



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:

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**Key features** of the Discovery Health Medical Scheme plans

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

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

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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



# 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



## 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



# Extensive maternity cover

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



#### **Day-to-day expenses**

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

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



# Screening and prevention

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



## 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



#### 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



# **Snapshot of the 8 series**

		Extensive Day-	to-Day Benefits		Limited Day-t		Hospital Benefits	Affordable Benefits			
PLAI	N SERIES	<b>EXECUTIVE</b> 1 plan option	COMPREHENSIVE 2 plan options	PRIORITY 2 plan options	<b>SAVER</b> 5 plan options	SMART SAVER 2 plan options	SMART 4 plan options	<b>CORE</b> 5 plan options	KEYCARE 4 plan options (income banded)		
Monthly contributions (Per main	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		
member)	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 cov Key benefit diff		<ul> <li>Medical Savings Account</li> <li>Unlimited Above Threshold benefit</li> <li>Day-to-day Extender Benefit</li> </ul>	<ul> <li>Medical Savings Account</li> <li>Limited Above Threshold benefit</li> <li>Day-to-day Extender Benefit</li> </ul>	<ul> <li>Medical Savings Account</li> <li>Limited Above Threshold Benefit</li> <li>Day-to-day Extender Benefit</li> </ul>	<ul> <li>Medical Savings Account</li> <li>Day-to-day Extender Benefit</li> </ul>	<ul> <li>Medical Savings Account</li> <li>Defined day-to- day benefits</li> </ul>	■ Defined day-to- day benefits	■ Defined day-to- day benefits	■ Defined day-to- day benefits		
Annual Medica (Per main mem	ll Savings Account nber)	Up to R34,284	Up to R27,876	Up to R17,376	Up to R10,872	Up to R 2,820	These plans d	These plans do not offer a Medical Savings Account			
Personal Healt	h 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 Thresh (Per main men		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 b			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		nefits	Affordable Benefits						
	EXECUTIVE	COMPRE	HENSIVE	PRIC	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			•	•	•	•	•	•	•	•	•	•		•	•	•				

<sup>\*\*</sup>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		nefits	Affordable Benefits							
	EXECUTIVE	XECUTIVE 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 BENEFIT	'S																			
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

Annual Medical Savings Account per main member: R34,284

#### Personal Health Fund for engaging in Personal Health Pathways

Per Adult:	Per Child:	Per Family:
<b>Up to R3,000</b>	<b>Up to R1,500</b>	<b>Up to R12,000</b>
Annual Threshold Amount per main membe	r: R42,570 Annual A	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

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CLA	221C	COIVI	PREME	:IADIAE

#### **CLASSIC SMART COMPREHENSIVE**

Monthly contribution	<b>ons</b> per main member	Monthly contributio	ons per main member		
1 January 2026 – 31 March 2026: <b>R9,298</b>	1 April 2026 – 31 December 2026: <b>R10,037</b>	1 January 2026 – 31 March 2026: <b>R7,945</b>	1 April 2026 – 31 December 2026: <b>R8,576</b>		
Annual Medical Savings Accou	unt per main member: <b>R27,876</b>	Annual Medical Savings Account per main member: R14,292			

