



Dr. Pikkie Kok
 (H.D. B.A. B.Ed. M.Ed. Ph.D.)
FINANCIAL & HEALTHCARE ADVISOR
 145 Dr. Yusuf Dadoo Ave. (Old Brady Ave.) La Hoff, KLERKSDORP 2570
 P.O. Box 10710, KLERKSDORP 2570
 Tel: (018) 468 7402 CELL: 082 226 5981 Fax: 0866522770 / (018) 468 8153
 E-mail: cmacnw@imweb.co.za
 Council of Medical Schemes Accreditation No: 3921 PSP No: 17112/17117-19355

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

Complaints process: The following channels are available for your complaints: Step 1 - To take your query further if you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations. Step 2 - To contact the Principal Officer if you are still not satisfied with the resolution of your complaint after following the process in Step 1. You are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by e-mailing principalofficer@discovery.co.za. Step 3 - If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the website. Step 4 - Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | complaints@medicalscschemes.com | 0861 123 267 | www.medicalscschemes.com

The benefits explained in this brochure are provided by Discovery Health Medical Scheme, registration number 1125, administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. This brochure is only a summary of the key benefits and features of Discovery Health Medical Scheme plans, awaiting formal approval from the Council for Medical Schemes. In all instances, Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on www.discovery.co.za. When reference is made to 'we' in the context of benefits, members, payments or cover, in this brochure this is reference to Discovery Health Medical Scheme.



Discovery Health Medical Scheme 2020 contributions

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

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

Annual Medical Savings Account

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

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

Annual Threshold Amounts

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

ABOVE THRESHOLD BENEFIT LIMITS	ABOVE THRESHOLD BENEFIT LIMITS		
	Main member	Adult	Child*
Executive		unlimited	
Comprehensive			
Priority	14 300	10 200	5 000

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

