

# Discovery Health Medical Scheme

## 2022 Contributions

### January - April

| Plan          |                               | Contributions |       |         | Contributions to Medical Savings Account |       |         | Total contributions |       |         |
|---------------|-------------------------------|---------------|-------|---------|--|-------|---------|---------------------|-------|---------|
|               |                               | Main member   | Adult | Child** | Main member                              | Adult | Child** | Main member         | Adult | Child** |
| Executive     | Executive Plan                | 5 766         | 5 766 | 1 101   | 1 922                                    | 1 922 | 367     | 7 688               | 7 688 | 1 468   |
| Comprehensive | Classic Comprehensive         | 4 732         | 4 475 | 944     | 1 577                                    | 1 491 | 314     | 6 309               | 5 966 | 1 258   |
|               | Classic Delta Comprehensive   | 4 261         | 4 034 | 849     | 1 420                                    | 1 344 | 283     | 5 681               | 5 378 | 1 132   |
|               | Essential Comprehensive       | 4 506         | 4 259 | 909     | 795                                      | 751   | 160     | 5 301               | 5 010 | 1 069   |
|               | Essential Delta Comprehensive | 4 059         | 3 834 | 814     | 716                                      | 676   | 143     | 4 775               | 4 510 | 957     |
|               | Classic Smart Comprehensive   | 4 585         | 4 230 | 1 459   | No Medical Savings Account               |       |         | 4 585               | 4 230 | 1 459   |
| Priority      | Classic Priority              | 3 031         | 2 390 | 1 213   | 1 010                                    | 796   | 404     | 4 041               | 3 186 | 1 617   |
|               | Essential Priority            | 2 952         | 2 322 | 1 180   | 520                                      | 409   | 208     | 3 472               | 2 731 | 1 388   |
| Saver         | Classic Saver                 | 2 614         | 2 063 | 1 048   | 871                                      | 687   | 349     | 3 485               | 2 750 | 1 397   |
|               | Classic Delta Saver           | 2 088         | 1 650 | 839     | 696                                      | 550   | 279     | 2 784               | 2 200 | 1 118   |
|               | Essential Saver               | 2 355         | 1 767 | 944     | 415                                      | 311   | 166     | 2 770               | 2 078 | 1 110   |
|               | Essential Delta Saver         | 1 878         | 1 418 | 754     | 331                                      | 250   | 133     | 2 209               | 1 668 | 887     |
|               | Coastal Saver                 | 2 211         | 1 663 | 893     | 552                                      | 415   | 223     | 2 763               | 2 078 | 1 116   |
| Smart         | Classic Smart                 | 2 070         | 1 634 | 827     | No Medical Savings Account               |       |         | 2 070               | 1 634 | 827     |
|               | Essential Smart               | 1 483         | 1 483 | 1 483   |  |       |         | 1 483               | 1 483 | 1 483   |

