

EXECUTIVE

COMPREHENSIVE

PRIORITY

SAVER

SMART SAVER

SMART

CORE

KEYCARE



A GUIDE TO COMPARE OUR MEDICAL AID PLANS 2026



How to use this guide

We have tailored our medical scheme plans to suit your budget and your health needs. This document will help you to find the right plan for you and your family

Discovery Health Medical Scheme has 8 Series and a total of 25 plans that fall into four categories:

Extensive Day-to-Day Benefits, Limited Day-to-Day Benefits, Hospital Benefits and Affordable Benefits

We give you the following summaries to compare across the series and plans:

01

Key features of the Discovery Health Medical Scheme plans

02

The **8 series** according to category, monthly contributions and key benefit differences

03

A **snapshot** of the **benefits** across all plans

04

A more **detailed summary** of the benefits of each series



Key features of our medical scheme plans

Discovery Health Medical Scheme offers a comprehensive suite of benefits across our plans



Unlimited hospital cover for admissions

There is no overall limit for hospital cover on our health plans

For some plans, you must use specific hospitals from our network



Extensive maternity cover

Comprehensive benefits for maternity and early childhood that cover certain healthcare services before and after child birth.



Best-in-class cancer cover

The Oncology precision medicine gives you access to a defined list of high-cost medicine and new technologies for cancer care

Our Extended Oncology Benefit provides you with more cover for specific cancer medicine

Cover depends on the plan you choose



Cover in hospital for specialists

Full cover in hospital for network specialists who has a payment arrangement with us

We pay **between 100% and 300%** of the Discovery Health Rate depending on the plan you selected



Day-to-day expenses

We pay day-to-day medical expenses from your Medical Savings Account, Personal Health Fund or defined day-to-day benefits

The Day-to-day Extender Benefit, Annual Threshold Benefit and Annual Above Threshold Benefit can extend this cover, depending on your plan.



Digital health tools

The Discovery Health app gives you access to a personalised health journey and a way to navigate the healthcare system easily. Access the advice and healthcare support you need 24/7



Full cover for chronic medicine

We pay the full cost for medicine on the Scheme's medicine list for conditions in our Chronic Diseases List if you use a Network Pharmacy



Screening and prevention

Screening and prevention benefits that cover vital tests to detect early warning signs of serious illness.



Snapshot of the 8 series

		Extensive Day-to-Day Benefits		Limited Day-to-Day Benefits			Hospital Benefits	Affordable Benefits	
PLAN SERIES		EXECUTIVE 1 plan option	COMPREHENSIVE 2 plan options	PRIORITY 2 plan options	SAVER 5 plan options	SMART SAVER 2 plan options	SMART 4 plan options	CORE 5 plan options	KEYCARE 4 plan options (income banded)
Monthly contributions (Per main member)	1 January 2026 – 31 March 2026	R11,430	From R7,945	From R4,981	From R2,898	From R2,750	From R1,350	From R2,507	From R1,184
	1 April 2026 – 31 December 2026	R12,338	From R8,576	From R5,327	From R3,099	From R2,750	From R1,350	From R2,681	From R1,278
Hospital cover		Unlimited hospital cover. For some plans, you must use specific hospitals from our network.							
Day-to-day cover: Key benefit differences		<ul style="list-style-type: none">■ Medical Savings Account■ Unlimited Above Threshold benefit■ Day-to-day Extender Benefit	<ul style="list-style-type: none">■ Medical Savings Account■ Limited Above Threshold benefit■ Day-to-day Extender Benefit	<ul style="list-style-type: none">■ Medical Savings Account■ Limited Above Threshold Benefit■ Day-to-day Extender Benefit	<ul style="list-style-type: none">■ Medical Savings Account■ Day-to-day Extender Benefit	<ul style="list-style-type: none">■ Medical Savings Account■ Defined day-to-day benefits	■ Defined day-to-day benefits	■ Defined day-to-day benefits	
Annual Medical Savings Account (Per main member)		Up to R34,284	Up to R27,876	Up to R17,376	Up to R10,872	Up to R 2,820	These plans do not offer a Medical Savings Account		
Personal Health Fund		Up to R12,000	Up to R12,000	Up to R10,000	Up to R10,000	Up to R10,000	Up to R8,000	Up to R8,000	Up to R1,000
Annual Threshold Amount (Per main member)		R 42,570	R 34,810	R 27,160	These plans do not offer this benefit				
Annual Above Threshold Benefit Amount (Per main member)		Unlimited	Up to R 36,290	R 20,080	These plans do not offer this benefit				

Annual Medical Savings Account amounts displayed above and throughout this booklet reflects the upfront annual allocation for January 2026 and will be adjusted from April 2026 in line with the annual contribution increase.



