

Plan Type	Capitation (Designated Service Providers)	Capitation (Designated Service Providers)
Plan Operation - Hospitalisation	Unlimited. Network Specialists paid 100% of Cost	Unlimited. Network Specialists paid 100% of Cost
- Day-to-day	Member chosen Designated Service Provider (DSP's) from KeyCare GP Network	Member chosen Designated Service Provider (DSP's) from KeyCare GP Network
Overall Annual Maximum	Unlimited	Unlimited
<b>Hospital Benefit</b>		
1 Private Hospital Care	Designated Private Hospital Networks: Full Cover Network & Partial Cover Network. Day Surgery Network for defined procedures	Designated Private Hospital Networks: Full Cover Network & Partial Cover Network. Day Surgery Network for defined procedures
2 Co-payment	30% co-payment at Partial Cover Network Hospitals, 20% co-pay at non network hospital if admission is for PMB's	30% co-payment at Partial Cover Network Hospitals, 20% co-pay at non network hospital if admission is for PMB's
3 Oncology	PMB cover at Network Provider/Allocated Specialist - 80% at other Specialist	PMB cover at Network Provider/Allocated Specialist - 80% at other Specialist
4 Organ Transplants	Unlimited, some implants not covered	Unlimited, some implants not covered
5 Dialysis	Unlimited at Preferred Provider. Registration/approval required, 80% of Scheme rate at non-DSP	Unlimited at Preferred Provider. Registration/approval required, 80% of Scheme rate at non-DSP
6 Maternity - Natural Birth	DSP. Limited to 3 days/2 nights	DSP. Limited to 3 days/2 nights
- Elective Caesarean	Emergency approved sections only. Limited to 4 days/3 nights	Emergency approved sections only. 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. Scopes for PMBs only.	100% of Scheme Rate. Unlimited. Scopes for PMBs only.
2 MRI, CT & PET Scans	Unlimited if related to admission. No benefit for conservative back/neck	Unlimited if related to admission. No benefit for conservative back/neck
3 Pathology	100% of Scheme Rate. Unlimited	100% of Scheme Rate. Unlimited
4 Internal Prosthesis	Exclusions apply (hip, knee, shoulder & spine prostheses)	Exclusions apply (hip, knee, shoulder & spine prostheses)
5 External Appliances/Prosthesis	No benefit, except PMB's	No benefit, except PMB's
<b>Sub Acute Facilities</b>		
1 Hospice	R44 050 per person per lifetime for terminal care	R48 200 per person per lifetime for terminal care
2 Nursing	No benefit, except HomeCare benefit (Gauteng)	No benefit, except HomeCare benefit (Gauteng)
3 Ambulance Services	Unlimited - Netcare 911	Unlimited - Netcare 911
<b>Chronic Benefit</b>		
27 CDL chronic conditions	Unlimited - Preferred Provider & Formulary applies, Any GP	Unlimited - Preferred Provider & Formulary applies, Any GP
Additional chronic conditions	No benefit	No benefit
<b>Day-to-day Benefit</b>		
Overall Annual Maximum	No benefits	No benefits
Preferred Provider	N/a	N/a
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	Limited to R4 050 per person if referred by DSP GP	Limited to R4 400 per person if referred by DSP GP
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	R4 050 p/b. Specialist or Trauma GP referral only (combined with Specialist benefit)	R4 400 p/b. Specialist or Trauma GP referral only (combined with Specialist 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	15 Consultations p/b for major affective disorders, anorexia and bulimia, 12 visits for acute stress disorder	15 Consultations p/b for major affective disorders, anorexia and bulimia, 12 visits for acute stress disorder
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 This Option - 14 598	Scheme - 1 323 427 This Option - 14 598
3 Administrator	Discovery Health (Pty) Ltd	Discovery Health (Pty) Ltd
4 Scheme (Option) age profile	Average age- 34.6 (35.1); Pensioner %- 7.8% (11.3%)	Average age- 34.6 (35.1); Pensioner %- 7.8% (11.3%)
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	0 - 8550      8551 - 13050      13051+	0 - 8550      8551 - 13800      13801+
Principal	871      1086      1661	949      1183      1809
Adult	871      1086      1661	949      1183      1809
Child	225      268      376	245      292      410

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.