

Dear Lwandile Rozani

Email: DCDS_HealthServicing@discovery.co.za

Quote Reference: Q271217

Thank you for considering Discovery Health Medical Scheme, SA leading medical aid.

Please find your quotation and summary record of our discussion below.

You have indicated that you require cover for **1 adult and 0 child dependants** and that you or any of your dependants



Are willing to use network hospitals.



Require day-to-day cover.



Do not have a chronic condition



Are not pregnant



Members on the policy do not have to pay a late-joiner penalty.



Are interested in adding Discovery Gap Cover in addition to your medical aid cover.



Are interested in joining Discovery Vitality.

Get up to three months free Vitality on your new Discovery Health Medical Scheme plan.





Please consider the following Discovery Health Medical Scheme plans, other Discovery product options and contribution summary.

Discovery Health Medical Scheme offers 23 health plans to choose from. The following options best suit your needs and pocket, based on our discussion. We have included different options for comparative purposes.

NO	PACKAGE SUMMARY	TOTAL MONTHLY CONTRIBUTION* / PREMIUMS
1	DHMS KeyCare Plus with Discovery Vitality	R2 011
2	DHMS Essential Delta Saver with Discovery Gap Comprehensive and Discovery Vitality	R3 258

* We count a maximum of three children when calculating your monthly contribution for Discovery Health Medical Scheme and Discovery Vitality.

Below is a high-level benefit summary of the product options included above:

Option 1

All sections with a grey background are **not** included in the quote.

DHMS KEYCARE PLUS WITH DISCOVERY VITALITY		
Monthly Contribution/Premiums with Vitality: R2 011	DHMS cover	Discovery Gap Comprehensive is not available on KeyCare plans.
Hospital Cover	<ul style="list-style-type: none"> Unlimited Cover in KeyCare network Hospitals Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 100% of the Discovery Health Rate (DHR) for other specialists 	
Chronic	<ul style="list-style-type: none"> Full cover for chronic medicine for all Chronic Disease List conditions when you use MedXpress or your chosen Keycare GP with prescription from your GP 	
Day-to-day benefits	<ul style="list-style-type: none"> Unlimited cover for medically appropriate GP consultations at your chosen KeyCare network GP, blood tests, X-rays, basic dentistry, eye care and medicine on our KeyCare networks 	
Oncology	<ul style="list-style-type: none"> Cancer treatment that is a Prescribed Minimum Benefit (PMB) is always covered in full. You have cover for cancer treatment in our network. 	
Maternity	<ul style="list-style-type: none"> Cover for pre- and postnatal healthcare services for maternity and early childhood including GP and specialist visits 	

BY INCLUDING DISCOVERY VITALITY, YOU GET ACCESS TO COMPREHENSIVE WELLNESS AND REWARD BENEFITS:		
Wellness Benefits	<ul style="list-style-type: none">• Get up to 75% off Virgin Active or Planet Fitness gym fees• Get up to 25% cashback on HealthyFood,HealthyCare and ActiveGear from Pick n Pay, Woolworths,Clicks, Dischem, Sportmans Warehouse and Totalsports	
Rewards	<ul style="list-style-type: none">• Get up to 35% discount on local and international flights as well as hotels and car hire• Enjoy half price movies at Ster-Kinekor• In addition get access to more than 40 nationwide reward partners across lifestyle fitness, travel, retail and events giving you valuable rewards and savings.	
<p>Validity is available exclusively to Discovery Health and Discovery Life clients. With Validity, people like you earn approximately R 570 per month in wellness savings and rewards.</p> <p>You can also boost your cashbacks to up to 75% and enjoy even more rewards with Discovery Bank.</p>		

Option 2

All sections with a grey background are **not** included in the quote.

DHMS ESSENTIAL DELTA SAVER WITH DISCOVERY GAP COMPREHENSIVE AND DISCOVERY VITALITY		
Monthly Contribution/Premiums with gap and Vitality: R3 258	DHMS cover	Discovery Gap Comprehensive Cover
Hospital Cover	<ul style="list-style-type: none"> Unlimited Cover in Delta network Hospitals Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 100% of the Discovery Health Rate (DHR) for other specialists 	<i>Provides cover of up to 500% of the medical scheme rate over and above what your medical scheme pays as well as up to R3 750 Hospital Admission Benefit Extender for any remaining shortfalls and private ward cover. You also get cover for scope co-pays.</i>
Chronic	<ul style="list-style-type: none"> Full cover for chronic medicine for all Chronic Disease List conditions when you use MedXpress 	
Day-to-day benefits	<ul style="list-style-type: none"> A Medical Savings Account for your day-to-day healthcare needs. R4 620 annual MSA (R4 620 pro rated MSA for 2023). Additional cover from the Day-to-day Extender Benefit (DEB) when your Medical Savings Account (MSA) runs out for essential healthcare services in our network 	<i>Provides up to R3 750 Hospital Admission Benefit Extender for specified out-of-hospital expenses related to your authorised hospital admission. You also get cover for scan co-pays.</i>
Oncology	<ul style="list-style-type: none"> R250 000 annual threshold per person after which a 20% co-pay is applied 	<i>Provides R40 000 per person per year, to cover shortfalls on approved cancer-related treatment once you have reached your oncology threshold</i>
Maternity	<ul style="list-style-type: none"> Cover for pre- and postnatal healthcare services for maternity and early childhood including GP and specialist visits 	<i>Covers shortfalls where specific third-trimester maternity claims are higher than the amount covered by your medical scheme's maternity benefit up to the R3 750 Hospital Admission Benefit Extender limit.</i>

