



KeyCare Series

Health Plan Guide 2018



Your health is in

GOOD

hands

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, 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 in this brochure to "we" in the context of benefits, members, payments or cover, this refers to Discovery Health Medical Scheme. Vitality is a separate wellness product sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07, an authorised financial services provider.

We are continuously improving our communication to you. The latest version of this guide as well as detailed benefit information is available on www.discovery.co.za.

Discovery Health Medical Scheme Join SA's leading medical aid

Only Discovery Health Medical Scheme gives you complete peace of mind that your healthcare is in good hands at every stage of your health journey

Widest range of plans to choose from

Choose from 23 health plan options which all offer unmatched benefits with unlimited private hospital cover and full cover in our networks

Most affordable contributions

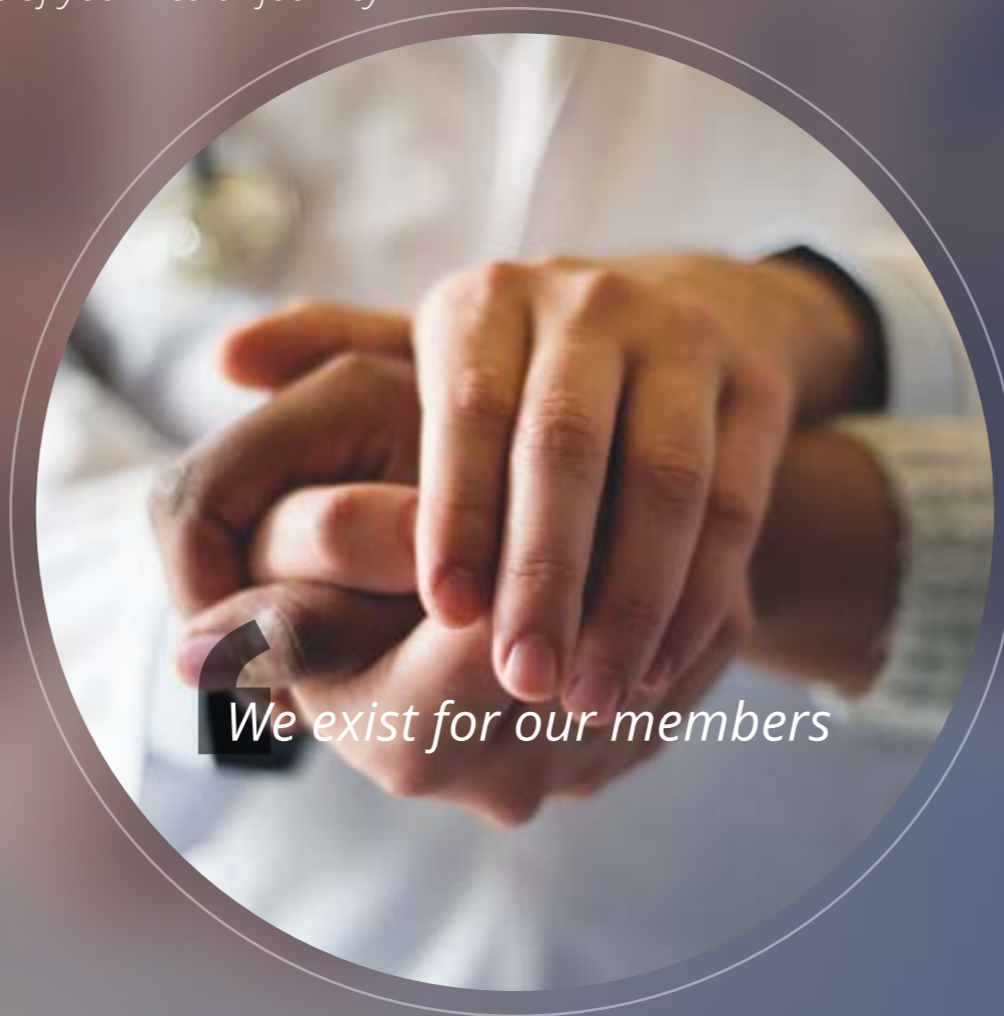
Contributions that are on average 16.2% lower than other South African medical aids

Unique benefits and services

That further enhance your cover

World-class service

To help you whenever you need it



LOVED BY CONSUMERS

SundayTimes top brands winner 2016

Sunday Times
TOPBRANDS
2017

INTERNATIONALLY RECOGNISED

In a global study by Deloitte, Discovery Health Medical Scheme has been ranked as one of the top three health insurers in the world since 2008, based on financial security, contribution levels, membership and innovation.

Extensive networks of high quality doctors, hospitals and pharmacies

To ensure you get the best healthcare at the most affordable cost

Access to the most advanced digital health technology

Seamless support for you and your doctors

Access to care programmes and services

To support you when you need it most

Access to the world's leading science-based wellness programme, Vitality

Because it's never too early or too late to get healthy

The lower cost analysis is a comparison of our contributions with those of open scheme competitors, based on an internal analysis of publicly available marketing material.

