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Vitality and KeyFIT contributions

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<tr>
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<th>Single member</th>
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<td>KeyFIT</td>
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<tr>
<td>Vitality and KeyFIT</td>
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*We count a maximum of three children when we work out the monthly contribution, Annual Medical Savings Account, Annual Threshold and Above Threshold Benefit Limit.

**Vitality and KeyFIT contributions**

**Contribution series**

- **Main member**
- **Adult**
- **Child**
- **Multi**
- **Child**

**EXECUTIVE PLAN**

- Executive
- Classic
- Classic Delta
- Essential Delta

**COMPREHENSIVE SERIES**

- Classic
- Classic Delta
- Essential Delta

**PRIORITY SERIES**

- Classic Priority
- Essential Priority

**SAVER SERIES**

- Classic Saver
- Essential Saver

**SAVER SERIES**

- Classic Delta Saver
- Essential Delta Saver

**CORE SERIES**

- Classic Core
- Essential Core

**CORE SERIES**

- Classic Delta Core
- Essential Delta Core

**KEYCARE SERIES**

- KeyCare Core
- KeyCare Access
- KeyCare Plus

This brochure is intended for intermediary use. It is only a summary of the key benefits and features of the Discovery Health Medical Scheme. Full details can be found in the Discovery Health Medical Scheme Rules on www.discovery.co.za/portal/rules. It also summarises other Discovery products and value-added services. For compliance questions, email compliance@discovery.co.za. Discovery Health (Pty) Ltd, registration number 1997/013480/07, is an authorised financial services provider.

Vitality is not part of the Discovery Health Medical Scheme. Vitality is a separate product sold and administered by Vitality Healthstyle (Pty) Ltd, registration number 1999/007736/07, an authorised financial services provider.

Discovery Health (Pty) Ltd is an authorised financial services provider. Registration number: 1997/013480/07. GM_22271DHM_06/09/2013_V16
THE DISCOVERY HEALTH MEDICAL SCHEME PLAN RANGE

The Discovery Health Medical Scheme offers members the widest plan range available in the market. You are sure to find a plan that will suit you and your family’s needs.

EXECUTIVE PLAN

- Unlimited cover in any private hospital, in- and out-of-hospital
- Guaranteed full cover for specialists if surgery is a payment arrangement, and up to 100% of the Discovery Health rate for other specialists
- Full cover for chronic medicine for all CDL conditions, plus more additional chronic conditions as required
- Access to a defined list of brand medicines
- Cover for medical emergencies when travelling

COMPREHENSIVE SERIES

- Unlimited private hospital cover
- Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the Discovery Health rate for other specialists
- Full cover for chronic medicine for all CDL conditions, plus more additional chronic conditions as required
- A high savings account as well as unlimited RHR for your day-to-day healthcare needs
- Additional cover for GP consultation fees, preferred medicine, blood tests, maternity costs and some durable external medical items
- Access to a defined list of brand medicines
- Cover for medical emergencies when travelling

PRIORITY SERIES

- Unlimited cover in any private hospital, in- and out-of-hospital
- Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the Discovery Health rate for other specialists
- Full cover for chronic medicine for all CDL conditions, plus more additional chronic conditions as required
- A savings account and limited RHR for your day-to-day healthcare needs
- Additional cover for GP consultation fees, blood tests and some durable external medical items
- Cover for medical emergencies when travelling

CLASSIC | CLASSIC ZER0 MSA | CLASSIC DELTA | ESSENTIAL | ESSENTIAL DELTA

CLASSIC

- Unlimited cover in any private hospital, in- and out-of-hospital
- Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the Discovery Health rate for other specialists
- Full cover for chronic medicine for all CDL conditions, plus more additional chronic conditions as required
- A savings account and limited RHR for your day-to-day healthcare needs
- Additional cover for GP consultation fees, blood tests and some durable external medical items
- Cover for medical emergencies when travelling

CLASSIC DELTA

- Unlimited cover in any private hospital, in- and out-of-hospital
- Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the Discovery Health rate for other specialists
- Full cover for chronic medicine for all CDL conditions, plus more additional chronic conditions as required
- A high savings account as well as unlimited RHR for your day-to-day healthcare needs
- Additional cover for GP consultation fees, preferred medicine, blood tests, maternity costs and some durable external medical items
- Access to a defined list of brand medicines
- Cover for medical emergencies when travelling

ESSENTIAL

- Unlimited cover in any private hospital, in- and out-of-hospital
- Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the Discovery Health rate for other specialists
- Full cover for chronic medicine for all CDL conditions, plus more additional chronic conditions as required
- A savings account and limited RHR for your day-to-day healthcare needs
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- Cover for medical emergencies when travelling

