

2019

DISCOVERY HEALTH MEDICAL SCHEME  
GUIDE TO CHANGING YOUR  
PLAN

The Scheme rules allow for certain plan movements at any time during the year. Moving to a lower plan may result in an amount owing to the Scheme if you've spent more of your Medical Savings Account (MSA) than you've paid for, where applicable. Moving to a higher plan during the year is not allowed, however, there are exceptional circumstances where these requests may be considered. You can refer to "Changing your plan during the year" for more information, it is available on [www.discovery.co.za](http://www.discovery.co.za)

Plan	Plan movements that are allowed	Plan movements that are not allowed	Exceptions
<b>Executive</b>	All plans	None	No exceptions
<b>Classic Comprehensive</b>	All plans except Executive	Executive Plan	No exceptions
<b>Classic Delta Comprehensive</b>	Essential Delta Comprehensive Classic Delta Saver Essential Delta Saver Classic Delta Core Essential Delta Core Classic Smart Essential Smart	Executive Plan Classic Comprehensive Classic Comprehensive Zero MSA Essential Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Classic Core Essential Core Coastal Saver Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Only if you move more than 50km from any Delta network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change: Classic Comprehensive Classic Comprehensive Zero MSA Essential Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Classic Core Essential Core Coastal Saver Coastal Core KeyCare Plus KeyCare Start KeyCare Core
<b>Classic Comprehensive Zero MSA</b>	All plans except Executive	Executive Plan	No exceptions
<b>Essential Comprehensive</b>	Essential Delta Comprehensive Essential Priority Essential Saver Essential Delta Saver Coastal Saver Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Access KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Classic Comprehensive Zero MSA Classic Priority Classic Saver Classic Delta Saver Classic Smart Classic Core Classic Delta Core	No exceptions

Plan	Plan movements that are allowed	Plan movements that are not allowed	Exceptions
	Essential Smart		
<b>Essential Delta Comprehensive</b>	Essential Delta Saver Essential Delta Core Essential Smart	Executive Plan Classic Comprehensive Classic Delta Comprehensive Classic Comprehensive Zero MSA Essential Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Coastal Saver Classic Smart Classic Core Classic Delta Core Essential Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Only if you move more than 50km from any Delta network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change: Essential Comprehensive Essential Priority Essential Saver Essential Core Coastal Saver Coastal Core KeyCare Plus KeyCare Start KeyCare Core
<b>Classic Priority</b>	Essential Priority KeyCare Plus KeyCare Access KeyCare Core Essential Smart	Executive Classic Comprehensive Classic Delta Comprehensive Classic Comprehensive Zero MSA Essential Comprehensive Essential Delta Comprehensive Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver	Only if you are not planning to have a procedure that attracts an upfront payment: Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core

Plan	Plan movements that are allowed	Plan movements that are not allowed	Exceptions
		Coastal Saver Classic Core Classic Smart Classic Delta Core Essential Core Essential Delta Core Coastal Core	Essential Core Essential Delta Core Coastal Core
<b>Essential Priority</b>	KeyCare Plus KeyCare Start KeyCare Core Essential Smart	Executive Classic Comprehensive Classic Delta Comprehensive Classic Comprehensive Zero MSA Essential Comprehensive Essential Delta Comprehensive Classic Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core	Only if you are not planning to have a procedure that attracts an upfront payment: Essential Saver Essential Delta Saver Coastal Saver Essential Core Essential Delta Core Coastal Core
<b>Classic Saver</b>	Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core Classic Smart Essential Smart	Executive Classic Comprehensive Classic Delta Comprehensive Classic Comprehensive Zero MSA Essential Comprehensive Essential Delta Comprehensive Classic Priority Essential Priority	No exceptions
<b>Classic Delta Saver</b>	Essential Delta Saver Classic Delta Core Essential Delta Core Classic Smart Essential Smart	Executive Classic Comprehensive Classic Delta Comprehensive Classic Comprehensive Zero MSA Essential Comprehensive Essential Delta Comprehensive Classic Priority	Only if you move more than 50km from any Delta network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change: Classic Saver Coastal Saver Essential Saver

Plan	Plan movements that are allowed	Plan movements that are not allowed	Exceptions
		Essential Priority Classic Saver Essential Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Classic Core Coastal Core Essential Core KeyCare Plus KeyCare Start KeyCare Core
<b>Essential Saver</b>	Essential Delta Saver Coastal Saver Essential Core Essential Smart Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Classic Comprehensive Zero MSA Essential Comprehensive Essential Delta Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Classic Core Classic Delta Core Classic Smart	No exceptions
<b>Essential Delta Saver</b>	Essential Delta Core Essential Smart	Executive Plan Classic Comprehensive Classic Delta Comprehensive Classic Comprehensive Zero MSA Essential Comprehensive Essential Delta Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Coastal Saver Classic Core Classic Delta Core Classic Smart Essential Core Coastal Core KeyCare Plus KeyCare Start	Only if you move more than 50km from any Delta network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change: Essential Saver Coastal Saver Coastal Core Essential Core KeyCare Plus KeyCare Start KeyCare Core