#### Personal Health Fund for engaging in Personal Health Pathways

Per Adult: <b>Up to R3,000</b>	Per Child: <b>Up to R1,500</b>	Per Family: <b>Up to R12,000</b>	Per Adult: <b>Up to R3,000</b>	Per Child: Up to R1,500		Per Family: <b>Up to R12,000</b>		
Annual Threshold Ar per main member: R3		l Above Threshold Amount r main member: R36,290	Annual Threshold Amount per main member: R34,810 Annual Above Threshold Amount per main member: R31,100					
in our network and cover for a Limited Above Threshold B Personal Health Fund Hospital cover at Unlimited hospital cover at Full in-hospital cover for spof the Discovery Health Rat Day surgery for defined co Maternity and fertility  Comprehensive maternity Access to the Assisted Report Chronic and cancer care Full cover for Chronic Disease	enefit any private hospital approved becialists with a payment arrang te for other specialists anditions at a day surgery facility benefits roductive Therapy Benefit	by the Scheme gement with us. Up to 200% y in the Day Surgery Network Additional Disease List conditions	Day-to-day benefits: (Subject to co-payments and limit  Medical Savings Account  Limited Above Threshold Be  Unlimited GP consults with  Personal Health Fund  Hospital cover  Unlimited hospital cover for spof the Discovery Health Rat  Day surgery for defined corsurgery Network  Maternity and fertility  Comprehensive maternity be  Access to the Assisted Represident Comprehensive	enefit a Smart Network any Smart Netw ecialists with a p e for other speci nditions at a day benefits oductive Therap	ork Hospital ayment arrange alists surgery facility i y Benefit	n the Smart Day		

Extended Oncology Benefit

### 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 contribution	<b>ons</b> per main member	Monthly contributions per main member				
1 January 2026 – 31 March 2026: <b>R5,796</b>	1 April 2026 – 31 December 2026: <b>R6,198</b>	1 January 2026 – 31 March 2026: <b>R4,981</b>	1 April 2026 – 31 December 2026: <b>R5,327</b>			
Annual Medical Savings Accou	nt per main member: R17,376	Annual Medical Savings Account per main member: R8,964				

Per Adult: <b>Up to R2,500</b>	Per Ch <b>Up to R</b>		Per Family: <b>Up to R10,000</b>	Per Adult: <b>Up to R1,500</b>		Child: <b>R750</b>	Per Family: <b>Up to R6,000</b>		
Annual Threshold Ar per main member: R2			Above Threshold Amount nain member: R20,080	Annual Threshold Amount per main member: R27,160  Annual Above Threshold Amount per main member: R20,080					
<ul> <li>Day-to-day benefits</li> <li>Medical Savings Account</li> <li>Day-to-day Extender Benefin our network and cover for the Limited Above Threshold B</li> <li>Personal Health Fund</li> </ul>	or child casualty vi	-	sential healthcare services	<ul> <li>Day-to-day benefits</li> <li>Medical Savings Account</li> <li>Day-to-day Extender Benefit, including cover for casualty visits for essential healthcare services in our network</li> <li>Limited Above Threshold Benefit</li> <li>Personal Health Fund</li> </ul>					
<ul> <li>Hospital cover</li> <li>Unlimited hospital cover at a</li> <li>Full in-hospital cover for sp the Discovery Health Rate a</li> <li>Day surgery for defined co</li> </ul>	pecialists with a par for other specialist	yment arrange ts	ment with us. Up to 200% of	<ul> <li>Hospital cover</li> <li>Unlimited hospital cover at any hospital approved by the Scheme</li> <li>Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists</li> <li>Day surgery for defined conditions at a day surgery facility in the Day Surgery Network</li> </ul>					
Maternity Chronic and cancer care Full cover for Chronic Disease	benefits		a.e zay sargery recordin	Maternity  Comprehensive maternity benefits  Chronic and cancer care  Full cover for Chronic Disease List conditions					
<ul> <li>Comprehensive cancer treat</li> <li>Network Provider</li> </ul>		recision medicine at a	<ul> <li>Comprehensive cancer treatment including the Oncology precision medicine at a Network Provider</li> </ul>						

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

CLASSIC	C SAVER	CLASSIC DE	ELTA SAVER	ESSENTIAL SAVER			
		Monthly contribution	ons per main member				
1 January 2026 – 31 March 2026: <b>R4,535</b>	1 April 2026 – 31 December 2026: <b>R4,850</b>	1 January 2026 – 31 March 2026: <b>R3,624</b>	1 April 2026 – 31 December 2026: <b>R3,875</b>	1 January 2026 – 31 March 2026: <b>R3,634</b>	1 April 2026 – 31 December 2026: <b>R3,886</b>		
· ·	Account per main member:		Account per main member:	Annual Medical Savings Account per main member: R4,356			