ESSENTIAL DELTA

- Unlimited cover in any private hospital, in- and out-of-hospital
- Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the Discovery Health rate for other specialists
- Full cover for chronic medicine for all CDL conditions, plus more additional chronic conditions as required
- A savings account and limited RHR for your day-to-day healthcare needs
- Additional cover for GP consultation fees, blood tests and some durable external medical items
- Cover for medical emergencies when travelling

SAVER SERIES

- Unlimited private hospital cover
- Guaranteed full cover in hospital for specialists if surgery is a payment arrangement, and up to 200% of the Discovery Health rate for other specialists
- Full cover for chronic medicine for all CDL conditions
- A savings account for your day-to-day healthcare needs
- Additional cover for GP consultation fees, preferred medicine, blood tests, maternity costs and some durable external medical items
- Cover for medical emergencies when travelling

CORE SERIES

- Unlimited private hospital cover
- Guaranteed full cover in hospital for specialists if surgery is a payment arrangement, and up to 200% of the Discovery Health rate for other specialists
- Full cover for chronic medicine for all CDL conditions
- A savings account for your day-to-day healthcare needs
- Additional cover for GP consultation fees, preferred medicine, blood tests, maternity costs and some durable external medical items
- Cover for medical emergencies when travelling

KEYCARE SERIES

- Unlimited hospital cover in the KeyCare network of hospitals
- Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the Discovery Health rate for other specialists
- Full cover for chronic medicine on our medicine list for all CDL conditions
- Essential cover for chronic medicine on our medicine list for all CDL conditions
- A savings account and limited RHR for your day-to-day healthcare needs
- Additional cover for GP consultation fees, blood tests and some durable external medical items
- Cover for medical emergencies when travelling

A Full Cover Choice exists on every plan

Our extensive networks of healthcare providers, combined with our unique self-service tools, mean you can always avoid co-payments. These tips will guide you to full cover. Remember to look out for the full cover stamp throughout this guide.

Day-to-day cover

Your Medical Savings Account

We pay your day-to-day medical expenses from your Medical Savings Account on Executive, Comprehensive, Priority and Saver Plans. Any unused funds are carried over to the next year – under the Insured Network Benefit.

The Insured Network Benefit extends your day-to-day cover for essential healthcare services

The insured cover is an extra layer of cover that provides you with additional benefits available when you use any provider, other than your network provider. We pay approved chronic medicines that are not on the medicine list. The Executive and Comprehensive Plans offer additional cover for annual limits. Under the Insured Network Benefit, you can choose any provider and claim medical expenses for services that are covered by a medical aid plan.

The Above Threshold Benefit further extends your day-to-day cover

The Executive, Comprehensive and Priority Plans include an Above Threshold Benefit that goes into effect when your day-to-day claims add up to your Medical Savings Account. Once your Medical Savings Account is exceeded, the Insured Network Benefit kicks in.

Screening and prevention

We encourage early detection of illness to prevent serious illness. Having these tests done helps you to ensure you stay healthy. We cover preventive screening tests such as mammograms, blood pressure and cholesterol tests which are great at detecting early warning signs of serious diseases. Having these tests done helps you to stay healthy, and presentation is better and your chances of survival are higher.

Discover Vitality offers the world’s leading science-based programme with a personalized approach to wellness

Vitality helps you get healthier by giving you the knowledge, tools and motivation to improve your health – it’s been clinically proven that vitality members are healthier, fitter and have lower healthcare costs.

Screening and prevention benefits

We cover preventive screening tests such as mammograms, blood pressure and cholesterol tests which are great at detecting early warning signs of serious diseases. Having these tests done helps you to stay healthy, and presentation is better and your chances of survival are higher.

Go for prevenitive screening tests

We cover preventive screening tests such as mammograms, blood pressure and cholesterol tests which are great at detecting early warning signs of serious diseases. Having these tests done helps you to stay healthy, and presentation is better and your chances of survival are higher.

You can access MaPS and MedXpress at www.discovery.co.za or on the Discovery app.

Use our extensive hospital networks

You are covered in full when you use a network hospital on our plan that offers a defined network of hospitals. Use our online tool to find a hospital in our network.

Use a GP or specialist who we have a payment arrangement with

We offer the broadest range of GP and specialist payment arrangements, which provide full cover both in and out of hospital. Almost 90% of our members interact with a GP or specialist on a payment arrangement.

Use a network provider to access the Insured Network Benefit

If you’ve spent your annual Medical Savings Account (MSA) allocation and before your claims add up to the Annual Threshold, we extended your day-to-day cover through the Insured Network Benefit. You have cover for additional GP consultation fees, blood tests, day-to-day cost-effective medicine, maternity costs and durable external medical items. Cover for these healthcare services is available no matter where you are in-country or your selected network provider.

Use MaPS to find a network provider.