|         | Plan                         | Contributions |       |         | Contributions to Medical Savings Account |       |         | Total contributions |       |         |
|---------|------------------------------|---------------|-------|---------|--|-------|---------|---------------------|-------|---------|
|         |                              | Main member   | Adult | Child** | Main member                              | Adult | Child** | Main member         | Adult | Child** |
| Core    | Classic Core                 | 2 594         | 2 046 | 1 038   | No Medical Savings Account               |       |         | 2 594               | 2 046 | 1 038   |
|         | Classic Delta Core           | 2 076         | 1 637 | 830     |  |       |         | 2 076               | 1 637 | 830     |
|         | Essential Core               | 2 229         | 1 671 | 896     |  |       |         | 2 229               | 1 671 | 896     |
|         | Essential Delta Core         | 1 781         | 1 340 | 715     |  |       |         | 1 781               | 1 340 | 715     |
|         | Coastal Core                 | 2 062         | 1 548 | 820     |  |       |         | 2 062               | 1 548 | 820     |
| KeyCare | KeyCare Plus 0 - 8 550       | 1 279         | 1 279 | 464     | No Medical Savings Account               |       |         | 1 279               | 1 279 | 464     |
|         | KeyCare Plus 8 551 - 13 800  | 1 758         | 1 758 | 495     |  |       |         | 1 758               | 1 758 | 495     |
|         | KeyCare Plus 13 801+         | 2 595         | 2 595 | 695     |  |       |         | 2 595               | 2 595 | 695     |
|         | KeyCare Core 0 - 8 550       | 1 005         | 1 005 | 260     | No Medical Savings Account               |       |         | 1 005               | 1 005 | 260     |
|         | KeyCare Core 8 551 - 13 800  | 1 253         | 1 253 | 310     |  |       |         | 1 253               | 1 253 | 310     |
|         | KeyCare Core 13 801+         | 1 916         | 1 916 | 435     |  |       |         | 1 916               | 1 916 | 435     |
|         | KeyCare Start 0 - 9 150      | 968           | 968   | 583     | No Medical Savings Account               |       |         | 968                 | 968   | 583     |
|         | KeyCare Start 9 151 - 13 800 | 1 629         | 1 629 | 637     |  |       |         | 1 629               | 1 629 | 637     |
|         | KeyCare Start 13 801+        | 2 536         | 2 536 | 688     |  |       |         | 2 536               | 2 536 | 688     |

\* Discovery Health Medical Scheme, registration number 1125, is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. The information included in this brochure is awaiting formal approval from the Council for Medical Schemes. In all instances, Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on [www.discovery.co.za](http://www.discovery.co.za). When reference is made to 'we' in the context of benefits, members, payments or cover, in this brochure this is reference to Discovery Health Medical Scheme.

\*\* We count a maximum of three children when we work out the monthly contribution and annual Medical Savings Account.

# Annual Medical Savings Account

## January - April

|                      | Plan                          | Main member | Adult  | Child* |
|----------------------|-------------------------------|-------------|--------|--------|
| <b>Executive</b>     | Executive Plan                | 23 064      | 23 064 | 4 404  |
| <b>Comprehensive</b> | Classic Comprehensive         | 18 924      | 17 892 | 3 768  |
|                      | Classic Delta Comprehensive   | 17 040      | 16 128 | 3 396  |
|                      | Essential Comprehensive       | 9 540       | 9 012  | 1 920  |
|                      | Essential Delta Comprehensive | 8 592       | 8 112  | 1 716  |
| <b>Priority</b>      | Classic Priority              | 12 120      | 9 552  | 4 848  |
|                      | Essential Priority            | 6 240       | 4 908  | 2 496  |
| <b>Saver</b>         | Classic Saver                 | 10 452      | 8 244  | 4 188  |
|                      | Classic Delta Saver           | 8 352       | 6 600  | 3 348  |
|                      | Essential Saver               | 4 980       | 3 732  | 1 992  |
|                      | Essential Delta Saver         | 3 972       | 3 000  | 1 596  |
|                      | Coastal Saver                 | 6 624       | 4 980  | 2 676  |

\* We count a maximum of three children when we work out the annual Medical Savings Account.

If you join the medical scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.



# Annual Threshold Amounts

## ANNUAL THRESHOLD

|  | Main member | Adult  | Child* |
|--|-------------|--------|--------|
| Executive                                  | 28 380      | 28 380 | 5 390  |
| Classic, Essential and Delta Comprehensive | 23 420      | 23 420 | 4 470  |
| Classic Smart Comprehensive                | 26 820      | 26 820 | 910    |
| Priority                                   | 18 940      | 14 240 | 6 310  |

## ABOVE THRESHOLD BENEFIT LIMITS

|               | Main member | Adult  | Child* |
|---------------|-------------|--------|--------|
| Executive     | Unlimited   |        |        |
| Comprehensive |             |        |        |
| Priority      | 16 030      | 11 440 | 5 610  |

\* We count a maximum of three children when we work out the Annual Threshold and Above Threshold Benefit limit.