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

Industry-leading digital health technology to support you at every stage of your health journey

Manage your healthcare and health plan anywhere, anytime

■ Download the Discovery app or visit www.discovery.co.za

Track your claims and benefits in real time

- Submit and track your claims
- Track your benefits and medical spend
- View approved chronic conditions

Hassle-free hospital admissions

- Plan and authorise hospital admissions
- View information on hospital procedures
- Check in online for hospital admissions at selected hospitals

Order your medicine through MedXpress

- You have full cover with no co-payments for chronic medicine on our medicine list
- You can re-order your chronic medicine when it's convenient for you

Manage your health

- Access your health record and upload your health data
- Give your doctor consent to view your health record on HealthID
- Understand and manage your health risks with MyFamilyHistory
- Access progress dashboards for specific chronic conditions
- Manage your pregnancy and your baby's health
- Find a healthcare professional in our network

Download key documents when you need them

- Download tax certificates and international travel documents
- Access your digital membership card

Service available when you need it

- Use the Ask Discovery functionality on the website to get any question answered with a click of a button
- As a KeyCare member you can confirm plan benefits from your phone by simply dialling *120*DISCO# or *120*34726#

Connect with your doctors

When it's simply not possible to see your doctor, there is trusted advice at your fingertips

Doctor advice. On your device

- Access trusted doctor advice on your device from over 100 000 doctors worldwide, including doctors in SA
- View your health goals and checklists
- Get doctor-created checklists to help you manage your chronic condition and pregnancy
- Connect with your doctor for follow-up consultations using video, voice or text consultation

Connecting you with your doctors anywhere, anytime

Key features

Benefits available on the KeyCare Series



Unlimited hospital cover in our KeyCare hospital networks



Guaranteed full cover in hospital for specialists on the KeyCare network, and up to 100% of the Discovery Health Rate (DHR) for other healthcare professionals



Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood



Essential cover for chronic medicine on the KeyCare medicine list for all Chronic Disease List conditions



Unlimited cover for medically appropriate GP consultations, blood tests, X-rays or medicine in our KeyCare network on the KeyCare Plus and KeyCare Access plans

The KeyCare Series has three health plan options

The three plan options have differences in benefits as indicated below.
All other benefits not mentioned in the table are the same across all three plan options.

	Plus	Access	Core
Hospitals Full cover in the Full Cover Hospital Network, and up to 70% of the DHR in the Partial Cover Hospital Network	Unlimited cover in the KeyCare Hospital Network. There is a list of procedures that are covered in the KeyCare day surgery network	Unlimited cover for emergencies and trauma in the KeyCare network of private hospitals. Childbirth and care for your newborn covered in the KeyCare Access network. Other conditions are covered in a contracted network of state facilities	Unlimited cover in the KeyCare Hospital Network. There is a list of procedures that are covered in the KeyCare day surgery network
Day-to-day medical cover	Primary care cover through your chosen GP and day-to-day medicine from our medicine list	Private specialist cover up to R3 860 for emergencies, trauma, childbirth and cover for your baby up to 12 months after childbirth	This plan does not offer day-to-day medical cover
Casualty visits	Cover in any casualty unit at one of the KeyCare network hospitals. You have to pay the first R325 of the consultation. Subject to preauthorisation	Other than for emergencies and trauma, you have cover in any casualty unit at one of the KeyCare Access hospitals and KeyCare network hospitals once a year. You have to pay the first R325 of the consultation. Subject to preauthorisation	Casualty visits are not covered
Chronic medicines prescriptions	Your chosen KeyCare GP must dispense your approved chronic medicine or you can get your approved medicine from network pharmacies	Any GP can prescribe your approved medicine	
Cancer	We cover treatment only if it is a Prescribed Minimum Benefit. We will allocate you to a network provider	We cover treatment if it is a Prescribed Minimum Benefit in a state facility	We cover treatment only if it is a Prescribed Minimum Benefit. We will allocate you to a network provider

Hospital cover

We cover you in hospital for emergency and planned hospital admissions

There is no overall hospital limit. Some healthcare services and procedures have a limit or we may have rules for how these are paid.

This is how we cover your hospital account and accounts from your admitting doctor, anaesthetist or other approved healthcare professionals (related accounts).

	Plus	Access	Core
Hospital cover			
Full Cover Hospital Network	We cover you in full at the rate agreed with the hospital. On KeyCare Access cover is limited to emergencies and trauma. We also cover you in full in the KeyCare Access network for childbirth and care for your newborn.		
Partial Cover Hospital Network	We pay up to a maximum of 70% of the hospital account, you must pay the balance of the account. If the admission is a Prescribed Minimum Benefit, we will pay 80% of the Discovery Health Rate (DHR). On KeyCare Access cover is limited to emergencies and trauma.		
Non-network hospitals	We will not pay the hospital and related accounts if you are admitted to a non-network hospital for a planned admission. If the admission is a Prescribed Minimum Benefit, we will pay 80% of the Discovery Health Rate (DHR).		
Related accounts			
Specialists and healthcare professionals in our network	Full cover		
Specialists and healthcare professionals not in our network	100% of the Discovery Health Rate (DHR). If they charge above the DHR you must pay the balance of the account		
Radiology and pathology	100% of the Discovery Health Rate (DHR)		

Prescribed Minimum Benefit (PMB) conditions

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

- An emergency medical condition
- A defined list of 270 diagnoses
- A defined list of 27 chronic conditions

To access Prescribed Minimum Benefits, there are rules that apply:

- Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions.
- The treatment needed must match the treatments in the defined benefits.
- You must use designated service providers (DSPs) in our network. This does not apply in emergencies. However, even in these cases, where appropriate and according to 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 your treatment doesn't meet the above criteria, we will pay up to 80% of the Discovery Health Rate (DHR). You will be responsible for the difference between what we pay and the actual cost of your treatment.