BY INCLUDING DISCOVERY VITALITY, YOU GET ACCESS TO COMPREHENSIVE WELLNESS AND REWARD BENEFITS:		
Wellness benefits	<ul style="list-style-type: none">• Get up to 75% off Virgin Active or Planet Fitness gym fees• Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 100% of the Discovery Health Rate (DHR) for other specialists	<i>Boost your Discovery Gap Comprehensive benefits by up to R3 750 Your Discovery Gap Comprehensive Hospital Admission Benefit Extender limit increases by including and engaging in Vitality</i>
Rewards	<ul style="list-style-type: none">• Get up to 35% discount on local and international flights as well as hotels and car hire• Enjoy half price movies at Ster-Kinekor• In addition get access to more than 40 nationwide reward partners across lifestyle fitness, travel, retail and events giving you valuable rewards and savings.	
Vitality is available exclusively to Discovery Health and Discovery Life clients. With Vitality, people like you earn approximately R 570 per month in wellness savings and rewards. You can also boost your cashbacks to up to 75% and enjoy even more rewards with Discovery Bank.		

See the detailed breakdown of the monthly contributions and premiums below:

DHMS Health Plan	DHMS Health Plan Contributions	DHMS Late-Joiner Penalty	Discovery Gap Cover Premium	Vitality Premium	Total Contribution
KeyCare Plus	R1 652	R 0	R 0	R 359	R2 011
Essential Delta Saver	R2 673	R 0	R 226	R 359	R3 258

Some important information and frequently asked questions you may have regarding your Discovery Health Medical Scheme application.

The above quotation can change

The above quotation is valid for 35 days and is based on the information provided and underwriting criteria. It is subject to change based on factors such as plan type, number of dependants, previous medical aid cover, late-joiner penalties etc. It does not represent any acceptance from you or the Discovery Health Medical Scheme.

Underwriting and waiting periods

Medical schemes in South Africa, including Discovery Health Medical Scheme, can apply a three-month general waiting period or a 12-month condition-specific waiting period if certain scenarios apply to you. During waiting periods, new members pay full contributions to the medical scheme, but they cannot claim for full benefits from the scheme.

This quote does not include underwriting and waiting periods. [Read more](#)

When do late-joiner penalties apply?

The Medical Schemes Act allows schemes to apply a latejoiner penalty to members over the age of 35. Depending on the total number of years that you have not belonged to a registered South African medical scheme after the age 35, we calculate the late-joiner penalty as a percentage of your monthly contribution. [Read more](#)

What are Prescribed Minimum Benefits (PMB)?

All registered medical schemes in South Africa need to cover Prescribed Minimum Benefits (PMBs) on all the plans they offer to their members. Prescribed Minimum Benefits (PMB) are a set of defined benefits that all registered medicals schemes in South Africa are obliged to provide for all their members. All members have access to these benefits, irrespective of their chosen plan type. PMB's ensure that all medical scheme members have access to continuous care to improve their health. There are certain requirements you must meet before you can benefit from Prescribed Minimum Benefits. [Read more](#)

What is a counter offer letter?

If any waiting periods or late-joiner penalties apply to you or your dependants, a counteroffer letter will be emailed to you, explaining which waiting periods and/or late-joiner penalty has been applied and to whom. Your policy may only activate if you accept these terms. Always provide your previous medical aid details accurately and in full, to avoid waiting periods and late-joiner penalties.

Important note, should you or your dependants have HIV/ Aids, the counter offer letter will deliberately not contain any detail regarding waiting periods for this condition due to confidentiality and the sensitivity of this condition. This detail can be obtained from our chronic team once your policy has activated.

Does the plan that I have selected, cover my chronic?

All Discovery Health Medical scheme plans cover you for a defined Chronic Disease List (CDL) of conditions from the Chronic Illness Benefit (CIB). You need to apply to have your medicine covered for your approved chronic condition. Depending on the plan you choose, and once approved on the Chronic Illness Benefit, you have cover for medicine for an additional list of life-threatening or degenerative conditions, as defined by us. [Read more](#)

Commission applicable to these policies

Discovery Health: An ongoing commission of 3.42% of the monthly premium, not exceeding R113.67 (including VAT) is applicable for the duration of the policy and included in the Discovery Health medical aid premium.

Vitality: A once off payment up to a maximum of 85% of the first year's annual Vitality premium, is applicable and is included in the premium.

[Read](#) the Discovery Health Medical Scheme application terms, conditions and debit mandate.

[Read](#) the Vitality application terms and conditions.

[Read](#) the Discovery Gap application terms and conditions.

