you need to get your approved oncology medicine from a designated service provider. Speak to your treating doctor to confirm that they are using our designated service providers for your medicine and for any treatment that you are receiving in a doctor's rooms or at a treatment facility. Oncology medicine is paid up to 100% of the Discovery Health Rate or up to the Oncology Reference Price, whichever is applicable.

Advanced Illness Benefit

Members can access a comprehensive palliative care programme. This programme offers unlimited cover for approved care at home, care coordination, counselling services, and supportive care for appropriate end-of-life clinical and psychologist services. We also pay for a GP consultation, to facilitate your palliative care treatment plan.



Hospital Benefit

The Hospital Benefit covers you if you need to be admitted to hospital.

View the hospitals in the Smart Hospital Network using 'Find a healthcare provider' on the Discovery Health app.

What the benefit does

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

What we cover

We give you cover for stays in any private or public hospitals that are approved by the Scheme, subject to the Smart, Dynamic Smart and Active Hospital Network.

Your doctor may recommend home-based care as part of your treatment. You will need to make use of our Home-based hospital network which is the designated service provider (DSP) for home-based care. If you choose not to make use of your DSP, you will need to pay R5,650 upfront for your admission.

If you have to go to hospital, we will pay your hospital expenses. There is no overall hospital limit for the year on any of the plans. However, we limit how much you can claim for some treatments. Contact us well before you have to go in to hospital. We will let you know what you are covered for. If you do not contact us before you go, we might not cover the costs.

How to access 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 Smart plans, you need to use a hospital in the Smart Hospital Network. If you are on the Essential Dynamic Smart Plan, you need to make use of Ask Discovery to find the most appropriate hospital in the Dynamic Smart Hospital Network for your care. If you are on the Active Smart Plan, you need to use a hospital in the Active Hospital Network. Payment for healthcare services at newly licensed facilities is subject to approval by the Scheme.

What we pay

We pay for planned hospital stays from your Hospital Benefit. Specifically, we pay for your medicine in hospital, the hospital stay itself, and the services that you receive from all healthcare professionals who provide you with care and treatment. Payment is subject to the Scheme authorising your hospital stay. On the Active Smart Plan, you will have an upfront payment of R8,050 for all elective non-PMB admissions.

If you use doctors, specialists and other healthcare professionals who we have a payment arrangement with, we will pay for their services in full. We pay up to 200% of the Discovery Health Rate (DHR) on the Classic plan, and up to 100% of the DHR on Essential and Active plans for other healthcare professionals.

You can avoid co-payments by:

- Using healthcare professionals who we have a payment arrangement with
- Going to a hospital in the network of hospitals for your plan.

'Find a healthcare provider' and the Discovery Health app are brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.

Hospital cover

The Smart plans offer cover for hospital stays.

The table below shows how we pay for your approved hospital admissions:

	Healthcare professionals, providers and services	What we pay for
	The hospital account	■ We pay the full account, at the rate agreed on with the hospital ■ For Classic and Essential Smart, you will pay an upfront payment of R13,150 for planned admissions to hospitals not in the Smart Hospital Network ■ For Essential Dynamic Smart, you will pay an upfront payment of R15,900 for planned admissions to hospitals that are not in the Dynamic Smart Hospital Network ■ For Active Smart, you will pay an upfront payment of R15,900 for planned admissions to hospitals that are not in the Active Hospital Network. ■ For Active Smart, you have a limit of R75,450 for neonatal in-hospitall cover.
	Upfront payment for elective non-emergency admissions	■ On Active Smart, you will have an upfront payment of R8,050 ■ On Classic, Essential, and Essential Dynamic, no upfront payment applies.
	Upfront payment for a defined list of procedures performed outside of the Day Surgery Network	■ On Classic and Essential Smart, you will have an upfront payment of R13,150 ■ On Essential Dynamic Smart and Active Smart, you will have an upfront payment of R15,900
	Defined list of procedures performed in specialist rooms	We pay up to the agreed rate, where authorised by the Scheme
	Specialists we have a payment arrangement with	We pay the full account, at the agreed rate
	Specialists we do not have a payment arrangement with, and other healthcare professionals	■ **Classic:** We pay up to twice the Discovery Health Rate (200%) ■ **Essential, Essential Dynamic and Active Smart:** We pay up to the Discovery Health Rate (100%)
	X-rays and blood tests (radiology and pathology) accounts	We pay up to the Discovery Health Rate (100%)
	MRI and CT scans	■ We pay up to the the Discovery Health Rate (DHR) if the scan is related to your current and approved hospital admission from your Hospital Benefit. ■ **Classic**: If the scan is not related to your admission or is for conservative back and neck treatment, you must pay the first R4,155 and balance will be paid from your Hospital Benefit, up to the DHR. For conservative back and neck scans, cover is limited to one scan per spinal and neck region ■ **Essential, Essential Dynamic Smart and Active Smart**: You will have to pay if not related to your admission or if for conservative back and neck treatment
	Cataract Surgery at a network provider	■ We pay the full account at the agreed rate at a network facility for cataract surgery. ■ We pay the hospital account at up to 80% of the Discovery Health Rate at any other facility.
	Chronic Dialysis	■ **Classic**: We cover these expenses in full if we have approved your treatment plan and you use a provider in our network. If you go elsewhere, we will pay up to 80% of the Discovery Health Rate. ■ **Essential, Essential Dynamic Smart and Active Smart**: You are covered at a state facility. If you go elsewhere, we will pay up to 80% of the Discovery Health Rate.

Hospital cover

There is no overall limit for the Hospital Benefit.



Scopes (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)

Admissions for scopes

Depending on where you have your scope done, you have to pay the following amount and we pay the rest of the hospital and related accounts from your Hospital Benefit.

Upfront payments for scope admissions:

Day clinic account	Hospital account
R4,850	R8,300. This co-payment will reduce to R6,900 if the scope is performed by a doctor who is part of the Scheme's value-based network.
IF BOTH A GASTROSCOPY AND COLONOSCOPY ARE PERFORMED IN THE SAME ADMISSION	
R5,900	R10,350. This co-payment will reduce to R8,550 if the scopes are performed by a doctor who is part of the Scheme's value-based network.

Visit www.discovery.co.za to view the hospital network providers applicable to your plan.

Upfront payments for scopes performed outside of the Day Surgery Network:

Where a scope is performed in a facility outside of the Smart Day Surgery Network, an upfront payment of R13,150 will apply. On the Essential Dynamic Smart and Active Smart, an upfront payment of R15,900 will apply to facilities outside of the Dynamic Smart and Active Day Surgery Networks respectively.

Scopes performed in-rooms:

No co-payment applies for scopes performed at an in-rooms network provider. The following co-payment will apply for scopes performed at a non-network provider:

Single scope	Bi-directional scopes
R1,880	R3,220

When there is no upfront payment:

If your scopes are performed as part of a confirmed Prescribed Minimum Benefits condition, where indicated and approved for dyspepsia, the patient is 12 or under, or for in-rooms scopes performed at a network provider, you will not have to pay any amount upfront. We pay the account from the Hospital Benefit.

Hospital cover

Benefits with a yearly limit

Alcohol and drug rehabilitation

We pay for 21 days of rehabilitation for each person each year. For detoxification, we cover for three days per approved admission, per person. All drug and rehabilitation admissions are covered in full at a network facility. If you go somewhere else, we will pay up to 80% of the DHR for the facility account.

Bone-Anchored Hearing Aids

Limited to R155,850 per person. A limit of R81,050 applies per person every three years for processor upgrades. This is not covered on the Essential Smart, Essential Dynamic Smart and Active Smart plans.

Some of these procedures are not covered on the Essential, Essential Dynamic and Active Smart plans. Refer to section 15 for the list of extra exclusions on these plans.

Cochlear implants, auditory brain implants and processors

Limited to R261,850 per person for each benefit. A limit of R197,400 applies per person every three years for processor upgrades. This is not covered on the Essential Smart, Essential Dynamic Smart and Active Smart plans.

Internal nerve stimulators

Limited to R199,500 per person. This is not covered on the Essential Smart, Essential Dynamic Smart and Active Smart plans.

