

Plan Type	Hospital Plan	Hospital Plan
Plan Operation - Hospitalisation	Unlimited. Network Specialists paid 100% of Cost	Unlimited. Network Specialists paid 100% of Cost
- Day-to-day	No benefit	No benefit
Overall Annual Maximum	Unlimited	Unlimited
<b>Hospital Benefit</b>		
1 Private Hospital Care	Any Private Hospital. Day Surgery Network for defined procedures (R5 000 co-pay for use of other facilities).	Any Private Hospital. Day Surgery Network for defined procedures (R5 500 co-pay for use of other facilities).
2 Co-payment	Dentistry (13 years R4 000-R6 200), Endoscopies (R4 550)	Dentistry (13 years R4 350-R6 800), Scopes (R5 000/R6 250 for gastro- and colonoscopy in same admission)
3 Oncology	R200 000 over 12 mth cycle -80% of Cost thereafter	R200 000 over 12 mth cycle -80% of Cost thereafter
4 Organ Transplants	Unlimited, R223 700 p/b limit for Cochlear or Brain implants	Unlimited, R223 700 p/b limit for Cochlear or Brain implants
5 Dialysis	Unlimited at DSP for approved treatment, 80% of Scheme rate at non-DSP	Unlimited at DSP for approved treatment, 80% of Scheme rate at non-DSP
6 Maternity - Natural Birth	Limited to 3 days/2 nights	Limited to 3 days/2 nights
- Elective Ceasarean	Limited to 4 days/3 nights	Limited to 4 days/3 nights
7 To take home medication	No benefit	No benefit
8 Psychiatric Hospitalisation	Limited to 21 days p/b at DSP Hospital OR up to 15 out of hospital consultations for major affective disorders, anorexia and bulimia, and up to 12 out of hospital consultations for acute stress disorder after significant trauma	Limited to 21 days p/b at DSP Hospital OR up to 15 out of hospital consultations for major affective disorders, anorexia and bulimia, and up to 12 out of hospital consultations for acute stress disorder after significant trauma
<b>Radiology/Pathology/Prosthesis</b>		
1 Basic Radiology	100% of Scheme Rate. Unlimited	100% of Scheme Rate. Unlimited
2 MRI, CT & PET Scans	Unlimited. No benefit for conservative back/neck scans or scans not related to hospital admission	Unlimited. No benefit for conservative back/neck scans or scans not related to hospital admission
3 Pathology	100% of Scheme Rate. Unlimited	100% of Scheme Rate. Unlimited
4 Internal Prosthesis	Unlimited for hip, knee, shoulder & spine at DSP supplier. Limits apply if non-DSP used.	Unlimited for hip, knee, shoulder & spine at DSP supplier. Limits apply if non-DSP used.
5 External Appliances/Prosthesis	No benefit, except PMB's	No benefit, except PMB's
<b>Sub Acute Facilities</b>		
1 Hospice	R62 200 per person per lifetime for terminal care	R68 100 per person per lifetime for terminal care
2 Nursing	Subject to approval and DSP, Gauteng, Cape Town, PE and KZN only	Subject to approval and DSP, Gauteng, Cape Town, PE and KZN only
3 Ambulance Services	Unlimited-Netcare 911. Africa evacuation & International Travel Benefit	Unlimited-Netcare 911. Africa evacuation & International Travel Benefit
<b>Chronic Benefit</b>		
27 CDL chronic conditions	Unlimited for approved medicine- DSP: MedXpress	Unlimited for approved medicine- DSP: MedXpress
Additional chronic conditions	No benefit	No benefit
<b>Day-to-day Benefit</b>		
Overall Annual Maximum	No benefit	No benefit
Preferred Provider	No benefit	No benefit
Medical Savings Account	N/a	N/a
Annual Threshold	N/a	N/a
Self Payment Gap	N/a	N/a
Above Threshold Benefit	N/a	N/a
<b>GP's and medication</b>		
1 General Practitioners	No benefit	No benefit
2 Specialists	No benefit	No benefit
3 Prescribed Medication	No benefit	No benefit
4 Pharmacy Advised Medicine	No benefit	No benefit
<b>Radiology &amp; Pathology</b>		
1 Basic Radiology	No benefit	No benefit
2 MRI, CT & PET Scans	No benefit	No benefit
3 Pathology	No benefit	No benefit
<b>Dental Benefit</b>		
1 Conservative Dentistry	No benefit	No benefit
2 Specialised Dentistry	No benefit	No benefit
<b>Optical Benefit</b>		
1 Examination	No benefit	No benefit
2 Lenses	No benefit	No benefit
3 Frames	No benefit	No benefit
4 Contact Lenses	No benefit	No benefit
<b>Auxiliary Services</b>		
1 Physiotherapy	No benefit	No benefit
2 Psychiatry	No benefit	No benefit
3 Psychology	No benefit	No benefit
4 HIV/AIDS	Unlimited, subject to registration on HIVCare	Unlimited, subject to registration on HIVCare
<b>Financial and Demographic</b>		
1 Date of information	Council for Medical Schemes Report 2017/2018	Council for Medical Schemes Report 2017/2018
2 Principal Members	Scheme - 1 323 427 Ess. Core Options - 39 949	Scheme - 1 323 427 Ess. Core Options - 39 949
3 Administrator	Discovery Health (Pty) Ltd	Discovery Health (Pty) Ltd
4 Scheme (Option) age profile	Average age- 34.6 (35.9); Pensioner %- 7.8% (9.6%)	Average age- 34.6 (35.9); Pensioner %- 7.8% (9.6%)
5 Solvency ratio   Scheme growth	Solvency- 27.4%   2017 Scheme growth- 2.0%	Solvency- 27.4%   2017 Scheme growth- 2.0%
6 Past Scheme increases	2015- 10.9%, 2016- 8.9%, 2017- 10.2%, 2018- 7.9%, 2019- 9.2%	2015- 10.9%, 2016- 8.9%, 2017- 10.2%, 2018- 7.9%, 2019- 9.2%
<b>Contributions</b>		
Salary	All	All
Principal	1931	2104
Adult	1448	1577
Child	776	846

E&OE. Although care is taken to represent the benefits correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.