What is an emergency

An emergency medical condition, also referred to as an emergency, is the sudden and, at the time unexpected onset of a health condition that requires immediate medical and surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part or would place the person's life in serious jeopardy.

An emergency does not necessarily require a hospital admission. We may ask you for additional information to confirm the emergency.

What is the Discovery Health Rate (DHR)

This is a rate set by us at which we pay for healthcare services from hospitals, pharmacies and healthcare professionals

On KeyCare Core and KeyCare Plus, we cover these procedures in our day surgery network:

- Adenoidectomy
- Arthrocentesis (joint injection)
- Cataract surgery
- Cautery of vulva warts
- Circumcision
- Colonoscopy
- Cystourethroscopy
- Diagnostic D&C
- Gastrosocopy
- Hysteroscopy
- Myringotomy
- Myringotomy with intubation (grommets)
- Prostate biopsy
- Proctoscopy
- Removal of pins and plates
- Sigmoidoscopy
- Simple nasal procedure for nose bleeding (nasal plugging and nasal cautery)
- Tonsillectomy
- Treatment of Bartholin's cyst/abscess
- Vasectomy
- Vulva/cone biopsy

On KeyCare Access we cover the following traumas in our network of private hospitals:

- Injuries at work
- Burns
- Injuries from a crime
- Sexual assault
- Injuries from a car accident
- Injuries from a fall
- The loss of an arm, hand, leg or foot
- Near-drowning
- Head injuries
- Poisoning or a serious allergic reaction that may cause death

Care for your baby after childbirth on KeyCare Access

This benefit covers babies that are registered on the Scheme from their date of birth when born to a parent registered on the Scheme. It covers approved hospital admissions in our network of private hospitals for the baby for 12 months from the baby's date of birth.

Babies not added to the Scheme from their date of birth will be covered in our contracted network of state facilities.

Healthcare services with an annual limit



Mental health

KeyCare Plus and KeyCare Core

21 days for admissions or up to 15 out-of-hospital consultations for each person for major affective disorders, anorexia and bulimia, and up to 12 out-of-hospital consultations for acute stress disorder accompanied by recent significant trauma.

21 days for other mental health admissions.

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

KeyCare Access

21 days for admissions or up to 15 out-of-hospital consultations for each person for major affective disorders, anorexia and bulimia, and up to 12 out-of-hospital consultations for acute stress disorder accompanied by recent significant trauma.

21 days for other PMB mental health admissions.

All mental admissions are covered in full at a contracted network of state facilities. If you go elsewhere, we will pay up to 80% of the DHR for the hospital account.



Alcohol and drug rehabilitation

KeyCare Plus and KeyCare Core

21 days for each person

KeyCare Access

21 days for each person in our contracted network of state facilities



Cataract surgery

KeyCare Plus and KeyCare Core

We cover cataract surgery as long as we have approved your treatment at a doctor and facility in our network for cataract surgery.

KeyCare Access

Covered in our contracted network of state facilities



Chronic dialysis

Once you are registered, we will allocate you to a network provider or you can go to a state facility. If you go elsewhere, we will pay up to 80% of the DHR.

You get extensive cover for chronic conditions



Members living with a chronic illness get the best care at all times through our suite of quality care programmes.

Prescribed Minimum Benefit (PMB) conditions

You have access to treatment for a list of medical conditions under the Prescribed Minimum Benefits (PMBs). The PMBs cover the 27 chronic conditions on the Chronic Disease List (CDL).

Our plans offer benefits that are richer than the PMBs. Cover depends on the plan you choose. To access PMBs, certain rules apply (see page 11).

Chronic Illness Benefit (CIB)

You have cover for a list of chronic conditions, as long as your chronic medicine is on the KeyCare medicine list. We need to approve your application before we cover your condition from the Chronic Illness Benefit.

On the KeyCare Plus and KeyCare Access Plans, your chosen KeyCare GP must prescribe your approved chronic medicine.

On the KeyCare Core Plan, any GP can prescribe your approved medicine.

How we pay for medicine

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.

Chronic conditions we cover

Chronic Disease List (CDL) conditions	Addison's disease, asthma, bipolar mood disorder, bronchiectasis, cardiac failure, cardiomyopathy, chronic obstructive pulmonary disease, chronic renal disease, coronary artery disease, Crohn's disease, diabetes insipidus, diabetes Type 1, diabetes Type 2, dysrhythmia, epilepsy, glaucoma, haemophilia, HIV, hyperlipidaemia, hypertension, hypothyroidism, multiple sclerosis, Parkinson's disease, rheumatoid arthritis, schizophrenia, systemic lupus erythematosus, ulcerative colitis
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Where to get your medicine

You need to get your approved chronic medicine that is on the KeyCare medicine list from one of our network pharmacies or from your chosen KeyCare GP (if he or she dispenses medicine). If you get your

medicine from anywhere else, you will have to pay 20% of the Discovery Health Rate for medicines. If you use chronic medicine that is not on our medicine list, you will have to pay for it yourself.

You have access to patient management programmes to get the best care



DiabetesCare and HIVCare

Our DiabetesCare and HIVCare programmes, together with your Premier Plus GP, will help you manage your specific chronic conditions. A Premier Plus GP is a network GP who has contracted with us to provide you with high quality healthcare for your condition.

