

Plan Type	New Generation with Threshold	New Generation with Threshold
Plan Operation - Hospitalisation	Unlimited. Network Specialists:100% of Cost, Other: 300% of Scheme Rate	Unlimited. Network Specialists:100% of Cost, Other: 300% of Scheme Rate
- Day-to-day	Medical Savings Account & Above Threshold Benefit (ATB)	Medical Savings Account & Above Threshold Benefit (ATB)
Overall Annual Maximum	Unlimited	Unlimited
Hospital Benefit		
1 Private Hospital Care	Any Private Hospital (R1 970 private ward cover p/day) Dentistry (13 years R4 000-R6 200)	Any Private Hospital (R2 150 private ward cover p/day) Dentistry (13 years R4 350-R6 800), Scopes (R4 100/R5 150 for gastro- and colonoscopy in same admission), Scans (R3 040) co-payment from MSA
2 Co-payment		R400 000 over 12 mth cycle -80% of Cost thereafter. Extended Oncology Benefit for defined list of cancers and treatments (20% co-pay will not apply). 75% of cost for defined list of innovative cancer medicines.
3 Oncology	R400 000 over 12 mth cycle -80% of Cost thereafter. Extended Oncology Benefit for defined list of cancers and treatments (20% co-pay will not apply)	R400 000 over 12 mth cycle -80% of Cost thereafter. Extended Oncology Benefit for defined list of cancers and treatments (20% co-pay will not apply). 75% of cost for defined list of innovative cancer medicines.
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. 300% Specialist cover	Limited to 3 days/2 nights. 300% Specialist cover
- Elective Ceasarean	Limited to 4 days/3 nights. 300% Specialist cover	Limited to 4 days/3 nights. 300% Specialist cover
7 To take home medication	Subject to MSA and Acute Medicine benefit limit	Subject to MSA and Acute Medicine benefit limit
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
Radiology/Pathology/Prosthesis		
1 Basic Radiology	100% of Scheme Rate	100% of Scheme Rate
2 MRI, CT & PET Scans	Unlimited. Paid from Hospital benefit if related to admission. From MSA/ATB if not related to admission or for conservative back or neck treatment.	No monetary limit. R3 040 co-pay if not related to admission or for conservative back/neck. Limit of one scan per spinal and neck region, for conservative back and neck scans.
3 Pathology	100% of Scheme Rate	100% of Scheme Rate
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	MSA/ATB. Limited to R58 800 p/f. Hearing aids: R24 700 p/f	MSA/ATB. Limited to R58 800 p/f. Hearing aids: R25 800 p/f
Sub Acute Facilities		
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
Chronic Benefit		
27 CDL chronic conditions	Unlimited for list of approved medicine- Any Provider	Unlimited for list of approved medicine- Any Provider
Additional chronic conditions	Approved Medicine: Unlimited, Other: Set amount per class. 23 conditions	Approved Medicine: Unlimited, Other: Set amount per class. 23 conditions
Day-to-day Benefit		
Overall Annual Maximum	Unlimited, except defined list of services	Unlimited, except defined list of services
Preferred Provider	Any GP, Specialist	Any GP, Specialist
Medical Savings Account	25% - PM: R19 620, AD: R19 620, C: R3 744	25% - PM: R21 768, AD: R21 768, C: R4 152
Annual Threshold	PM: R22 800, AD: R22 800, C: R4 300	PM: R25 300, AD: R25 300, C: R4 800
Self Payment Gap	PM: R3 180, AD: R3 180, C: R556	PM: R3 532, AD: R3 532, C: R648
Above Threshold Benefit	Various limits per service category	Various limits per service category
GP's and medication		
1 General Practitioners	Unlimited: Subject to MSA, Extender Benefit & ATB	Unlimited: Subject to MSA, Extender Benefit & ATB
2 Specialists	300% of Scheme Tariff. Subject to MSA and ATB - unlimited in ATB	300% of Scheme Tariff. Subject to MSA and ATB - unlimited in ATB
3 Prescribed Medication	MSA/Extender Benefit & ATB. 90%/100% - M R38 900, M1 R45 600, M2 R52 200, M3+ R58 900	MSA/Extender Benefit & ATB. 50%/100% - M R42 550, M1 R49 900, M2 R57 150, M3+ R64 450
4 Pharmacy Advised Medicine	Subject to MSA (Includes prescribed Schedule 1 - 3)	Subject to MSA (Includes prescribed Schedule 1 - 3)
Radiology & Pathology		
1 Basic Radiology	Subject to MSA and ATB - Unlimited	Subject to MSA and ATB - Unlimited
2 MRI, CT & PET Scans	Subject to MSA & ATB - Unlimited	Subject to MSA (first R3 040) and Hospital Benefit
3 Pathology	Subject to MSA, Extender Benefit and ATB -Unlimited	Subject to MSA, Extender Benefit and ATB -Unlimited
Dental Benefit		
1 Conservative Dentistry	Subject to MSA and ATB	Subject to MSA and ATB
2 Specialised Dentistry	Subject to MSA/ATB, limited to R27 300 p/b Dental limit, incl. dental appliances and Orthodontic surgery	Subject to MSA/ATB, limited to R29 850 p/b Dental limit, incl. dental appliances and Orthodontic surgery
Optical Benefit		
1 Examination	Subject to MSA and ATB - R8 000 limit p/b	Subject to MSA and ATB - R8 750 limit p/b
2 Lenses	Subject to Optical limit. See Examination	Subject to Optical limit. See Examination
3 Frames	Subject to Optical limit. See Examination	Subject to Optical limit. See Examination
4 Contact Lenses	Subject to Optical limit. See Examination	Subject to Optical limit. See Examination
Auxiliary Services		
1 Physiotherapy	Allied and Therapeutic Benefit - see Psychology	Allied and Therapeutic Benefit - see Psychology
2 Psychiatry	300% - Subject to MSA and ATB - unlimited in ATB	300% - Subject to MSA and ATB - unlimited in ATB
3 Psychology	M: R23 300, M+1: R28 000, M+2: R32 750, M+3+: R39 300, unlimited for certain conditions	M: R25 500, M+1: R30 650, M+2: R35 850, M+3+: R43 000, unlimited for certain conditions
4 HIV/AIDS	Unlimited, subject to registration on HIVCare	Unlimited, subject to registration on HIVCare
Financial and Demographic		
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 This Option - 10 354	Scheme - 1 323 427 This Option - 10 354
3 Administrator	Discovery Health (Pty) Ltd	Discovery Health (Pty) Ltd
4 Scheme (Option) age profile	Average age- 34.6 (44.1); Pensioner %- 7.8% (22.1%)	Average age- 34.6 (44.1); Pensioner %- 7.8% (22.1%)
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%
Contributions		
Salary	All	All
Principal	6541	7257
Adult	6541	7257
Child	1248	1385

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.