Major joint surgery

If you use a provider in our network, you will not have a limit for planned hip and knee joint replacements. We pay up to 80% of the Discovery Health Rate if you use a provider outside our network up to a maximum of R33,100 for each prosthesis, for each admission. The network does not apply to emergency or trauma-related surgeries. Joint replacements, including but not limited to hips, knees, shoulders and elbows are not covered on the Essential Smart, Essential Dynamic Smart and Active Smart plans.

Mental health

We cover the following:

- 21 days of admissions or up to 15 out-of-hospital consultations per person for major affective disorders, anorexia and bulimia
- Up to 12 out-of-hospital consultations for acute stress disorder that is accompanied by recent significant trauma
- 3 days (per approved admission) for attempted suicide
- 21 days for all other mental health admissions.

All mental health admissions are covered in full at a network facility. If you go somewhere else, we will pay up to 80% of the DHR for the hospital account.

Hospital cover

Benefits with a yearly limit

Prosthetic devices used in spinal surgery

There is no overall limit if you get your prosthesis from one of our preferred suppliers. If you do not use a preferred supplier, a limit of R18,900 applies for the first spinal level and R37,800 applies for two or more levels. This benefit is limited to one procedure per person per year.

We cover you in full for approved spinal surgery admissions if you use a provider in our spinal surgery network. We will pay up to 80% of the DHR for your hospital account if you have a planned admission outside our network.

You also have cover for out-of-hospital conservative spinal treatment. See Section 13.

Spinal surgery, including prosthetic devices used in spinal surgery, is not covered on the Essential, Essential Dynamic, and Active Smart plans.

Shoulder joint prosthesis

If you get your prosthesis from a provider in our network, there is no limit. We pay up to R47,800 if you use a provider outside our network. This is not covered on the Essential, Essential Dynamic, and Active Smart plans

Dental treatment in hospital

Dental limit

There is no overall limit for basic dental treatment. However, you must pay for the cost of all dental appliances and prostheses, their placements and orthodontic treatment (including related accounts for orthognathic surgery).

Severe dental and oral surgery in hospital

The Severe Dental and Oral Surgery Benefit covers a defined list of procedures. You do not have to pay an upfront payment for these, and there is no overall limit on the benefit. This benefit is subject to authorisation and the Scheme's Rules.

Basic Dental Trauma Benefit

The Basic Dental Trauma Benefit covers treatment for sudden and unexpected injury to the teeth and mouth. Specifically, we pay for urgent dental treatment after an accident or trauma injury that affects the mouth. Where you meet the clinical entry criteria, we pay up to a yearly limit of R73,550 per person for dental appliances and prostheses and for the placement of these. This benefit is not available on the Essential Smart, Essential Dynamic Smart, and Active Smart plans.

Dental treatment in hospital

In-hospital dentistry is not covered on the Essential Smart, Essential Dynamic Smart and Active Smart plans. Except where you are approved for severe dental and oral surgery, you need to pay a portion of your hospital or day clinic account upfront for dental admissions. The amount that you pay varies, depending on your age and where you are receiving treatment.

On Classic Smart cover the rest of the hospital account from your Hospital Benefit. (We pay up to 100% of the DHR.) The related accounts, which include the dental surgeon's account, are paid from your Hospital Benefit. (We pay up to 100% of the DHR.) For anaesthetists, we pay up to 200% of the DHR.

For members 13 years and older, you must pay for routine conservative dentistry, such as preventive treatment, simple fillings and root canal treatment.

Upfront payment for dental admissions:

Hospital account	Day clinic account
MEMBERS 13 YEARS AND OLDER:	
R9,300	R5,970
MEMBERS UNDER 13 YEARS:	
R3,600	R1,610

Some of these procedures are not covered on the Essential, Essential Dynamic and Active Smart plans. Refer to section 15 for the list of extra exclusions on these plans.

Cover for procedures in the **Day Surgery Network**

We cover specific procedures that can be carried out in the Day Surgery Network.

About the benefit

We cover certain planned procedures in a day surgery facility. A day surgery may be inside a hospital, in a day clinic or at a standalone facility.