Snapshot of benefits across plans

A dot (•) indicates that the plan includes the benefit. This does not mean that all plans provide the same level of cover for that benefit. Please refer to the plan details for full information.

	Extensive Day-to-Day Benefits			Limited Day-to-Day Benefits										Hospital Benefits			Affordable Benefits			
	EXECUTIVE	COMPREHENSIVE		PRIORITY		SAVER (DELTA OPTIONS AVAILABLE)			SMART SAVER		SMART (DYNAMIC OPTION AVAILABLE) **			CORE (DELTA OPTIONS AVAILABLE)			KEYCARE			
	Executive	Classic	Classic Smart	Classic	Essential	Classic	Essential	Coastal	Classic	Essential	Classic	Essential	Active	Classic	Essential	Coastal	Plus	Core	Start	Start Regional
CORE BENEFITS																				
Hospital admission cover	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
In-hospital accounts cover	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Chronic medicine	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Maternity	•	•	•	•	•	•	•	•	•	•	•	•		•	•	•	•	•		
Screening and prevention	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Cancer	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
International travel	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•				
Prescribed Minimum Benefits*	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
VALUE-ADDED BENEFITS																				
Personal Health Fund	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Medical Savings Account	•	•	•	•	•	•	•	•	•	•										
Day-to-day Extender Benefit	•	•		•	•	•	•	•												
Above Threshold Benefit	•	•	•	•	•															
Defined day-to-day benefits									•	•	•	•	•				•	•	•	•
ADVANCED BENEFITS																				
Specialised medicine and technology	•	•																		
Extended Oncology Benefit (extended cover for defined list of cancer medicine)	•	•																		
Oncology Innovation Benefit (high-cost medicine and advanced technology)	•	•																		
Oncology Precision Medicine Benefit			•	•	•	•	•	•	•	•	•	•		•	•	•				

**The Dynamic Option available under the Smart Series is in reference to Essential Dynamic Smart Plan. You can refer to page 18 for more information

	Extensive Day-to-Day Benefits			Limited Day-to-Day Benefits										Hospital Benefits			Affordable Benefits			
	EXECUTIVE	COMPREHENSIVE		PRIORITY		SAVER (DELTA OPTIONS AVAILABLE)			SMART SAVER		SMART (DYNAMIC OPTION AVAILABLE) **			CORE (DELTA OPTIONS AVAILABLE)			KEYCARE			
	Executive	Classic	Classic Smart	Classic	Essential	Classic	Essential	Coastal	Classic	Essential	Classic	Essential	Active	Classic	Essential	Coastal	Plus	Core	Start	Start Regional
ADDITIONAL BENEFITS																				
Advanced Illness Benefit (palliative care)	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Assisted Reproductive (Fertility) Therapy	•	•	•																	
Care programmes (preventative and condition-specific programmes for diabetes, mental health, HIV and heart conditions)	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Emergency medical claims incurred from selected African countries	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•				
Trauma Recovery Extender Benefit	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
WHO global outbreak	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Overseas treatment	•	•	•																	
DIGITAL BENEFITS																				
Mental wellbeing	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Care at home	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Virtual urgent care	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Virtual physical therapy	•	•	•	•	•	•	•	•	•	•										
Digital mental health	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•

*What are Prescribed Minimum Benefits?

Prescribed Minimum Benefits (PMBs) are a set of healthcare services that all medical schemes in South Africa must cover by law. PMBs are described in the Medical Schemes Act of 1998 (Act No. 131 of 1998) and its Regulations.

Under PMB level cover, no hospital network applies in the case of an emergency. However, where appropriate and according to the rules of medical schemes, you may be transferred to a hospital or other service providers in its network, once your condition has stabilised.

PMBs include:

- Emergency treatment
- A list of 27 chronic conditions that need ongoing care
- A range of 271 common medical conditions and their essential treatment
- The PMB tables also gives the International Classification of Diseases (ICD) code for each of the listed conditions or diseases and the appropriate minimum treatment.