Per Adult: <b>Up to R2,500</b>	Per Child: <b>Up to R1,250</b>	Per Family: <b>Up to R10,000</b>	Per Adult: <b>Up to R2,500</b>	Per Child: <b>Up to R1,250</b>	Per Family: <b>Up to R10,000</b>	Per Adult: <b>Up to R1,500</b>	Per Child: <b>Up to R750</b>	Per Family: <b>Up to R6,000</b>	
essential healthc child casualty vis Personal Health I Hospital cover Unlimited hospit by the Scheme Full in-hospital co arrangement wit Rate for other sp	Account der Benefit, including are services in our nei ts Fund al cover at any private over for specialists wit in us. Up to 200% of th	hospital approved h a payment e Discovery Health	essential healthcochild casualty visi Personal Health F Hospital cover Unlimited hospital Full in-hospital cocarrangement with	Account  der Benefit, including are services in our ne ts  Fund  al cover within the Del over for specialists with a us. Up to 200% of the ecialists lefined conditions at a	twork and cover for ta Hospital Network h a payment ne Discovery Health	visits for essentia Personal Health Hospital cover Unlimited hospit Full in-hospital coarrangement wit Rate for other sp	Account Inder Benefit, including Inder Benefit Inder Ben	in our network  ved private hospital th a payment ne Discovery Health	
<ul> <li>Maternity</li> <li>Comprehensive maternity benefits</li> <li>Chronic and cancer care</li> <li>Full cover for Chronic Disease List conditions</li> <li>Cancer treatment including the Oncology precision medicine at a Network Provider</li> </ul>			<ul> <li>Cancer treatment</li> </ul>	,	y precision medicine	<ul> <li>Chronic and cancer care</li> <li>Full cover for Chronic Disease List conditions</li> <li>Cancer treatment including the Oncology precision</li> </ul>			

#### **ESSENTIAL DELTA SAVER**

#### **COASTAL SAVER**

	Monthly contributions per main member										
1 January 2026 – 31 March 2026: <b>R2,898</b>	1 April 2026 – 31 December 2026: <b>R3,099</b>	1 January 2026 – 31 March 2026: <b>R3,797</b>	1 April 2026 – 31 December 2026: <b>R4,098</b>								
	Account per main member:		Account per main member:								

#### Developed Health Fund for engaging in Developed Health Dathwaye

Personal Health Fund for engaging in Personal Health Pathways							
Per Adult: <b>Up to R1,500</b>	Per Child: <b>Up to R750</b>	Per Family: <b>Up to R6,000</b>	Per Adult: <b>Up to R1,500</b>	Per Child: <b>Up to R750</b>	Per Family: <b>Up to R6,000</b>		
Day-to-day benefit	:s		Day-to-day benefi	ts			
<ul> <li>Medical Savings</li> </ul>	Account		<ul><li>Medical Savings</li></ul>	Account			
, ,	der Benefit, including al healthcare services	,	<ul> <li>Day-to-day Extender Benefit, including cover for casualty visits for essential healthcare services in our network</li> </ul>				
<ul><li>Personal Health</li></ul>	Fund		<ul> <li>Personal Health Fund</li> </ul>				
<b>Hospital cover</b>			Hospital cover				
<ul><li>Unlimited hospit Network</li></ul>	al cover within the De	elta Hospital	<ul> <li>Unlimited hospital cover at an approved hospital in the coastal provinces</li> </ul>				
· ·	over for specialists wit h us. Up to 100% of th ecialists	1 3	<ul> <li>Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists</li> </ul>				

#### Maternity

Comprehensive maternity benefits

#### Chronic and cancer care

Day Surgery Network

- Full cover for Chronic Disease List conditions
- Cancer treatment including the Oncology precision medicine at a Network Provider or designated service provider

Day surgery for defined conditions at a facility in the Delta

- Day surgery for defined conditions at a facility in the coastal Day Surgery Network