How to access the benefit

View the list of day surgery procedures on the next page. You must contact us to get confirmation of your procedure. (This confirmation is called preauthorisation.)

View all Day Surgery Network facilities using 'Find a healthcare provider' on the Discovery Health app.

How we pay

We cover these services from your Hospital Benefit. Specifically, we pay for the medicine and services related to your hospital stay, including the services by all your healthcare professionals, provided that the medicine and services are authorised by the Scheme.

If you use doctors, specialists and other healthcare professionals who we have a payment arrangement with, we cover their services in full. For other healthcare professionals, we pay up to 200% of the Discovery Health Rate on Classic and up to 100% of the Discovery Health Rate on Essential, Essential Dynamic, and Active Smart.

When you need to pay

If you go to a facility that is not in your plan's Day Surgery Network, you will have to pay an amount upfront, as per the below table:

	Day Surgery Network for your plan	Your out-of-network upfront payment
Classic and Essential	Smart Day Surgery Network	R13,150
Essential Dynamic	Dynamic Smart Day Surgery Network	R15,900
Active	Active Day Surgery Network	R15,900



'Find a healthcare provider' and the Discovery Health app are brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.

List of procedures covered in the Day Surgery Network

For us to cover the following list of procedures, they must be performed in our Day Surgery Network.

B

Biopsies

- Skin*, subcutaneous tissue, soft tissue, muscle, bone, lymph, eye, mouth, throat, breast, cervix, vulva, prostate, penis, testes

Breast procedures

- Mastectomy for gynaecomastia*
- Lumpectomy* (fibroadenoma)

E

Ear, nose and throat procedures

- Tonsillectomy and/or adenoidectomy (not covered on the Active Smart Plan)
- Repair nasal turbinates*, nasal septum*
- Simple procedures for nosebleed (extensive cautery)
- Sinus lavage*
- Scopes (nasal endoscopy, laryngoscopy)
- Middle ear procedures (mastoidectomy, myringoplasty, myringotomy and/or grommets) (Myringotomies are not covered on the Active Smart Plan)

Eye procedures

- Corneal transplant
- Treatment of glaucoma
- Other eye procedures (removal of foreign body, conjunctival surgery (repair laceration, pterygium), glaucoma surgery, probing and repair of tear ducts, vitrectomy, retinal surgery, eyelid surgery, strabismus repair)

G

Ganglionectomy

Gastrointestinal

- Gastrointestinal scopes (oesophagoscopy, gastroscopy, colonoscopy, sigmoidoscopy, proctoscopy, anoscopy)
- Anorectal procedures (treatment of haemorrhoids, fissure, fistula)

Gynaecological procedures

- Diagnostic dilatation and Curettage
- Endometrial ablation
- Diagnostic Hysteroscopy
- Colposcopy with LLETZ
- Examination under anaesthesia
- Diagnostic laparoscopy
- Simple vulval and introitus procedures: Simple hymenotomy, partial hymenectomy, simple vulvectomy, excision of Bartholin's gland cyst
- Vaginal, cervix and oviduct procedures: Excision vaginal septum, cyst or tumour, tubal ligation or occlusion, uterine cervix cerclage, removal of cerclage suture
- Suction curettage
- Uterine evacuation and curettage

O

Orthopaedic procedures

- Arthroscopy, arthrotomy (shoulder, elbow, knee, ankle, hand, wrist, foot, temporomandibular joint), arthrodesis (hand, wrist, foot)
- Minor joint arthroplasty* (intercarpal, carpometacarpal and metacarpophalangeal, interphalangeal joint arthroplasty)
- Tendon and/or ligament repair, muscle debridement, fascia procedures (tenotomy, tenodesis, tenolysis, repair/reconstruction, capsulotomy, capsulectomy, synovectomy, excision tendon sheath lesion, fasciotomy and fasciectomy) (all subject to individual case review)
- Repair bunion or toe deformity*
- Treatment of simple closed fractures and/or dislocations, removal of pins and plates (all subject to individual case review)