Summary of benefits in each series

The Executive plan

Industry-leading healthcare cover with a range of innovative benefits for advanced healthcare needs, makes this our most comprehensive plan

Monthly contributions per main member	
1 January 2026 – 31 March 2026: R11,430	1 April 2026 – 31 December 2026: R12,338
Annual Medical Savings Account per main member: R34,284	

Personal Health Fund for engaging in Personal Health Pathways

Per Adult: Up to R3,000	Per Child: Up to R1,500	Per Family: Up to R12,000
Annual Threshold Amount per main member: R42,570		Annual Above Threshold Amount per main member: Unlimited

Day-to-day benefits

- Medical Savings Account
- Day-to-day Extender Benefit, including casualty cover for essential healthcare services in our network and cover for child casualty visits.
- Unlimited Above Threshold Benefit cover

Hospital cover

- Unlimited hospital cover, plus private ward cover subject to daily limits at any hospital approved by the Scheme
- Full in-hospital cover for specialists with a payment arrangement with us. Up to 300% of the Discovery Health Rate for other specialists

Maternity and fertility

- Comprehensive maternity cover
- Assisted Reproductive (Fertility) Therapy Benefit

Chronic and cancer care

- Full cover for Chronic Disease List conditions and cover for Additional Disease List conditions
- Comprehensive cancer treatment, including the Oncology Innovation Benefit and Extended Oncology Benefit

International and emergency cover:

(Subject to terms and limits)

- Overseas Treatment Benefit
- International emergency cover: up to \$1,000,000 while traveling outside South Africa

The Comprehensive series

A premium option offering best in class cover for day-to-day benefits and more advanced healthcare needs, with a network option to balance affordability and coverage

CLASSIC COMPREHENSIVE		CLASSIC SMART COMPREHENSIVE	
Monthly contributions per main member		Monthly contributions per main member	
1 January 2026 – 31 March 2026: R9,298	1 April 2026 – 31 December 2026: R10,037	1 January 2026 – 31 March 2026: R7,945	1 April 2026 – 31 December 2026: R8,576
Annual Medical Savings Account per main member: R27,876		Annual Medical Savings Account per main member: R14,292	

Personal Health Fund for engaging in Personal Health Pathways

Per Adult: Up to R3,000	Per Child: Up to R1,500	Per Family: Up to R12,000	Per Adult: Up to R3,000	Per Child: Up to R1,500	Per Family: Up to R12,000
Annual Threshold Amount per main member: R34,810		Annual Above Threshold Amount per main member: R36,290	Annual Threshold Amount per main member: R34,810		Annual Above Threshold Amount per main member: R31,100

Day-to-day benefits

- Medical Savings Account
- Day-to-day Extender Benefit, including casualty cover for essential healthcare services in our network and cover for child casualty visits
- Limited Above Threshold Benefit
- Personal Health Fund

Hospital cover

- Unlimited hospital cover at any private hospital approved by the Scheme
- Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists
- Day surgery for defined conditions at a day surgery facility in the Day Surgery Network

Maternity and fertility

- Comprehensive maternity benefits
- Access to the Assisted Reproductive Therapy Benefit

Chronic and cancer care

- Full cover for Chronic Disease List conditions and cover for Additional Disease List conditions
- Comprehensive cancer treatment, including the Oncology Innovation Benefit and Extended Oncology Benefit

Day-to-day benefits:

(Subject to co-payments and limits)

- Medical Savings Account
- Limited Above Threshold Benefit
- Unlimited GP consults with a Smart Network GP
- Personal Health Fund

Hospital cover

- Unlimited hospital cover at any Smart Network Hospital
- Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists
- Day surgery for defined conditions at a day surgery facility in the Smart Day Surgery Network

Maternity and fertility

- Comprehensive maternity benefits
- Access to the Assisted Reproductive Therapy Benefit

Chronic and cancer care

- Full cover for Chronic Disease List conditions
- Comprehensive cancer treatment, including the Oncology precision medicine

The Priority series

Flexible cover for day-to-day benefits through the Medical Savings Account and additional risk-funded benefits with extensive cover for hospitalisation

CLASSIC PRIORITY

ESSENTIAL PRIORITY

Monthly contributions per main member		Monthly contributions per main member	
1 January 2026 – 31 March 2026: R5,796	1 April 2026 – 31 December 2026: R6,198	1 January 2026 – 31 March 2026: R4,981	1 April 2026 – 31 December 2026: R5,327
Annual Medical Savings Account per main member: R17,376		Annual Medical Savings Account per main member: R8,964	