DiabetesCare and HIVCare help you better manage your condition

These programmes give you and your Premier Plus GP access to various tools to monitor and manage your condition and to ensure you get high-quality coordinated healthcare and the best outcomes

You and your GP can track progress on a personalised dashboard displaying your unique management score for your condition. This helps to identify the next steps to optimally manage your condition and stay healthy over time.

The DiabetesCare programme also unlocks cover for additional services from dietitians and biokineticists. Any member registered on the Chronic Illness Benefit for diabetes can join the DiabetesCare programme.

When you register for our HIVCare Programme, you are covered for the care you need, which includes additional cover for social workers. You can be assured of confidentiality at all times. You need to get your medicine from a Designated Service Provider (DSP) to avoid a 20% co-payment.

You have to use a Premier Plus GP to manage your condition to avoid a 20% co-payment.

CompassionateCare

The CompassionateCare Benefit gives you access to holistic home-based end-of-life care up to R40 450 for each person in their lifetime.

OncologyCare

If you are diagnosed with cancer and once we have approved your cancer treatment, you are covered by the OncologyCare Programme. We cover cancer treatment, if it is a PMB, in our network or at a state facility. If you choose to use any other provider, we will only cover 80% of the DHR.

All cancer-related healthcare services are covered up to 100% of the Discovery Health Rate (DHR). You might have a co-payment if your healthcare professional charges above this rate.

You need to get your approved oncology medicine from a Designated Service Provider (DSP) to avoid a 20% co-payment. Speak to your treating doctor to confirm that they are using our DSPs for your medicine and treatment received in rooms or in a treatment facility.

Advanced Illness Benefit

Members with cancer have access to a comprehensive palliative care programme. This programme offers unlimited cover for approved care at home.

Care for members with multiple chronic conditions

Members who are diagnosed with one or more significant chronic conditions may be required to participate in our Member Care Programme.

We will contact you if you meet our entry criteria for participation. The programme offers care coordination that will help you manage your condition and get the best quality healthcare.

You are covered in full if you are registered on the programme. If you choose not to participate, we will only cover hospital and related accounts up to 80% of the DHR.

You get screening and prevention benefits



Preventive screening is important to ensure that medical conditions are detected early

As a Discovery Health Medical Scheme member, you have access to screening and prevention benefits at any one of our wellness providers



Screening for adults

The Screening and Prevention Benefit covers certain tests such as blood glucose, blood pressure, cholesterol, body mass index and HIV screening at one of our wellness providers.

We also cover a mammogram every two years, a Pap smear once every three years and a PSA test (prostate screening) each year.



Screening for kids

This benefit covers growth assessment tests, including height, weight, head circumference and health and milestone tracking at any one of our wellness providers.



How we pay

These tests and consultations do not affect your day-to-day benefits as they are paid from the Screening and Prevention Benefit. Consultations that do not form part of PMBs will be paid from your available day-to-day benefits.

You may qualify for the following additional tests:

- Rapid HbA1c glucose test
- Lipogram cholesterol test
- Breast MRI or mammogram and once-off BRCA testing for breast screening
- Pap smear for cervical screening
- Seasonal flu vaccine for members:
 - during pregnancy
 - 65 years or older
 - registered for certain chronic conditions

Clinical entry criteria may apply to some of these tests. Visit www.discovery.co.za to find out more.

You get comprehensive maternity and post-birth benefits

During your pregnancy



Antenatal consultations

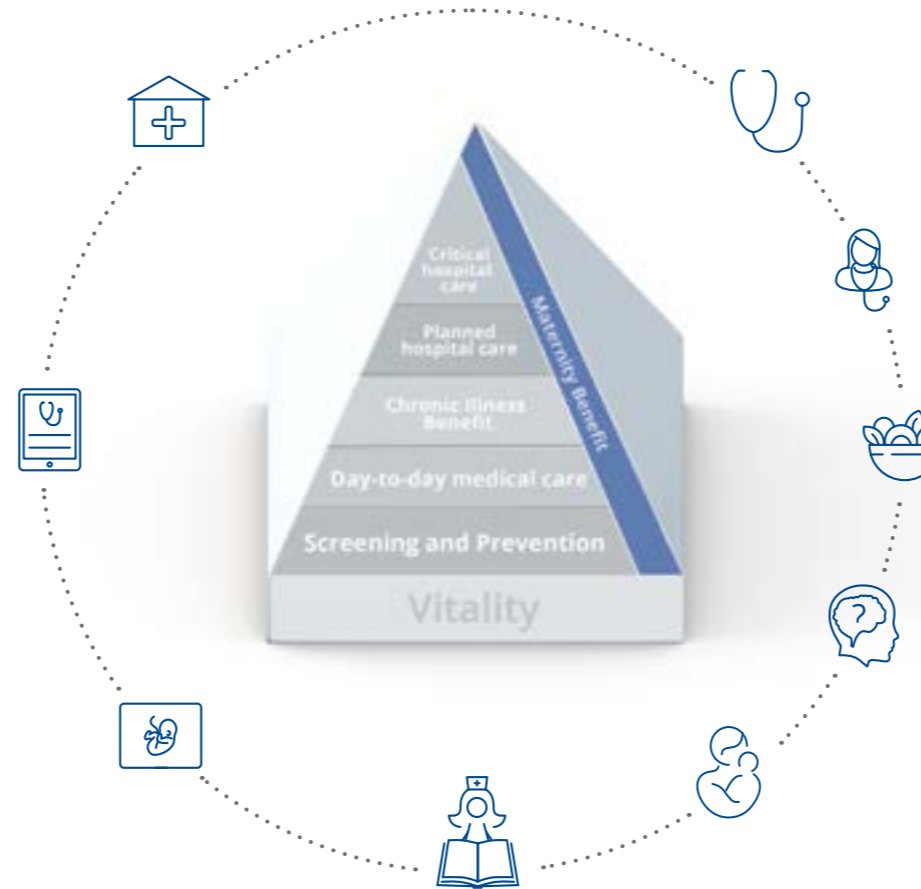
You are covered for 8 visits at your gynaecologist, chosen KeyCare GP or midwife