If you join the medical scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.

# 2022 Contributions

## May - December

| Plan          |                               | Contributions |       |         | Contributions to Medical Savings Account |       |         | Total contributions |       |         |
|---------------|-------------------------------|---------------|-------|---------|--|-------|---------|---------------------|-------|---------|
|               |                               | Main member   | Adult | Child** | Main member                              | Adult | Child** | Main member         | Adult | Child** |
| Executive     | Executive plan                | 6 224         | 6 224 | 1 190   | 2 074                                    | 2 074 | 396     | 8 298               | 8 298 | 1 586   |
| Comprehensive | Classic Comprehensive         | 5 108         | 4 831 | 1 019   | 1 702                                    | 1 610 | 339     | 6 810               | 6 441 | 1 358   |
|               | Classic Delta Comprehensive   | 4 600         | 4 354 | 916     | 1 533                                    | 1 451 | 305     | 6 133               | 5 805 | 1 221   |
|               | Essential Comprehensive       | 4 865         | 4 595 | 982     | 858                                      | 810   | 173     | 5 723               | 5 405 | 1 155   |
|               | Essential Delta Comprehensive | 4 382         | 4 138 | 878     | 773                                      | 730   | 154     | 5 155               | 4 868 | 1 032   |
|               | Classic Smart Comprehensive   | 4 949         | 4 568 | 1 574   | No Medical Savings Account               |       |         | 4 949               | 4 568 | 1 574   |
| Priority      | Classic Priority              | 3 272         | 2 580 | 1 309   | 1 090                                    | 860   | 436     | 4 362               | 3 440 | 1 745   |
|               | Essential Priority            | 3 187         | 2 505 | 1 273   | 562                                      | 442   | 224     | 3 749               | 2 947 | 1 497   |
| Saver         | Classic Saver                 | 2 822         | 2 226 | 1 131   | 940                                      | 742   | 377     | 3 762               | 2 968 | 1 508   |
|               | Classic Delta Saver           | 2 255         | 1 781 | 905     | 751                                      | 593   | 301     | 3 006               | 2 374 | 1 206   |
|               | Essential Saver               | 2 542         | 1 907 | 1 019   | 448                                      | 336   | 179     | 2 990               | 2 243 | 1 198   |
|               | Essential Delta Saver         | 2 028         | 1 530 | 814     | 357                                      | 270   | 143     | 2 385               | 1 800 | 957     |
|               | Coastal Saver                 | 2 387         | 1 794 | 964     | 596                                      | 448   | 241     | 2 983               | 2 242 | 1 205   |
| Smart         | Classic Smart                 | 2 235         | 1 763 | 892     | No Medical Savings Account               |       |         | 2 235               | 1 763 | 892     |
|               | Essential Smart               | 1 600         | 1 600 | 1 600   | No Medical Savings Account               |       |         | 1 600               | 1 600 | 1 600   |