Personal Health Fund for engaging in Personal Health Pathways

Per Adult: Up to R2,500	Per Child: Up to R1,250	Per Family: Up to R10,000	Per Adult: Up to R1,500	Per Child: Up to R750	Per Family: Up to R6,000
Annual Threshold Amount per main member: R27,160		Annual Above Threshold Amount per main member: R20,080	Annual Threshold Amount per main member: R27,160		Annual Above Threshold Amount per main member: R20,080
Day-to-day benefits <ul style="list-style-type: none"> Medical Savings Account Day-to-day Extender Benefit, including casualty cover for essential healthcare services in our network and cover for child casualty visits Limited Above Threshold Benefit Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover at any private hospital approved by the Scheme Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a day surgery facility in the Day Surgery Network Maternity <ul style="list-style-type: none"> Comprehensive maternity benefits Chronic and cancer care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Comprehensive cancer treatment including the Oncology precision medicine at a Network Provider 			Day-to-day benefits <ul style="list-style-type: none"> Medical Savings Account Day-to-day Extender Benefit, including cover for casualty visits for essential healthcare services in our network Limited Above Threshold Benefit Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover at any hospital approved by the Scheme Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a day surgery facility in the Day Surgery Network Maternity <ul style="list-style-type: none"> Comprehensive maternity benefits Chronic and cancer care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Comprehensive cancer treatment including the Oncology precision medicine at a Network Provider 		

The Saver series

Flexible cover for day-to-day benefits through the Medical Savings Account with extensive cover for hospitalisation

CLASSIC SAVER

CLASSIC DELTA SAVER

ESSENTIAL SAVER

Monthly contributions per main member					
1 January 2026 – 31 March 2026: R4,535	1 April 2026 – 31 December 2026: R4,850	1 January 2026 – 31 March 2026: R3,624	1 April 2026 – 31 December 2026: R3,875	1 January 2026 – 31 March 2026: R3,634	1 April 2026 – 31 December 2026: R3,886
Annual Medical Savings Account per main member: R10,872		Annual Medical Savings Account per main member: R8,688		Annual Medical Savings Account per main member: R4,356	

Personal Health Fund for engaging in Personal Health Pathways

Per Adult: Up to R2,500	Per Child: Up to R1,250	Per Family: Up to R10,000	Per Adult: Up to R2,500	Per Child: Up to R1,250	Per Family: Up to R10,000	Per Adult: Up to R1,500	Per Child: Up to R750	Per Family: Up to R6,000
Day-to-day benefits <ul style="list-style-type: none"> Medical Savings Account Day-to-day Extender Benefit, including casualty cover for essential healthcare services in our network and cover for child casualty visits Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover at any private hospital approved by the Scheme Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Day Surgery Network Maternity <ul style="list-style-type: none"> Comprehensive maternity benefits Chronic and cancer care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Cancer treatment including the Oncology precision medicine at a Network Provider 			Day-to-day benefits <ul style="list-style-type: none"> Medical Savings Account Day-to-day Extender Benefit, including casualty cover for essential healthcare services in our network and cover for child casualty visits Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover within the Delta Hospital Network Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Delta Day Surgery Network Maternity <ul style="list-style-type: none"> Comprehensive maternity benefits Chronic and cancer care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Cancer treatment including the Oncology precision medicine at a Network Provider or designated service provider 			Day-to-day benefits <ul style="list-style-type: none"> Medical Savings Account Day-to-day Extender Benefit, including cover for casualty visits for essential healthcare services in our network Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover at any approved private hospital Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Day Surgery Network Maternity <ul style="list-style-type: none"> Comprehensive maternity benefits Chronic and cancer care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Cancer treatment including the Oncology precision medicine at a Network Provider 		

ESSENTIAL DELTA SAVER

COASTAL SAVER

Monthly contributions per main member

1 January 2026 – 31 March 2026: R2,898	1 April 2026 – 31 December 2026: R3,099	1 January 2026 – 31 March 2026: R3,797	1 April 2026 – 31 December 2026: R4,098
Annual Medical Savings Account per main member: R3,468		Annual Medical Savings Account per main member: R6,828	