Ultrasound scans and prenatal screening

You are covered for up to two 2D ultrasound scans including 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 Non-Invasive Prenatal Test (NIPT) if you meet the clinical entry criteria

Blood tests

A defined basket of blood tests per pregnancy are included in the maternity benefit



Antenatal classes or consultations with a nurse

You are covered for up to five pre- or postnatal classes (including online antenatal classes) or consultations with a registered nurse.



For two years after birth

GP and specialist visits

Your baby is covered for up to two visits with your chosen GP, paediatrician or an ENT. Cover depends on the plan you choose. On KeyCare Access specialist cover is subject to your baby being born onto the Scheme and up to 12 months after birth

Six week consultation

You are covered for one six week post-birth consultation with a midwife, your chosen GP or gynaecologist

Nutrition assessment

You are covered for one nutrition assessment with a dietitian

Mental health

You are covered for up to two mental health consultations with a counsellor or psychologist

Lactation consultation

You are covered for one lactation consultation with a registered nurse or lactation specialist

Day-to-day cover

You have access to the following day-to-day cover

Applicable to KeyCare Plus and KeyCare Access plans



Cover for GP visits

You have unlimited cover for medically appropriate GP consultations. When joining, you must choose a GP from the KeyCare GP Network. You must go to your chosen GP for us to cover your consultations and some minor procedures. Preauthorisation is required after your 15th GP visit.



You get four out-of-network GP visits

If you need to see a doctor and your chosen GP from our network is not available for you to see, each person on your plan can go to any GP with a limit of four out-of-network GP visits each year, covered up to the DHR. We will cover the GP visit, with selected blood tests and X-rays and medicine on our medicine list.



Blood, urine and other fluid and tissue tests

We pay for a list of blood, urine and other fluid and tissue tests. Your chosen GP must ask for these tests by filling in a KeyCare pathology form.



Cover for dentistry

We cover consultations, fillings and tooth removals at a dentist in our dentist network. Certain rules and limits may apply.



Cover for eye care

We cover one eye test for each person, but you must go to an optometrist in the KeyCare Optometry Network. The optometrist will have a specific range of glasses which you can choose from. You can get a set of contact lenses instead of glasses if you choose to. You can get new glasses or contact lenses every 24 months.



Day-to-day medicine

We pay for medicine from our medicine list if they are prescribed by your chosen KeyCare network GP.



Basic X-rays

We pay for a list of basic X-rays at a network provider. Your chosen GP must ask for the X-rays to be done.



Casualty visits

On KeyCare Plus you can go to any casualty unit at one of the KeyCare network hospitals. You have to pay the first R325 of the consultation. On KeyCare Access, other than for emergencies and trauma, each person can go to casualty at one of the KeyCare network hospitals once a year. You have to pay the first R325 of the consultation. Subject to preauthorisation.



Medical equipment

We cover wheelchairs, wheelchair batteries and cushions, transfer boards and mobile ramps, commodes, long-leg calipers, crutches and walkers on the medical equipment list, if you get them from a network provider. There is an overall limit of R5 400 for each family.



Other types of healthcare

We do not cover other types of healthcare professionals, such as physiotherapists, psychologists, speech therapists, audiologists, homeopaths or chiropractors.




Specialist Benefit

All plans have specialist cover-up to R3 860 per person per year. Your GP must refer you to a specialist and you need a reference number from us before your consultation with the specialist. If you need to see a maxillo-facial surgeon, periodontist, ophthalmologist or a specialist for maternity care, you do not need a referral from your GP or a reference number from us.

The KeyCare Access Plan covers specialist visits in our network for maternity, care for your baby up to 12 months after the baby is born, and trauma and emergencies up to the limit. For all other healthcare services we cover specialists employed by a state facility.



You also 
get additional
benefits
that **enhance**
your cover



International second opinion services

Through your specialist, you have 50% cover for the cost of second opinion services from Cleveland Clinic for life-threatening and life-changing conditions.



Home-based care

Discovery HomeCare is a unique home-based service that offers you quality care in the comfort of your own home, with minimum disruption to your normal routine and family life. Cover includes postnatal care, end-of-life care, IV infusions (drips) and wound care. These services are paid from the Hospital Benefit, subject to approval.



Claims related to traumatic events

The Trauma Recovery Extender Benefit extends your cover for out-of-hospital claims related to certain traumatic events. Claims are paid from the Trauma Recovery Extender Benefit for the rest of the year in which the trauma occurred, as well as the year after the event occurred. You need to apply for this benefit. The benefit does not apply to the KeyCare Core plan.