Plan	Plan movements that are allowed	Plan movements that are not allowed	Exceptions
		KeyCare Core	
<b>Coastal Saver</b>	Classic Delta Saver Classic Delta Core Coastal Core Essential Delta Saver Essential Smart Essential Delta Core KeyCare Plus KeyCare Start KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Classic Core Essential Core	Only if you move inland from a Coastal region. Proof of residence is needed. This needs to be done within three months of the relocation date before we allow the change: Classic Saver Essential Saver Classic Core Essential Core Classic Smart
<b>Classic Smart</b>	Classic Delta Core Essential Smart Essential Delta Core KeyCare Start Keycare Core	Executive Plan Classic Comprehensive Classic Comprehensive Zero Msa Classic Comprehensive Essential Comprehensive Classic Delta Comprehensive Essential Delta Comprehensive Classic Core Essential Core Coastal Core Classic Priority Essential Priority Essential Saver Classic Saver Coastal Saver Essential Delta Saver Classic Delta Saver KeyCare Plus	Only if you move more than 50km from any Smart network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change: Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Core Classic Delta Core Coastal Core Essential Core Essential Delta Core KeyCare Plus
<b>Essential Smart</b>	KeyCare Start	Executive Plan Classic Comprehensive Classic Comprehensive Zero MSA Classic Comprehensive Essential Comprehensive Classic Delta Comprehensive Essential Delta Comprehensive	Only if you move more than 50km from any Smart network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change: Essential Saver Essential Delta Saver Coastal Saver

Plan	Plan movements that are allowed	Plan movements that are not allowed	Exceptions
		Classic Priority Essential Priority Essential Saver Classic Saver Coastal Saver Essential Delta Saver Classic Delta Saver Classic Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Core	Coastal Core Essential Core Essential Delta Core KeyCare Plus KeyCare Core
<b>Classic Core</b>	Classic Delta Core Essential Core Essential Smart Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Classic Comprehensive Zero MSA Essential Comprehensive Essential Delta Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart	No exceptions
<b>Classic Delta Core</b>	Essential Delta Core Essential Smart	Executive Plan Classic Comprehensive Classic Delta Comprehensive Classic Comprehensive Zero MSA Essential Comprehensive Essential Delta Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Essential Core Coastal Core KeyCare Plus	Only if you move more than 50km from any Delta network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change: Classic Core Essential Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core

Plan	Plan movements that are allowed	Plan movements that are not allowed	Exceptions
		KeyCare Start KeyCare Core	
<b>Essential Core</b>	Essential Delta Core Essential Smart Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Classic Comprehensive Zero MSA Essential Comprehensive Essential Delta Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core	No exceptions
<b>Essential Delta Core</b>	Essential Smart	All plans except Essential Smart	Only if you move more than 50km from any Delta network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change: Essential Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core
<b>Coastal Core</b>	Classic Delta Core Essential Smart Essential Core Essential Delta Core KeyCare Plus KeyCare Start KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Classic Comprehensive Zero MSA Essential Comprehensive Essential Delta Comprehensive Classic Delta Saver Classic Priority Essential Priority Classic Saver Essential Saver Essential Delta Saver Classic Smart Classic Core Coastal Saver	Only if you move inland from a Coastal region. Proof of residence is needed. This needs to be done within three months of the relocation date before we allow the change: Classic Core





Plan	Plan movements that are allowed	Plan movements that are not allowed	Exceptions
KeyCare Core	No plans	All plans	<p>KeyCare Start has specific rules below:</p> <p>Year end plan changes for KeyCare Core and Plus members, who are on the lowest income and middle income bands only, will be extended to 30 June 2019. Members will be able to change to any plan during this period and is not limited to the KeyCare Series. Plan change requests will be effective from the 1st of the following month.</p> <p>Essential or Coastal Core, if you move more than 50km from your nearest KeyCare network hospital. Proof of residence needed. Notify us within three months of the relocation date before we allow the change</p>

## Contact us

Tel (Members): 0860 99 88 77, Tel (Health partner): 0860 44 55 66, PO Box 784262, Sandton, 2146, [www.discovery.co.za](http://www.discovery.co.za),  
1 Discovery Place, Sandton, 2196.

## Complaints process

Discovery Health Medical Scheme is committed to providing you with the highest standard of service and your feedback is important to us. The following channels are available for your complaints and we encourage you to follow the process:

### 1 | STEP 1 – TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on [www.discovery.co.za](http://www.discovery.co.za). We would also love to hear from you if we have exceeded your expectations.

### 2 | STEP 2 – TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on [www.discovery.co.za](http://www.discovery.co.za) or by emailing [principalofficer@discovery.co.za](mailto:principalofficer@discovery.co.za).

### 3 | STEP 3 – TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the website.

### 4 | STEP 4 – TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com)  
0861 123 267 | [www.medicalschemes.com](http://www.medicalschemes.com)