

360° KeyCare Plus for Students

360° KeyCare plus for international students gives you the quality healthcare you need. You get access to the broadest and best healthcare cover available. While you concentrate on your studies, let us concentrate on taking care of your healthcare needs.



Unlimited private hospital cover



Unlimited GP visits



Specialist Benefit



Dentistry



Eye care



SAVE one month's contribution of R1 207 if you pay your 12 months' contributions upfront in full.



360° for students is a promotional marketing name for KeyCare Plus, which is registered with the Council for Medical Schemes and provided by Discovery Health Medical Scheme under the KeyCare Plus option for international students. Discovery Health Medical Scheme, registration number 1125, provides the benefits explained in this brochure and the Council for Medical Schemes regulates them. Discovery Health (Pty) Ltd, with registration number 1997/013480/07 that is an authorised financial services provider, administers the benefits. This brochure is only a summary of the key benefits and features of the plan. When we refer to 'we' in the context of benefits, members, payment or cover in this brochure, we refer to Discovery Health Medical Scheme.

Your Cover

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HOSPITAL COVER

There is no overall hospital limit in our KeyCare hospital networks.

You have full cover in the Full Cover Hospital Network, and up to 70% of the Discovery Health Rate in the Partial Cover Hospital Network.

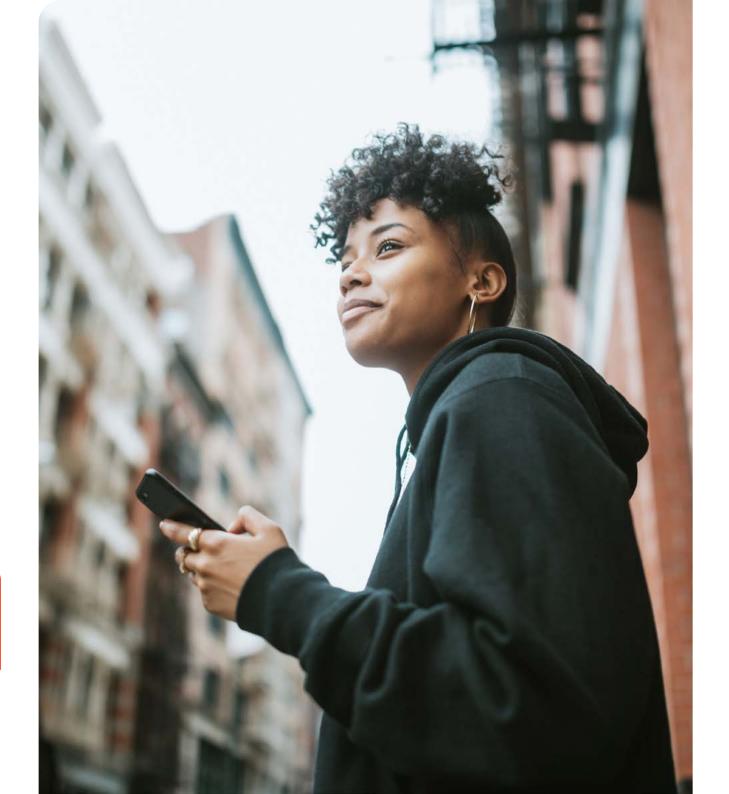
COVER FOR EMERGENCIES

In an emergency, you are covered at any private hospital in South Africa. If it is not an emergency, you are covered at any hospital in the KeyCare network of hospitals. If you do not go to a KeyCare network hospital for your planned admission, you will have to pay the claims.

MRI AND CT SCANS

When an MRI or CT scan is related to your approved hospital admission, we pay for it from the Hospital Benefit. If it is not, we pay for it from your Specialist Benefit. We do not pay for MRI and CT scans that are related to conservative back or neck treatment.

While you concentrate on your studies, let us take care of your healthcare needs.



Day-to-day Benefits

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Unlimited 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. You must get preauthorisation after your 15th visit. To find a GP in our network, visit www.discovery.co.za.



Blood tests: We cover you for a list of blood, urine and other fluid and tissue tests. Your chosen GP must ask for these tests by completing a KeyCare pathology form.



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, you can go to any GP. You are limited to four out-of-network GP visits each year. We cover the cost up to the Discovery Health Rate and this includes the GP visit, selected blood tests, selected X-rays and medicine on our medicine list.



Cover for eye care: We cover one eye test each year. You must go to an optometrist in the KeyCare Optometry Network. They will have a specific range of glasses for you to choose from. You can also choose to get contact lenses instead of glasses. You can get new or contact lenses every 24 months.



Cover for dentistry: We cover your consultation, fillings and tooth removals at a dentist in our dentist network. Certain rules and limits may apply.



Basic X-rays and ultrasounds: We cover you for a list of basic X-rays and ultrasounds at a network provider. Your chosen GP must ask for the X-rays and ultrasounds to be done.



Day-to-day medicine: We cover you for medicine that is on our medicine list if your chosen GP prescribes it.



Casualty visits: You can go to any casualty unit in one of the network hospitals. You have to pay the first R425 of the consultation and must get preauthorisation. You have a limit of one yearly casualty visit per person for elective casualty visits. This excludes emergency casualty visits, Prescribed Minimum Benefits or visits that result in a hospital admission.