Contributions

KeyCare income bands  Main member  Adult  Child*

KeyCare Plus

12 201+	R2 064	R2 064	R553
8 551 – 12 200	R1 386	R1 386	R389
0 – 8 550	R990	R990	R359

KeyCare Access

12 201+	R2 018	R2 018	R546
8 551 – 12 200	R1 344	R1 344	R378
5 331 – 8 550	R930	R930	R337
0 – 5 330	R697	R697	R306

KeyCare Core

12 201+	R1 525	R1 525	R345
8 551 – 12 200	R988	R988	R243
0 – 8 550	R792	R792	R205

Income verification will be conducted for the lower income bands. Income is considered as: The higher of the main member's 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 in terms of any statutory social assistance programme.

** We count a maximum of three children when we calculate the monthly contributions.*



General exclusions

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

General exclusion list includes:

- Reconstructive treatment and surgery, including cosmetic procedures and treatment
- Otoplasty for bat ears, port-wine stains and blepharoplasty (eyelid surgery)
- Breast reductions or enlargements and gynaecomastia
- Obesity
- Frail care
- Infertility
- Wilfully self-inflicted illness or injury
- 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 at war
- Experimental, unproven or unregistered treatments or practices
- Search and rescue
- Any costs for which a third party is legally responsible

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

Waiting periods

If we apply waiting periods because you have never belonged to a medical scheme or you have had a break in membership of more than 90 days before joining Discovery Health Medical Scheme, you will not have access to the Prescribed Minimum Benefits during your waiting periods. This includes cover for emergency admissions.

If you had a break in cover of less than 90 days before joining Discovery Health Medical Scheme, you may have access to Prescribed Minimum Benefits during waiting periods.

In addition to the general exclusions that apply to all plans, the KeyCare 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 and diagnostic work-up
- 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 | Healthcare services outside South Africa

KeyCare Hospital Networks

The lists apply to members on the KeyCare Core and KeyCare Plus plans. You must go to one of these hospitals for planned hospital admissions. If you do not use one of these hospitals for a planned admission, you will need to pay these claims. The lists also apply to KeyCare Access, for emergencies and trauma.

Full Cover Hospital Network – We cover you in full at the rate agreed with the hospital

*Hospitals with no casualty unit

Eastern Cape

East London

- Life Beacon Bay Hospital
- Life East London Private Hospital*
- Life St James Operating Theatres*
- Life St Dominic's Private Hospital

Humansdorp

- Life Isivivana Private Hospital

Port Elizabeth

- Life Mercantile Hospital

Queenstown

- Life Queenstown Private Hospital

Uitenhage

- Netcare Cuyler Clinic

Umtata

- Life St Mary's Private Hospital

Free State

Bethlehem

- Mediclinic Hoogland

Bloemfontein

- Horizon Eye Care Centre
- Netcare Pelonomi Private Hospital
- Life Rosepark Hospital
- Life Pasteur Hospital*
- Netcare Universitas Private Hospital*

Sasolburg

- Netcare Vaalpark Hospital

Welkom

- Mediclinic Welkom
- St Helena Hospital

Gauteng

Benoni

- Life The Glynnwood Hospital
- Sunshine Hospital
- Netcare Optiklin Eye Hospital

Brakpan

- Life Dalview Hospital

Germiston

- Life Roseacres Hospital

Heidelberg

- Life Suikerbosrand Hospital

Johannesburg

- Netcare Rand Hospital
- Netcare Garden City Hospital
- Life Brenthurst Hospital

Midrand

- Life Carstenhof Hospital

Pretoria

- Netcare Bougainville Private Hospital
- Life Eugene Marais Hospital
- Netcare Jakaranda Hospital*
- Mediclinic Legae*
- Mediclinic Medforum
- Mediclinic Muelmed
- Pretoria Eye Institute

