

# Discovery Health Medical Scheme

## 2019 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	4 906	4 906	936	1 635	1 635	312	6 541	6 541	1 248
Comprehensive	Classic Comprehensive	4 026	3 808	803	1 342	1 269	267	5 368	5 077	1 070
	Classic Delta Comprehensive	3 626	3 433	722	1 208	1 144	240	4 834	4 577	962
	Classic Comprehensive Zero MSA	4 026	3 808	803	No Medical Savings Account			4 026	3 808	803
	Essential Comprehensive	3 833	3 626	772	676	639	136	4 509	4 265	908
	Essential Delta Comprehensive	3 453	3 262	693	609	575	122	4 062	3 837	815
Priority	Classic Priority	2 626	2 071	1 051	875	690	350	3 501	2 761	1 401
	Essential Priority	2 559	2 011	1 022	451	354	180	3 010	2 365	1 202
Saver	Classic Saver	2 266	1 787	907	755	595	302	3 021	2 382	1 209
	Classic Delta Saver	1 809	1 430	727	603	476	242	2 412	1 906	969
	Essential Saver	2 040	1 530	818	360	270	144	2 400	1 800	962
	Essential Delta Saver	1 628	1 228	653	287	216	115	1 915	1 444	768
	Coastal Saver	1 899	1 427	767	474	356	191	2 373	1 783	958
Smart	Classic Smart	1 794	1 415	717	No Medical Savings Account			1 794	1 415	717
	Essential Smart	1 285	1 285	1 285	No Medical Savings Account			1 285	1 285	1 285
Core	Classic Core	2 248	1 772	900	No Medical Savings Account			2 248	1 772	900
	Classic Delta Core	1 799	1 418	720	No Medical Savings Account			1 799	1 418	720
	Essential Core	1 931	1 448	776	No Medical Savings Account			1 931	1 448	776
	Essential Delta Core	1 543	1 161	620	No Medical Savings Account			1 543	1 161	620
	Coastal Core	1 770	1 330	704	No Medical Savings Account			1 770	1 330	704
KeyCare*	KeyCare Plus 0-13 050	1 456	1 456	463	No Medical Savings Account			1 456	1 456	463
	KeyCare Plus 13 051+	2 249	2 249	602	No Medical Savings Account			2 249	2 249	602
	KeyCare Core 0-13 050	1 038	1 038	255	No Medical Savings Account			1 038	1 038	255
	KeyCare Core 13 051+	1 661	1 661	376	No Medical Savings Account			1 661	1 661	376
	KeyCare Start 0-9 150	839	839	505	No Medical Savings Account			839	839	505
	KeyCare Start 9 151-13 050	1 412	1 412	551	No Medical Savings Account			1 412	1 412	551
	KeyCare Start 13 051+	2 198	2 198	596	No Medical Savings Account			2 198	2 198	596

\* 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	19 620	19 620	3 744
Comprehensive	Classic Comprehensive	16 104	15 228	3 204
	Classic Delta Comprehensive	14 496	13 728	2 880
	Essential Comprehensive	8 112	7 668	1 632
	Essential Delta Comprehensive	7 308	6 900	1 464
Priority	Classic Priority	10 500	8 280	4 200
	Essential Priority	5 412	4 248	2 160
Saver	Classic Saver	9 060	7 140	3 624
	Classic Delta Saver	7 236	5 712	2 904
	Essential Saver	4 320	3 240	1 728
	Essential Delta Saver	3 444	2 592	1 380
	Coastal Saver	5 688	4 272	2 292

\* 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

	Main member	Adult	Child*
Executive	22 800	22 800	4 300
Comprehensive	18 800	18 800	3 600
Priority	15 800	11 800	5 200

## Above Threshold Benefit limits

	Main member	Adult	Child*
Executive		unlimited	
Comprehensive			
Priority	13 400	9 550	4 600

\* 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.

# Contact Us

You can call us on 0860 99 88 77 or visit [www.discovery.co.za](http://www.discovery.co.za) for more information.

## Complaints process

The following channels are available for your complaints and we encourage you to follow the process:

- 01 | 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.
- 02 | 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).
- 03 | 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.
- 04 | 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)



[www.discovery.co.za](http://www.discovery.co.za)

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CONTACT US | TEL 0860 99 88 77 | PO BOX 784262 SANDTON 2146 | [www.discovery.co.za](http://www.discovery.co.za)

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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