#### Maternity

Comprehensive maternity benefits

- 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:	Per Child:	Per Family:
Up to R2,500	Up to R1,250	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

- 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:	Per Child:	Per Family:
Up to R1,500	Up to R750	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

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



#### The Smart series

other specialists

 Day surgery for defined conditions at a facility in the Smart Day Surgery Network

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: 1 April 2026 - 31 December 2026: 1 January 2026 - 31 March 2026: 1 April 2026 - 31 December 2026: R2,822 R3,018 R2,021 R2,161

Per Adult: <b>Up to R2,000</b>	Per Child: <b>Up to R1,000</b>		Per Family: Per Adult: Up to R8,000 Up to R1,000		Per Child: <b>Up to R500</b>		Per Family: <b>Up to R4,000</b>	
<ul> <li>Unlimited Smart GP consul</li> <li>Dentistry, eye care and me</li> <li>Sport Injury Benefit for spoinjuries including basic x-ra and allied professional visit</li> <li>Personal Health Fund</li> <li>Hospital cover</li> <li>Unlimited hospital cover in Hospital Network</li> </ul>	y-to-day benefits: bject to co-payments and limits)  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  spital cover  Unlimited hospital cover in the Smart  Maternity  Maternity  Maternity  Full cover for pre- and post-natal healthcare  Chronic care  Full cover for Chronic Disease List conditions  Cancer care  Cancer care  Cancer care, including access to Oncology precision medicine, at a designated service provider		Day-to-day benefits: (Subject to co-payments and lim  Unlimited Smart GP consult Dentistry, eye care and med Personal Health Fund Hospital cover  Unlimited hospital cover in Hospital Network Full in-hospital cover for sp a payment arrangement wid 100% of the Discovery Heal other specialists	ts dicine benefits the Smart ecialists with th us. Up to	healthcare Chronic care Full cover conditions Cancer care Cancer car Oncology	for Chronic Disease List		
<ul> <li>Full in-hospital cover for sp a payment arrangement w</li> <li>200% of the Discovery Hea</li> </ul>	ith us. Up to			<ul> <li>Day surgery for defined cor facility in the Smart Day Sur</li> </ul>				



#### **ESSENTIAL DYNAMIC SMART**

#### **ACTIVE SMART**

Monthly contributions per main member							
1 January 2026 – 31 March 2026:	1 April 2026 – 31 December 2026:	1 January 2026 – 31 March 2026:	1 April 2026 – 31 December 2026:				
<b>R1,681</b>	<b>R1,797</b>	<b>R1,350</b>	<b>R1,350</b>				

Per Adult:	Per Child:	Per Family:	Per Adult:	Per Child:	Per Family:
<b>Up to R1,000</b>	<b>Up to R500</b>	<b>Up to R4,000</b>	<b>Up to R1,000</b>	<b>Up to R500</b>	<b>Up to R4,000</b>
Day-to-day benefits: (Subject to co-payments and lim Unlimited Smart GP consul Dentistry, eye care and me Personal Health Fund Hospital cover Unlimited hospital cover in Smart Hospital Network Full in-hospital cover for spa a payment arrangement w 100% of the Discovery Heal other specialists Day surgery for defined cofacility in the Smart Day Sur	ts health dicine benefits Chronic condit  the Dynamic Cancer conditions with the Lith us. Up to lth Rate for	ity cover for pre- and post-natal are are er for Chronic Disease List ons	Day-to-day benefits: (Subject to co-payments and lin  Unlimited Smart GP consu  Dentistry, eye care and me  Personal Health Fund  Hospital cover  Unlimited hospital cover in Smart Hospital Network wi payment for all non-PMB a  Full in-hospital cover for sp a payment arrangement w 100% of the Discovery Hea other specialists  Day surgery for defined co facility in the Smart Day Su	conditions at a	over for Chronic Disease List itions  care  ribed Minimum Benefits level neer care at a designated service