Randfontein

- Life Robinson Private Hospital
- Lenmed Health Randfontein Private Hospital

Saxonwold

- Life Genesis Clinic

Soshanguve

- Botshilu Private Hospital

Soweto

- Clinix Tshepo-Themba Private Hospital
- Dr S K Matseke Memorial Hospital

Springs

- Life Springs Parkland Hospital
- Life St Mary's Maternity Hospital*

Tembisa

- Lenmed Health Zamokuhle Private Hospital

Vanderbijlpark

- Mediclinic Emfuleni
- Ocumed

Vereeniging

- Clinix Naledi-Nkanyezi Private Hospital
- Midvaal Private Hospital

Vosloorus

- Clinix Botshelong-Empilweni Private Hospital

KwaZulu-Natal

Amanzimtoti

- Netcare Kingsway Hospital

Chatsworth

- Life Chatsmed Garden Hospital

Durban

- JMH City Hospital
- Life Entabeni Hospital

Empangeni

- Life Empangeni Garden Clinic

Isipingo

- JMH Isipingo Clinic

Kokstad

- Kokstad Private Hospital

Ladysmith

- Lenmed Health La Verna Hospital

Newcastle

- Mediclinic Newcastle

Phoenix

- Life Mount Edgecombe Hospital

Pietermaritzburg

- Netcare St Anne's Hospital

Pinetown

- Life Crompton Hospital

Port Shepstone

- Hibiscus Hospital

Richards Bay

- Netcare The Bay Hospital

Tongaat

- Mediclinic Victoria

Limpopo

Bela-Bela

- St Vincent's Hospital

Polokwane

- Mediclinic Limpopo

Thabazimbi

- Mediclinic Thabazimbi

Tzaneen

- Mediclinic Tzaneen

Mpumalanga

Barberton

- Mediclinic Barberton

Emalahleni

- Life Cosmos Hospital

Ermelo

- Mediclinic Ermelo

Middelburg

- Life Midmed Private Hospital

Nelspruit

- Mediclinic Nelspruit

Piet Retief

- Life Piet Retief Hospital

Trichardt

- Mediclinic Highveld

North West

Brits

- Mediclinic Brits

Carletonville

- The Fountain Private Hospital

Klerksdorp

- Life Anncron Hospital

Mafikeng

- Victoria Private Hospital*

Potchefstroom

- Mediclinic Potchefstroom

Rustenburg

- Life Peglerae Hospital

Vryburg

- Vryburg Private Hospital

Northern Cape

Kathu

- Lenmed Health Kathu Private Hospital

Kimberley

- Mediclinic Kimberley
- Finsch Mine Hospital*

Upington

- Mediclinic Upington

Western Cape

Bellville

- Melomed Bellville

- Mediclinic Louis Leipoldt

- Cape Eye Hospital

Cape Town

- Netcare Christiaan Barnard Memorial Hospital

- Netcare UCT Medical Centre*

Ceres

- Netcare Ceres Hospital

Gatesville

- Melomed Gatesville

George

- Mediclinic Geneva*

- Mediclinic George

Hermanus

- Mediclinic Hermanus

Kuils River

- Netcare Kuils River Hospital

Milnerton

- Mediclinic Milnerton

Mitchells Plain

- Melomed Mitchells Plain

Mossel Bay

- Life Bayview Hospital

Oudtshoorn

- Mediclinic Klein Karoo

Paarl

- Mediclinic Paarl

West Coast

- Life West Coast Private Hospital

Worcester

- Mediclinic Worcester

Lesotho

- Willies Hospital*

Partial Cover Hospital Network – We pay up to a maximum of 70% of the hospital account, you must pay the balance of the account. If the admission is a Prescribed Minimum Benefit, we will pay 80% of the Discovery Health Rate.

Gauteng

Kempton Park

- Arwyp Medical Centre

Lenasia

- Lenmed Health Ahmed Kathrada Private Hospital

Pretoria

- Louis Pasteur Hospital
- Zuid-Afrikaans Hospital

KeyCare Access Hospital Network for childbirth and care for your baby

We cover you in full at the agreed rate with the hospital. If you do not use one of these hospitals, you will need to pay these claims.

Eastern Cape

Port Elizabeth

- Life Mercantile Hospital

Uitenhage

- Netcare Cuyler Hospital

Umtata

- Life St Mary's Private Hospital*

Free State

Bloemfontein

- Netcare Pelonomi Private Hospital

Sasolburg

- Netcare Vaalpark Hospital

KwaZulu-Natal

Pietermaritzburg

- Midlands Medical Centre

Sydenham

- Lenmed Health Shifa Hospital

Eastern Cape

Port Elizabeth

- Life Mercantile Hospital

Uitenhage

- Netcare Cuyler Hospital

Umtata

- Life St Mary's Private Hospital*

Free State

Bloemfontein

- Netcare Pelonomi Private Hospital

Sasolburg

- Netcare Vaalpark Hospital

Gauteng

Alberton

- Netcare Clinton Clinic

Johannesburg

- Netcare Rand Hospital

Krugersdorp

- Netcare Krugersdorp Private Hospital

Pretoria

- Netcare Femina Clinic
- Mediclinic Legae*

Soweto

- Dr S K Matseke Memorial Hospital

Springs

- Netcare East Rand N17 Private Hospital

Tembisa

- Lenmed Health Zamokhule Private Hospital

KwaZulu-Natal

Amanzimtoti

- Netcare Kingsway Hospital

Durban

- JMH City Hospital

Kokstad

- Kokstad Private Hospital

Ladysmith

- Lenmed Health La Verna Hospital

Pietermaritzburg

- Netcare St Annes Hospital

Richards Bay

- Netcare The Bay Hospital

Tonga

- Mediclinic Victoria

Limpopo

Polokwane

- Mediclinic Limpopo

Tzaneen

- Mediclinic Tzaneen

Mpumalanga

Nelspruit

- Mediclinic Nelspruit

Northern Cape

Kimberley

- Mediclinic Kimberley

North West

Rustenburg

- Netcare Ferncrest Hospital

Western Cape

Gatesville

- Melomed Gatesville

Kuils River

- Netcare Kuilsriver Hospital

Milnerton

- Mediclinic Milnerton

Mitchells Plain

- Melomed Mitchells Plain Medical Center

Paarl

- Mediclinic Paarl

KeyCare Day Surgery Network 2018

Eastern Cape

Port Elizabeth

- Medical Forum Theatre

Queenstown

- Life Queenstown Private Hospital

Uitenhage

- Netcare Cuyler Clinic

Umtata

- Life St Mary's Private Hospital

Free State

Bethlehem

- Bethlehem Medical Centre

Bloemfontein

- Citymed Theatre
- Cure Day Clinics – Bloemfontein

Welkom

- Welkom Medical Centre

Gauteng

Alberton

- Optimed

Benoni

- Karibu Day Clinic
- Lakefield Surgical Centre
- The Healthy Eye

Boksburg

- Boksburg Medical & Dental Centre

Florida

- Constantia Clinic
- Fauchard Clinic

Germiston

- Germiston Medical & Dental Centre

Johannesburg

- Centre of Advanced Medicine
- Cure Day Clinics - Fourways
- Fordsburg Clinic
- Lenmed Health Daxina Private Hospital
- Twenty Twenty Eye Surgery Centre
- Visiomed Eye Laser Clinic
- Johannesburg Eye Hospital
- Ocumed Day Hospital

