

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 - 8 550 | 1 088 | 1 088 | 396 | No Medical Savings Account | | | 1 088 | 1 088 | 396 |
| | KeyCare Plus 8 551 - 13 050 | 1 523 | 1 523 | 429 | No Medical Savings Account | | | 1 523 | 1 523 | 429 |
| | KeyCare Plus 13 051+ | 2 249 | 2 249 | 602 | No Medical Savings Account | | | 2 249 | 2 249 | 602 |
| | KeyCare Core 0 - 8 550 | 871 | 871 | 225 | No Medical Savings Account | | | 871 | 871 | 225 |
| | KeyCare Core 8 551 - 13 050 | 1 086 | 1 086 | 268 | No Medical Savings Account | | | 1 086 | 1 086 | 268 |
| | 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 | 15 510 | 11 620 | 5 080 |

Above Threshold Benefit limits

| | Main member | Adult | Child* |
|---------------|-------------|-----------|--------|
| Executive | | unlimited | |
| Comprehensive | | | |
| Priority | 13 160 | 9 380 | 4 540 |

* 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 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. 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 or by emailing 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 | 0861 123 267 | www.medicalschemes.com



www.discovery.co.za

CONTACT US | TEL 0860 99 88 77 | PO BOX 784262 SANDTON 2146 | 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.

GM_56525DHM_05/12/18_V2