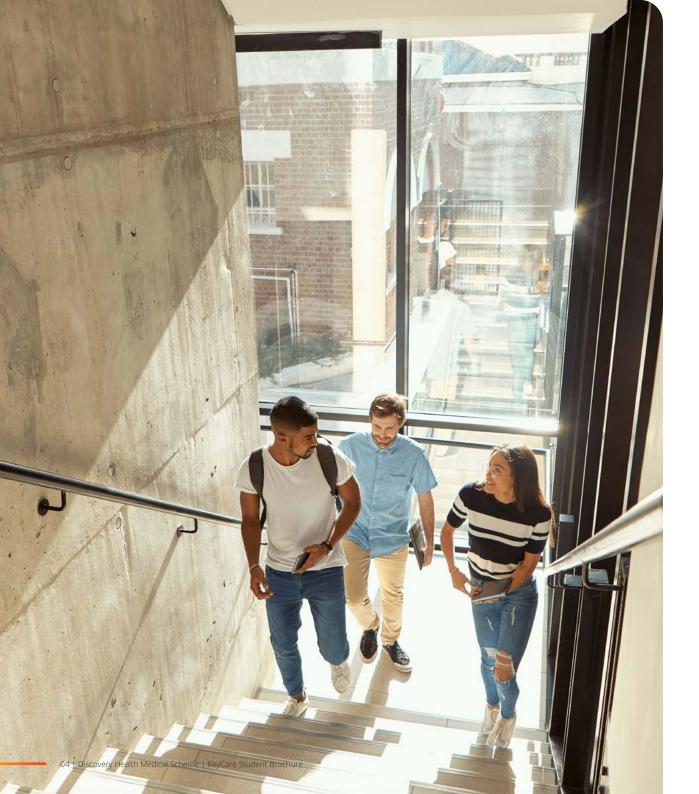
Trauma Recovery Extender Benefit: We cover specific out-of-hospital claims for your recovery after certain traumatic events. We cover you for the rest of the year in which the trauma took place, and in the year after your trauma. You have to apply for this benefit.



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

Discovery Home Care is a service provider. Practice 080 000 8000190, Grove Nursing Services (Pty) Ltd registration number 2015/191080/07, trading as Discovery HomeCare.

Discovery MedXpress, the Discovery app and Find a healthcare provider are brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.



Other benefits to improve your cover



Specialist Benefit: Your chosen GP must get a reference number before your consultation with the specialist. When you see a specialist, you are covered up to R4 730 each year.



Preventive screening: You can have screening tests, such as for blood glucose, blood pressure, cholesterol and body mass index done at a Discovery network provider. We also cover a mammogram, a Pap smear,

a PSA (prostate screening) test and HIV screening tests.



Pre - and postnatal care: You have cover for up to five pre- or postnatal classes or consultations with a registered nurse, up until two years after the birth. You are also covered for one lactation (breast feeding) consultation with a registered nurse or lactation specialist.

360° KeyCare Plus for students gives you **comprehensive day-to-day cover**

Cover for chronic illness, cancer and HIV

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



Extra unique benefits

REPATRIATION OF MORTAL REMAINS

If you were to pass away in South Africa, 360° KeyCare Plus gives cover to have your mortal remains taken back to your country.

INTERNATIONAL TRAVEL COVER

You are covered for up to R5 million for medical emergencies when travelling outside of South Africa.

Extra unique benefits is brought to you by Discovery Health (Pty) Ltd registration number 1997/013480/07, an authorised financial services provider.

EXCLUSIONS

For a full list of exclusions, please visit www.discovery.co.za. Here are some of the main conditions and treatments we do not cover:

- Cosmetic procedures and treatments
- 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
- Otoplasty (cosmetic ear surgery), removing port-wine stains and blepharoplasty (eyelid surgery)
- Breast reductions or enlargements and gunaecomastia

Hospital admissions related to:

- Dentistry
- Nail disorders
- Skin disorders, including benign growths and lipomas
- Investigations and diagnostic workup
- 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 and processors

- Healthcare services that should be done out of hospital and for which an admission to hospital is not necessary
- Endoscopic procedures in hospital and in lieu of hospitalisation, except for:
 - Emergency PMB conditions
 - PMB conditions (including oncology) according to the approved baskets of care
 - Children younger than 12
- Correction of hallux valgus (bunion) and Tailor's bunion (bunionette)
- Removal of varicose veins
- Refractive eye surgery
- Non-cancerous breast conditions
- Healthcare services outside South Africa

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

To get the most out of this plan, you need to

- Always keep your membership card with you as it identifies you as a member and lets you access your benefits
- Always use your chosen GP or a hospital in our network
- Check with your GP that your treatment or medicine is on our list of covered services
- Go to a KeyCare network hospital and call us to confirm your benefits before you are admitted, if it is a planned procedure. In an emergency, you can go to any private hospital.

APPLICATIONS

To process your applications, we will need your

- Passport number
- Student number
- Physical or postal address and contact details in South Africa
- SA banking details for cash back
- Physical and postal address in your country of residence
- Next of kin's details in your country of residence

COMPLAINTS

Discovery Health Medical Scheme is committed to giving you the highest standard of service and your feedback is important to us. The following channels are available for your complaints. If you have any complaints, we encourage you to follow the process.

STEP



TO TAKE YOUR QUERY FURTHER

If you have already contacted us 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



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 can escalate your complaint to the Principal Officer of Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

STEP



TO LODGE A DISPUTE

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

STEP



TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes (CMS). You can contact the CMS at any stage of the complaints process but we encourage you to follow the steps above to resolve your complaint before contacting the CMS directly. Members who want to approach the Council for Medical Schemes for assistance, may do so:

- By writing to the Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157
- By emailing complaints@medicalschemes.com
- By calling the customer care centre on 0861 123 267
- By visiting their website at www.medicalschemes.com