N

Nerve procedures

- Neuroplasty median nerve, ulnar nerve, digital nerve of hand or foot

R

Removal of foreign body

- Subcutaneous tissue, muscle, external auditory canal under general anaesthesia

S

Simple superficial lymphadenectomy

Skin procedures

- Debridement
- Removal of lesions* (dependent on site and diameter)
- Simple repair of superficial wounds

Simple hernia procedures

- Umbilical hernia repair
- Inguinal hernia repair

U

Urological

- Cystoscopy
- Male genital procedures (circumcision, repair of penis, exploration of testes and scrotum, orchiectomy, epididymectomy, excision hydrocoele, excision varicocoele, vasectomy)

Procedures noted by an asterisk* are not covered on the Essential Smart, Essential Dynamic Smart and Active Smart Plans, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits.

Extra benefits on your plan

You get the following extra benefits to enrich your cover. Cover is subject to the Scheme's clinical entry criteria, treatment guidelines and protocols.



Advanced Illness Benefit

Members have access to a comprehensive palliative care programme. The programme offers unlimited cover for approved care at home and for care coordination. It includes unlimited cover for counselling services and supportive care (appropriate end-of-life clinical and psychologist services). We also pay for a GP consultation, so your GP can facilitate your palliative care treatment plan.



Africa Evacuation Benefit

We cover you for emergency medical evacuations from certain sub-Saharan African countries back to South Africa. Pre-existing conditions are excluded.



Claims related to traumatic events

The Trauma Recovery Extender Benefit extends your cover for out-of-hospital claims that are related to certain traumatic events. Claims are paid from the benefit for the rest of the year in which the trauma takes place and for the year after that. You and the dependants on your plan can access six counselling sessions per person per year.



Conservative care pathway for arthroscopy

For selected arthroscopic procedures and clinically appropriate conditions, eligible members may have access to a conservative care pathway which includes physiotherapy sessions before surgery. Cover is subject to meeting the Scheme's clinical entry criteria, treatment guidelines and managed care protocols.



Disease management for sleep disorders

If you are identified as being at risk following the completion of a validated sleep assessment, you may have access to a defined basket of care. This includes one consultation with a network GP or psychologist, cognitive-behavioural-therapy for insomnia (CBT-i), and sleep health coaching.



In-room procedures

We pay for a defined list of procedures that are performed in specialists' rooms. Provided that your procedure is authorised by the Scheme, we will cover you from your Hospital Benefit and pay up to the agreed rate.

Extra benefits on your plan

You get the following extra benefits to enrich your cover. Cover is subject to the Scheme's clinical entry criteria, treatment guidelines and protocols.

International medical second opinion services

Through your local treating specialist, you can access a medical second opinion from an international expert or centre of excellence through MediGuide*. This cover is for complex medical conditions. We pay 100% of the cost for the second opinion service.

International Travel Benefit

When you travel outside of South Africa and have a medical emergency, we pay for the medical costs. This benefit provides up to R5 million per person on each journey. The cover is for a period of 90 days from the time you leave South Africa. Pre-existing conditions are excluded.

For elective (non-emergency) treatment that you receive outside of South Africa, we may cover you at equivalent local costs, provided that the treatment is readily and freely available in South Africa and that it would normally be covered by your plan.

Some of these benefits are not covered on the Essential, Essential Dynamic, and Active Smart plans. Refer to section 15 for the list of extra exclusions on these plans.

*Independent service provider appointed by the Scheme.

Nurture at Home

This programme provides additional support to parents of premature or medically complex infants admitted to Neonatal Intensive Care Unit (NICU) immediately after birth for at least 7 days. You will have access to a defined basket of care which may include cover for one overnight stay in hospital for one of the parents registered on the Scheme, virtual health coaching sessions, home nurse visits, mental health support, a follow-up visit to the paediatrician, and access to support groups. This benefit is not available on Essential Smart, Essential Dynamic Smart and Active Smart plans.

Smoking Cessation Programme

If you activated your Personal Health Pathway, you may have access to the GoSmokeFree* smoking cessation programme up to three times per lifetime. Cover is subject to clinical entry criteria, treatment guidelines and managed care protocols.