Personal Health Fund for engaging in Personal Health Pathways

Per Adult: Up to R1,500	Per Child: Up to R750	Per Family: Up to R6,000	Per Adult: Up to R1,500	Per Child: Up to R750	Per Family: Up to R6,000
Day-to-day benefits <ul style="list-style-type: none"> Medical Savings Account Day-to-day Extender Benefit, including cover for casualty visits for essential healthcare services in our network Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover within the Delta Hospital Network Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Delta Day Surgery Network Maternity <ul style="list-style-type: none"> Comprehensive maternity benefits Chronic and cancer care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Cancer treatment including the Oncology precision medicine at a Network Provider or designated service provider 			Day-to-day benefits <ul style="list-style-type: none"> Medical Savings Account Day-to-day Extender Benefit, including cover for casualty visits for essential healthcare services in our network Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover at an approved hospital in the coastal provinces Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the coastal Day Surgery Network Maternity <ul style="list-style-type: none"> Comprehensive maternity benefits Chronic and cancer care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Cancer treatment including the Oncology precision medicine at a Network Provider 		



The Smart Saver series

Smarter healthcare, built to give young professionals and families certainty, flexibility and lasting value.

CLASSIC SMART SAVER

Monthly contributions per main member

1 January 2026 – 31 March 2026:
R3,350

1 April 2026 – 31 December 2026:
R3,350

Annual Medical Savings Account per main member: **R2,820**

Personal Health Fund for engaging in Personal Health Pathways

Per Adult:
Up to R2,500

Per Child:
Up to R1,250

Per Family:
Up to R10,000

Day-to-day benefits

(Subject to co-payments and limits)

- Medical Savings Account
- Unlimited Smart GP consults, dentistry, eye care and medicine benefits
- Sport Injury Benefit for sports-related injuries including basic x-rays, specialist and allied professional visits
- Kids Injury Benefit which includes a casualty visit
- Personal Health Fund

Hospital cover

- Unlimited hospital cover in Smart Hospital Network
- Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists
- Day surgery for defined conditions at a facility in the Smart Day Surgery Network

Maternity

- Cover for pre- and post-natal healthcare, including antenatal classes, scans, specialist visits and other healthcare services

Chronic and cancer care

- Full cover for Chronic Disease List conditions
- Cancer care, including access to Oncology precision medicine, at a designated service provider.



ESSENTIAL SMART SAVER

Monthly contributions per main member

1 January 2026 – 31 March 2026:

R2,750

1 April 2026 – 31 December 2026:

R2,750

Annual Medical Savings Account per main member: **R2,316**

Personal Health Fund for engaging in Personal Health Pathways

Per Adult:
Up to R1,500

Per Child:
Up to R750

Per Family:
Up to R6,000

Day-to-day benefits

(Subject to co-payments and limits)

- Medical Savings Account
- Unlimited Smart GP consults, dentistry, eye care and medicine benefits
- Sport Injury Benefit for sports-related injuries for children 12 years and younger, including basic x-rays, specialist and allied professional visits
- Kids Injury Benefit which includes a casualty visit
- Personal Health Fund

Hospital cover

- Unlimited hospital cover in Smart Hospital Network
- Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists
- Day surgery for defined conditions at a facility in the Smart Day Surgery Network

Maternity

- Cover for pre- and post-natal healthcare, including antenatal classes, scans, specialist visits and other healthcare services

Chronic and cancer care

- Full cover for Chronic Disease List conditions
- Cancer care, including access to Oncology precision medicine, at a designated service provider.



The Smart series

Re-imagining healthcare using digital tools and efficient healthcare networks to provide the best quality care at affordable price points

CLASSIC SMART

ESSENTIAL SMART

Monthly contributions per main member

1 January 2026 – 31 March 2026: R2,822	1 April 2026 – 31 December 2026: R3,018	1 January 2026 – 31 March 2026: R2,021	1 April 2026 – 31 December 2026: R2,161
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Personal Health Fund for engaging in Personal Health Pathways

Per Adult: Up to R2,000	Per Child: Up to R1,000	Per Family: Up to R8,000	Per Adult: Up to R1,000	Per Child: Up to R500	Per Family: Up to R4,000
Day-to-day benefits: <i>(Subject to co-payments and limits)</i> <ul style="list-style-type: none"> Unlimited Smart GP consults Dentistry, eye care and medicine benefits Sport Injury Benefit for sports-related injuries including basic x-rays, specialist and allied professional visits Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover in the Smart Hospital Network Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Smart Day Surgery Network 			Day-to-day benefits: <i>(Subject to co-payments and limits)</i> <ul style="list-style-type: none"> Unlimited Smart GP consults Dentistry, eye care and medicine benefits Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover in the Smart Hospital Network Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Smart Day Surgery Network 		
Maternity <ul style="list-style-type: none"> Maternity cover for pre- and post-natal healthcare Chronic care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Cancer care <ul style="list-style-type: none"> Cancer care, including access to Oncology precision medicine, at a designated service provider 			Maternity <ul style="list-style-type: none"> Maternity cover for pre- and post-natal healthcare Chronic care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Cancer care <ul style="list-style-type: none"> Cancer care, including access to Oncology precision medicine, at a designated service provider 		