#### The Core series

Hospital plans for members seeking to self-fund day-to-day expenses

CLASSI	C CORE	CLASSIC D	ELTA CORE	ESSENTIAL CORE		
		Monthly contribution	ons per main member			
1 January 2026 – 31 March 1 April 2026 – 31 December 2026: <b>R3,652</b> 2026: <b>R3,905</b>		1 January 2026 – 31 March 2026: <b>R2,923</b>	1 April 2026 – 31 December 2026: <b>R3,126</b>	1 January 2026 – 31 March 2026: <b>R3,138</b>	1 April 2026 – 31 December 2026: <b>R3,356</b>	

				0 0 0				
Per Adult: <b>Up to R2,000</b>	Per Child: <b>Up to R1,000</b>	Per Family: <b>Up to R8,000</b>	Per Adult: <b>Up to R2,000</b>	Per Child: <b>Up to R1,000</b>	Per Family: <b>Up to R8,000</b>	Per Adult: <b>Up to R1,000</b>	Per Child: <b>Up to R500</b>	Per Family: <b>Up to R4,000</b>
Day-to-day benefits			Day-to-day benefit	S		Day-to-day benefit	S	
<ul> <li>Personal Health Fur</li> </ul>	nd		Personal Health F	und		■ Personal Health F	und	
Hospital cover			Hospital cover			Hospital cover		
<ul> <li>Unlimited hospital of by the Scheme</li> <li>Full in-hospital cover arrangement with use Rate for other specion.</li> <li>Day surgery for define Surgery Network.</li> <li>Maternity</li> <li>Maternity cover for Chronic and cancer can be comprehensive can precision medicine.</li> </ul>	or for specialists with as. Up to 200% of the alists and conditions at a pre- and post-natal are ic Disease List conducer treatment includes	n a payment e Discovery Health facility in the Day healthcare itions ding the Oncology	<ul> <li>Full in-hospital coarrangement with Rate for other sp.</li> <li>Day surgery for d Day Surgery Netw</li> <li>Maternity</li> <li>Maternity cover f</li> <li>Chronic and cancer</li> <li>Full cover for Chr</li> <li>Comprehensive c</li> </ul>	efined conditions at a vork or pre- and post-nata	h a payment e Discovery Health facility in the Delta healthcare litions ding the Oncology	<ul> <li>Full in-hospital coarrangement with Rate for other sp.</li> <li>Day surgery for d Surgery Network</li> <li>Maternity</li> <li>Maternity cover f</li> <li>Chronic and cancer</li> <li>Full cover for Chronic comprehensive comprehensive coarrangement</li> </ul>	lefined conditions at a or pre- and post-natal	h a payment e Discovery Health facility in the Day healthcare litions ding the Oncology

#### **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** 

#### Personal Health Fund for engaging in Personal Health Pathways

Per Adult:	Per Child:	Per Family:	Per Adult:	Per Child:	Per Family:
Up to R1,000	Up to R500	Up to R4,000	Up to R1,000	Up to R500	Up to R4,000

#### **Day-to-day benefits**

Personal Health Fund

#### **Hospital cover**

- 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

Maternity cover for pre- and post-natal healthcare

#### Chronic and cancer care

- 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**

Personal Health Fund

#### **Hospital cover**

- 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

Maternity cover for pre- and post-natal healthcare

- 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

KEYCAF	RE PLUS	KEYCAF	RE CORE	KEYCARE START		
	Monthly contributions per main member					
1 January 2026 – 31 March 2026: from <b>R1,817</b>	1 April 2026 – 31 December 2026: from <b>R1,961</b>	1 January 2026 – 31 March 2026: from <b>R1,381</b>	1 April 2026 – 31 December 2026: from <b>R1,490</b>	1 January 2026 – 31 March 2026: from <b>R1,331</b>	1 April 2026 – 31 December 2026: from <b>R1,436</b>	