Spinal Care Programme

For conservative spinal treatment out of hospital, eligible members may have access to a defined basket of care. The basket includes cover for virtual and face-to-face consultations with an appropriately registered allied healthcare professional. Cover is subject to meeting the Scheme's clinical entry criteria, treatment guidelines and protocols. This programme is not available on the Essential Smart, Essential Dynamic Smart, or Active Smart plans.

Supportive care after an admission

If you have a qualifying condition, we give you access to a readmission prevention programme. Through the programme, we pay for approved follow-up care and health coaching sessions to help you navigate the first 30 days of recovery after you are discharged from hospital. If you meet the criteria, we will contact you and help you to access the benefit.

Supportive Post-surgery Programme

For unilateral hip and knee joint replacement procedures performed in the Scheme's Short Stay Surgical network, you can unlock access to a defined basket of care for post-operative care related to your procedure. This basket of care includes cover for home nursing and virtual physical therapy. This benefit is not available on Essential Smart, Essential Dynamic Smart and Active Smart plans.

WHO Global Outbreak Benefit

The WHO Global Outbreak Benefit is available to all members during a declared outbreak period. Through the benefit, we pay for the administration of vaccinations (where applicable). The benefit also gives you a defined basket of care for out-of-hospital healthcare services related to outbreak diseases, such as COVID-19 and Mpox.

Your contributions and Personal Health Fund

	Main member	Adult	Child*
CONTRIBUTIONS			
Classic Smart	R3,257	R2,571	R1,301
Essential Smart	R2,332	R2,332	R2,332
Essential Dynamic Smart	R1,939	R1,939	R1,939
Active Smart	R1,450	R1,450	R1,450

Personal Health Fund

Depending on your chosen plan, you can accumulate up to **R16,000** in your Personal Health Fund by taking the necessary steps to get healthier. The Personal Health Fund Base limit and Challenge Boost limits are shown below.

	Advance on 1 January	For completing Personal Health Pathways Actions			For completing Personal Health Pathways Challenges	
PLAN CHOICE	Adult	2027 Personal Health Fund Base			Challenge Boost	
		Adult	Child	Total Maximum Base value	Adult per challenge	Total Maximum Challenge Boost value
Classic Smart	Up to R1,000**	Up to R2,000***	Up to R1,000***	**Up to R8,000*** **	Up to R1,000***	**Up to R8,000*** **
Essential Smart, Essential Dynamic Smart and Active Smart	Up to R1,000**	Up to R1,000***	Up to R500***	**Up to R4,000*** **	Up to R500***	**Up to R4,000*** **

* We count a maximum of three children when we calculate the monthly contributions. In the case of foster children, every child added to the policy is charged for.
** Your advance accumulates to your maximum base rate.
*** If you join the Scheme after January, you will not receive the full amount because we calculate the amount based on how many months are left in the year.

Exclusions

Healthcare services that are not covered on your plan

Discovery Health Medical Scheme (DHMS) has certain exclusions. We do not pay for healthcare services related to the following, except where required as part of a defined benefit or under the Prescribed Minimum Benefits. For a full list of exclusions, please visit **www.discovery.co.za.**

Medical conditions during a waiting period

We apply waiting periods if you have never belonged to a medical scheme or if you have had a break in membership of more than 90 days before joining DHMS and have a pre-existing condition. During your waiting periods, you will not have access to the Prescribed Minimum Benefits. This includes cover for emergency admissions. If you had a break in cover for less than 90 days before joining the Scheme, you may have access to Prescribed Minimum Benefits during your waiting periods.

The general exclusion list:

The following are not covered on any of the DHMS plans:

- Reconstructive treatment and surgery, including cosmetic procedures and treatments
- Otoplasty for bat ears, blepharoplasty (eyelid surgery), and treatment or surgery for port-wine stains
- Breast reductions or enlargements and gynaecomastia
- Treatment, surgery and procedures for obesity
- Any treatment related to infertility, unless part of Prescribed Minimum Benefits
- Frail care services and treatment
- Healthcare services related to 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 and/or territory at war
- Ultra-high cost treatments, experimental, unproven or unregistered treatments or practices
- Search and rescue.