| Plan    |                                   | Contributions |       |         | Contributions to Medical Savings Account |       |         | Total contributions |       |         |
|---------|-----------------------------------|---------------|-------|---------|--|-------|---------|---------------------|-------|---------|
|         |                                   | Main member   | Adult | Child** | Main member                              | Adult | Child** | Main member         | Adult | Child** |
| Core    | Classic Core                      | 2 800         | 2 209 | 1 120   | No Medical Savings Account               |       |         | 2 800               | 2 209 | 1 120   |
|         | Classic Delta Core                | 2 241         | 1 767 | 896     |  |       |         | 2 241               | 1 767 | 896     |
|         | Essential Core                    | 2 406         | 1 804 | 967     |  |       |         | 2 406               | 1 804 | 967     |
|         | Essential Delta Core              | 1 923         | 1 446 | 771     |  |       |         | 1 923               | 1 446 | 771     |
|         | Coastal Core                      | 2 226         | 1 671 | 885     |  |       |         | 2 226               | 1 671 | 885     |
| KeyCare | KeyCare Plus Band 0 - 8 950       | 1 380         | 1 380 | 502     | No Medical Savings Account               |       |         | 1 380               | 1 380 | 502     |
|         | KeyCare Plus Band 8 951 - 14 400  | 1 897         | 1 897 | 535     |  |       |         | 1 897               | 1 897 | 535     |
|         | KeyCare Plus Band 14 401 -        | 2 801         | 2 801 | 750     |  |       |         | 2 801               | 2 801 | 750     |
|         | KeyCare Start Band 0 - 9 550      | 1 044         | 1 044 | 637     |  |       |         | 1 044               | 1 044 | 637     |
|         | KeyCare Start Band 9 551 - 14 400 | 1 758         | 1 758 | 689     |  |       |         | 1 758               | 1 758 | 689     |
|         | KeyCare Start Band 14 401 -       | 2 737         | 2 737 | 744     |  |       |         | 2 737               | 2 737 | 744     |
|         | KeyCare Core Band 0 - 8 950       | 1 084         | 1 084 | 284     |  |       |         | 1 084               | 1 084 | 284     |
|         | KeyCare Core Band 8 951 - 14 400  | 1 352         | 1 352 | 336     |  |       |         | 1 352               | 1 352 | 336     |
|         | KeyCare Core Band 14 401 -        | 2 068         | 2 068 | 470     |  |       |         | 2 068               | 2 068 | 470     |

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\*\* We count a maximum of three children when we work out the monthly contribution and annual Medical Savings Account.

# Annual Medical Savings Account

## May - December

|                      | Plan                          | Main member | Adult  | Child* |
|----------------------|-------------------------------|-------------|--------|--------|
| <b>Executive</b>     | Executive Plan                | 24 280      | 24 280 | 4 636  |
| <b>Comprehensive</b> | Classic Comprehensive         | 19 924      | 18 844 | 3 968  |
|                      | Classic Delta Comprehensive   | 17 944      | 16 984 | 3 572  |
|                      | Essential Comprehensive       | 10 044      | 9 484  | 2 024  |
|                      | Essential Delta Comprehensive | 9 048       | 8 544  | 1 804  |
| <b>Priority</b>      | Classic Priority              | 12 760      | 10 064 | 5 104  |
|                      | Essential Priority            | 6 576       | 5 172  | 2 624  |
| <b>Saver</b>         | Classic Saver                 | 11 004      | 8 684  | 4 412  |
|                      | Classic Delta Saver           | 8 792       | 6 944  | 3 524  |
|                      | Essential Saver               | 5 244       | 3 932  | 2 096  |
|                      | Essential Delta Saver         | 4 180       | 3 160  | 1 676  |
|                      | Coastal Saver                 | 6 976       | 5 244  | 2 820  |

\* We count a maximum of three children when we work out the annual Medical Savings Account.

If you join the medical scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.



# Annual Threshold Amounts

## ANNUAL THRESHOLD

|  | Main member | Adult  | Child* |
|--|-------------|--------|--------|
| Executive                                  | 28 380      | 28 380 | 5 390  |
| Classic, Essential and Delta Comprehensive | 23 420      | 23 420 | 4 470  |
| Classic Smart Comprehensive                | 26 820      | 26 820 | 910    |
| Priority                                   | 18 940      | 14 240 | 6 310  |

## ABOVE THRESHOLD BENEFIT LIMITS

|               | Main member | Adult  | Child* |
|---------------|-------------|--------|--------|
| Executive     | Unlimited   |        |        |
| Comprehensive |             |        |        |
| Priority      | 16 030      | 11 440 | 5 610  |

\* We count a maximum of three children when we work out the Annual Threshold and Above Threshold Benefit limit.

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