ESSENTIAL DYNAMIC SMART

ACTIVE SMART

Monthly contributions per main member

1 January 2026 – 31 March 2026:
R1,681

1 April 2026 – 31 December 2026:
R1,797

1 January 2026 – 31 March 2026:
R1,350

1 April 2026 – 31 December 2026:
R1,350

Personal Health Fund for engaging in Personal Health Pathways

Per Adult: Up to R1,000	Per Child: Up to R500	Per Family: Up to R4,000	Per Adult: Up to R1,000	Per Child: Up to R500	Per Family: Up to R4,000
Day-to-day benefits: <i>(Subject to co-payments and limits)</i> <ul style="list-style-type: none"> Unlimited Smart GP consults Dentistry, eye care and medicine benefits Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover in the Dynamic Smart Hospital Network Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Smart Day Surgery Network 			Day-to-day benefits: <i>(Subject to co-payments and limits)</i> <ul style="list-style-type: none"> Unlimited Smart GP consults Dentistry, eye care and medicine benefits Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover in the Dynamic Smart Hospital Network with an upfront payment for all non-PMB admissions Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Smart Day Surgery Network 		
Maternity <ul style="list-style-type: none"> Maternity cover for pre- and post-natal healthcare Chronic care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Cancer care <ul style="list-style-type: none"> Cancer care, including access to Oncology precision medicine, at a network provider 			Chronic care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Cancer care <ul style="list-style-type: none"> Prescribed Minimum Benefits level of cancer care at a designated service provider 		

The Core series Hospital plans for members seeking to self-fund day-to-day expenses

CLASSIC CORE

CLASSIC DELTA CORE

ESSENTIAL CORE

Monthly contributions per main member

1 January 2026 – 31 March 2026: R3,652	1 April 2026 – 31 December 2026: R3,905	1 January 2026 – 31 March 2026: R2,923	1 April 2026 – 31 December 2026: R3,126	1 January 2026 – 31 March 2026: R3,138	1 April 2026 – 31 December 2026: R3,356
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Personal Health Fund for engaging in Personal Health Pathways

Per Adult: Up to R2,000	Per Child: Up to R1,000	Per Family: Up to R8,000	Per Adult: Up to R2,000	Per Child: Up to R1,000	Per Family: Up to R8,000	Per Adult: Up to R1,000	Per Child: Up to R500	Per Family: Up to R4,000
Day-to-day benefits <ul style="list-style-type: none"> Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover at any private hospital approved by the Scheme Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Day Surgery Network Maternity <ul style="list-style-type: none"> Maternity cover for pre- and post-natal healthcare Chronic and cancer care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Comprehensive cancer treatment including the Oncology precision medicine at a Network Provider 			Day-to-day benefits <ul style="list-style-type: none"> Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover within the Delta Hospital Network Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Delta Day Surgery Network Maternity <ul style="list-style-type: none"> Maternity cover for pre- and post-natal healthcare Chronic and cancer care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Comprehensive cancer treatment including the Oncology precision medicine at a Network Provider or designated service provider 			Day-to-day benefits <ul style="list-style-type: none"> Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover at any approved private hospital Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Day Surgery Network Maternity <ul style="list-style-type: none"> Maternity cover for pre- and post-natal healthcare Chronic and cancer care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Comprehensive cancer treatment including the Oncology precision medicine at a Network Provider 		

ESSENTIAL DELTA CORE

COASTAL CORE

Monthly contributions per main member

1 January 2026 – 31 March 2026: R2,507	1 April 2026 – 31 December 2026: R2,681	1 January 2026 – 31 March 2026: R3,011	1 April 2026 – 31 December 2026: R3,250
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Personal Health Fund for engaging in Personal Health Pathways