We also do not cover the complications or the direct or indirect expenses that arise from any of the exclusions listed on this page, except where required as part of a defined benefit or under the Prescribed Minimum Benefits.

Extra exclusions on the Essential Smart, Essential Dynamic Smart and Active Smart plans continue onto the next page.



Exclusions

Healthcare services that are not covered on your plan

Extra exclusions on the Essential Smart, Essential Dynamic Smart and Active Smart plans

In addition to the general exclusions that apply to all plans, the Essential Smart, Essential Dynamic Smart and Active Smart plans do not cover the following, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits.

01 | Hospital admissions related to, among others:

- Dentistry
- Nail disorders
- Skin disorders, including benign growths and lipomas
- Investigations
- Functional nasal surgery
- Elective caesarean section, except if medically necessary
- Surgery for oesophageal reflux and hiatus hernia
- Back and neck treatment or surgery
- Knee and shoulder 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, processors and hearing aids)
- Healthcare services that should be done out of hospital and for which an admission to hospital is not necessary

02 | Correction of hallux valgus (bunion) and Tailor's bunion (bunionette)

03 | Removal of varicose veins

04 | Refractive eye surgery

05 | Non-cancerous breast conditions

06 | Tonsillectomies, myringotomies and adenoidectomies (covered on Essential and Essential Dynamic Smart)

Exclusive access to **value-added offers**

Our members have exclusive access to value-added offers outside the Discovery Health Medical Scheme benefits and Rules.

Go to www.discovery.co.za to access these.

Get started on your Personal Health Pathways

We know that everyone is unique, so your approach to health should be as well. Complete your personal actions in the given time to reveal and claim your personalised rewards. It's as easy as accessing Personal Health Pathways in the Discovery Health app.

Trauma counseling sessions

All Discovery Health Medical Scheme members have access to two trauma counseling sessions for any trauma related events. Access the counseling sessions under emergency assist on the Discovery Health app.

Savings on personal and family care items

Sign up for HealthyCare to access savings on a vast range of personal and family care products at any Clicks or Dis-Chem. HealthyCare items include a list of baby care, sun care, dental care, eye care, foot care and handcare products, first aid and emergency items.

Savings on frames and lenses

You get a 20% discount on frames and lenses that you buy from an optometrist in your plan's network of optometrists. You will receive the discount immediately when you pay.

Savings on stem cell banking

We give you access to an exclusive Netcells offer. (Netcells is a stem cell banking service provided by a company called Next Biosciences.) The offer gives expectant parents the opportunity to cryogenically store stem cells from the blood and tissue of their newborn baby's umbilical cord, at a discounted rate. Your newborn's stem cells are a form of health insurance for your child and family, as the cells can potentially be used for future medical treatment.

Accessing Vitality to get healthier

You have the opportunity to join the world's leading science-based wellness programme, Vitality. The programme rewards you for getting healthier. Not only is a healthy lifestyle more enjoyable than an unhealthy one, it is also clinically proven that Vitality members live healthier, longer lives.



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Personal Health Pathways is enabled by the combination of Discovery Health's. Ltd; registration number 1997/013480/07, an authorised financial services provider, administrator and managed care provider of medical schemes.

Working to care for and **protect you**

Our goal is to provide you with support when you need it most.

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement.

VIEW NOW

What to do if you have a complaint:

01 | To take your query further

If you have already contacted Discovery Health Medical Scheme (DHMS) and feel that your query has 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.

02 | To contact the Principal Officer

If you are still not satisfied with the resolution of your complaint after following the process in the first step, you can escalate your complaint to the Principal Officer of DHMS. You may lodge a query or complaint with DHMS by completing the online form on **www.discovery.co.za** or by emailing **principalofficer@discovery.co.za**.

03 | To lodge a dispute

If you have received a final decision from DHMS and want to challenge it, you may lodge a formal dispute. You can find more information about the Scheme's dispute process on **www.discovery.co.za**.

04 | To contact the Council for Medical Schemes

DHMS is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process. However, we encourage you to 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**.



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Discovery Health Medical Scheme, registration number 1125, is regulated by the Council for Medical Schemes and administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider.

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