Per Adult: Per Child: Per Family: Up to R500 Up to R250 Up to R1,000	Per Adult:	Per Child:	Per Family:	Per Adult:	Per Child:	Per Family:
	<b>Up to R500</b>	<b>Up to R250</b>	<b>Up to R1,000</b>	<b>Up to R500</b>	<b>Up to R250</b>	<b>Up to R1,000</b>
<ul> <li>Day-to-day benefits         <ul> <li>(Subject to co-payments and limits)</li> </ul> </li> <li>Day-to-day benefits and day-to-day medicine from our medicine list when prescribed by your nominated KeyCare GP</li> <li>Specialist cover when referred by a GP</li> <li>Personal Health Fund</li> <li>Hospital cover</li> <li>Unlimited hospital cover in the KeyCare Hospital Network</li> <li>Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists</li> <li>Day surgery for defined conditions at a facility in the KeyCare Day Surgery Network</li> <li>Maternity</li> <li>Maternity cover for pre- and post-natal healthcare</li> <li>Chronic and cancer care</li> <li>Chronic medicine cover available at a network pharmacy</li> <li>Prescribed Minimum Benefits level of cancer care at designated service providers</li> </ul>	<ul> <li>Personal Health</li> <li>Hospital cover</li> <li>Unlimited hospit</li> <li>Full in-hospital coarrangement wit         Rate for other sp         Day surgery for d             Keycare Day Surg         Maternity     </li> <li>Maternity cover f</li> <li>Chronic and cance</li> <li>Chronic medicine</li> </ul>	nts and limits) when referred by a GP Fund  al cover in the KeyCard over for specialists with h us. Up to 100% of the decialists lefined conditions at a gery Network  for pre- and post-natal r care e cover available at a r num Benefits level of con	e Hospital Network h a payment le Discovery Health facility in the I healthcare	GP and day-to-da prescribed by you prescribed by you specialist cover was Personal Health Find Hospital cover with Unlimited hospital cover was Pull in-hospital cover with Rate for other special pay surgery for diversional cancer with Chronic and cancer Prescribed Minim designated service.	nts and limits) Fits through your nome by medicine from our cur nominated KeyCard when referred by a GP Fund Fund Fund Fund For specialists with the us. Up to 100% of the ecialists effined conditions at a fery Network For care For ecover available at a Sum Benefits level of comments.	medicine list when e Start GP  e Start Hospital h a payment he Discovery Health facility in the  State Facility ancer care at

#### **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** 

#### 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

#### **Day-to-day benefits**

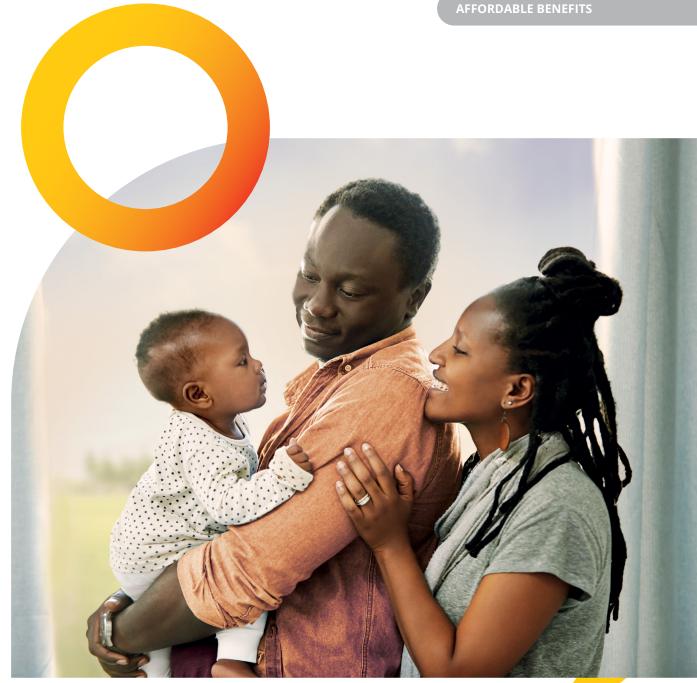
(Subject to co-payments and limits)

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



















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