Per Adult: Up to R1,000	Per Child: Up to R500	Per Family: Up to R4,000	Per Adult: Up to R1,000	Per Child: Up to R500	Per Family: Up to R4,000
Day-to-day benefits <ul style="list-style-type: none"> Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover within the Delta Hospital Network Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Delta Day Surgery Network Maternity <ul style="list-style-type: none"> Maternity cover for pre- and post-natal healthcare Chronic and cancer care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Comprehensive cancer treatment including the Oncology precision medicine at a Network Provider or designated service provider 			Day-to-day benefits <ul style="list-style-type: none"> Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover at an approved hospital in the coastal provinces Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Coastal Day Surgery Network Maternity <ul style="list-style-type: none"> Maternity cover for pre- and post-natal healthcare Chronic and cancer care <ul style="list-style-type: none"> Full cover for Chronic Disease List conditions Comprehensive cancer treatment including the Oncology precision medicine at a Network Provider 		



The KeyCare series

Affordable access to high-quality care from the KeyCare Network

KEYCARE PLUS

KEYCARE CORE

KEYCARE START

Monthly contributions per main member

1 January 2026 – 31 March 2026: from R1,817	1 April 2026 – 31 December 2026: from R1,961	1 January 2026 – 31 March 2026: from R1,381	1 April 2026 – 31 December 2026: from R1,490	1 January 2026 – 31 March 2026: from R1,331	1 April 2026 – 31 December 2026: from R1,436
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Personal Health Fund for engaging in Personal Health Pathways

Per Adult: Up to R500	Per Child: Up to R250	Per Family: Up to R1,000	Per Adult: Up to R500	Per Child: Up to R250	Per Family: Up to R1,000	Per Adult: Up to R500	Per Child: Up to R250	Per Family: Up to R1,000
Day-to-day benefits <i>(Subject to co-payments and limits)</i> <ul style="list-style-type: none"> Day-to-day benefits and day-to-day medicine from our medicine list when prescribed by your nominated KeyCare GP Specialist cover when referred by a GP Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover in the KeyCare Hospital Network Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the KeyCare Day Surgery Network Maternity <ul style="list-style-type: none"> Maternity cover for pre- and post-natal healthcare Chronic and cancer care <ul style="list-style-type: none"> Chronic medicine cover available at a network pharmacy Prescribed Minimum Benefits level of cancer care at designated service providers 			Day-to-day benefits <i>(Subject to co-payments and limits)</i> <ul style="list-style-type: none"> Specialist cover when referred by a GP Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover in the KeyCare Hospital Network Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Keycare Day Surgery Network Maternity <ul style="list-style-type: none"> Maternity cover for pre- and post-natal healthcare Chronic and cancer care <ul style="list-style-type: none"> Chronic medicine cover available at a network pharmacy Prescribed Minimum Benefits level of cancer care at designated service providers 			Day-to-day benefits <i>(Subject to co-payments and limits)</i> <ul style="list-style-type: none"> Day-to-day benefits through your nominated KeyCare Start GP and day-to-day medicine from our medicine list when prescribed by your nominated KeyCare Start GP Specialist cover when referred by a GP Personal Health Fund Hospital cover <ul style="list-style-type: none"> Unlimited hospital cover in the KeyCare Start Hospital Network Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists Day surgery for defined conditions at a facility in the Keycare Day Surgery Network Chronic and cancer care <ul style="list-style-type: none"> Chronic medicine cover available at a State Facility Prescribed Minimum Benefits level of cancer care at designated service providers Chronic dialysis covered at a provider in a state facility 		

KEYCARE START REGIONAL

Monthly contributions per main member

1 January 2026 – 31 March 2026: from R1,184	1 April 2026 – 31 December 2026: from R1,278
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Personal Health Fund for engaging in Personal Health Pathways

Per Adult: Up to R500	Per Child: Up to R250	Per Family: Up to R1,000
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Day-to-day benefits

(Subject to co-payments and limits)

- Day-to-day benefits through referral by KeyCare Online Practice and day-to-day medicine from our medicine list when prescribed by your nominated KeyCare Start Regional GP
- Specialist cover when referred by a GP
- Personal Health Fund

Hospital cover

- Unlimited hospital cover in the KeyCare Start Regional Hospital Network
- Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists
- Day surgery for defined conditions at a facility in the Keycare Day Surgery Network

Chronic and cancer care

- Chronic medicine cover available at KeyCare Start Regional Network GP
- Prescribed Minimum Benefits level of cancer care at designated service providers





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