Kempton Park

- Birchmed Surgical Clinic
- Ekurhuleni Surgiklin Day Clinic
- Mercidoc Day Clinic

Krugersdorp

- Protea Clinic

Pretoria

- Advanced Groenkloof Day Hospital
- Centurion Day Hospital
- Cure Day Clinics – Erasmuskloof
- Cure Day Clinics – Midstream
- Intercare Day Hospital - Hazeldean
- Intercare Day Hospital – Irene
- Kilnerpark Narko Clinic
- Life Brooklyn Day Hospital
- Life Pretoria North Day Clinic
- Medkin Clinic
- Silverton Medical & Dental Centre

Radiokop

- Life Wilgeheuwel Day Clinic

Roodepoort

- Mayo Clinic

Sandton

- Sandton Day Clinic
- Sandhurst Eye Centre

Centurion

- Centurion Eye Hospital

Westgate

- Medgate Day Clinic

KwaZulu Natal

Durban

- Bluff Medical & Dental Centre
- Durdoc Clinic
- Malvern Medical & Dental Centre
- Westridge Surgical
- Durban Eye Hospital

Howick

- Howick Day Clinic

Pinetown

- Pinetown Medicross Theatre

South Coast

- Shelly Beach Day Hospital

Umhlanga

- KZN Day Clinic
- Medstone Medical Centre

Mpumalanga

Emalaheni/Witbank

- Advanced De La Vie Day Hospital
- Emalaheni Day Hospital
- Highveld Eye

Nelspruit

- Lowveld Hospital

Secunda

- Mediclinic Secunda*

North West

Lichtenburg

- Lichtenburg Clinic

Potchefstroom

- Potchefstroom Medical & Dental Centre

Northern Cape

Hartswater

- Medi – Harts Day Clinic

Kimberley

- Narko Clinic

Limpopo

Louis Trichardt

- Zoutpansberg Private Hospital

Polokwane

- Mediclinic Limpopo Day Clinic

Western Cape

Atlantis

- Wesfleur Private Clinic

Bellville

- Cure day Clinics – Bellville
- Khangela Eye Theatre

Cape Town

- John Hill Eye Laser Centre
- Parow Medical & Dental Centre

Oudtshoorn

- Cango Medicentre

Durbanville

- Advanced Durbanville Surgical Centre
- Mediclinic Durbanville Day Clinic
- The Surgical Institute

George

- George Surgical Centre

Hermanus

- Hermanus Day Hospital

Khayelitsha

- Thembani Theatres

Knysna

- Advanced Knysna Surgical Centre

Kraaifontein

- Kraaifontein Medical & Dental Centre

Milnerton

- Intercare Day Hospital – Century City

Monte Vista

- Monte Vista Clinic

Mossel Bay

- Vidamed Bay Hospital

Paarl

- Cure Day Clinics – St Stephens Paarl

Panorama

- Advanced Panorama Surgical Centre

Somerset West

- Cure Day Clinics – Somerset West
- Somerset Aesthetic Clinic

Tokai

- Tokai Medical & Dental Centre

Worcester

- Advanced Worcester Surgical Centre

The network list may change from time to time. The latest version of this network list is available on www.discovery.co.za.



Value-added offers

Exclusive access to value-added healthcare offers

Our members have exclusive access to value-added offers outside of the Discovery Health Medical Scheme benefits and rules that are not available to members of other open medical schemes.



Access to a separate wellness programme

You have the opportunity to join the world's leading science-based wellness programme, Vitality, which encourages you to get healthier. Not only is a healthy lifestyle more enjoyable, it is clinically proven that Vitality members live longer and have lower healthcare costs.



Savings on stem cell banking and semen cryopreservation

You get an exclusive offer with Netcells that gives expectant parents the opportunity to cryogenically store their newborn baby's umbilical cord blood and tissue stem cells and semen preservation for potential future medical use at a discounted rate.



Savings on personal and family care items

You can sign up for HealthyCare, a separate offer that helps reduce your out-of-pocket spend on a vast range of personal and family care products at any Clicks or Dis-Chem.

HealthyCare items include a list of baby care, dental care, eye care, foot care, sun care and hand care products, as well as first aid and emergency items and over-the-counter medicine.

Vitality is not part of Discovery Health Medical Scheme. Vitality is a separate wellness product sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07, an authorised financial services provider. HealthyCare is brought to you by Discovery Vitality (Pty) Ltd, registration number 1997/007736/07, an authorised financial services provider. Netcells is brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider.

Complaints

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.

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 | 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.

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 | 0861 123 267 | www.medicalschemes.com