

## KeyCare Series

### The KeyCare Plans offer you affordable cover in the KeyCare network of hospitals and doctors

#### Hospital Benefit

In an emergency, go straight to any hospital but call us or get someone else to call us within 12 hours. For planned admissions you must go to a hospital in the KeyCare network of hospitals.

- You have no overall hospital limit on approved hospital admissions. Some healthcare services are limited.
- We cover the consultation and procedure in full if you see a specialist who takes part in our KeyCare direct payment arrangement.
- We cover other healthcare professionals for example GPs, x-rays and blood tests to a maximum of the Discovery Health Rate.

#### Your cover for chronic conditions

You have cover for a list of chronic conditions as long as your medicine is on the KeyCare medicine list. We need to approve your chronic condition before we will pay for it from the Chronic Illness Benefit. You can get your approved medicine from Optipharm (the designated courier pharmacy), if you are on a KeyCare Core Plan.

On the KeyCare Plus Plan your chosen GP must prescribe the medicine. You can get your approved medicine either from your chosen GP, if your GP dispenses medicine, or from Optipharm.

If you get your medicine anywhere else, you will need to pay 40% of the Discovery Health Medication Rate.

#### Screening and Prevention Benefit

If you go for certain preventive screening tests, we will cover the claim. The screening tests include: blood glucose, blood pressure, cholesterol and body mass index at a Discovery Wellness Network provider. The benefit also covers a mammogram, Pap smear, PSA and HIV screening tests. Members from the age of 65 and members registered for certain chronic conditions are also covered for a seasonal flu vaccine from this benefit.

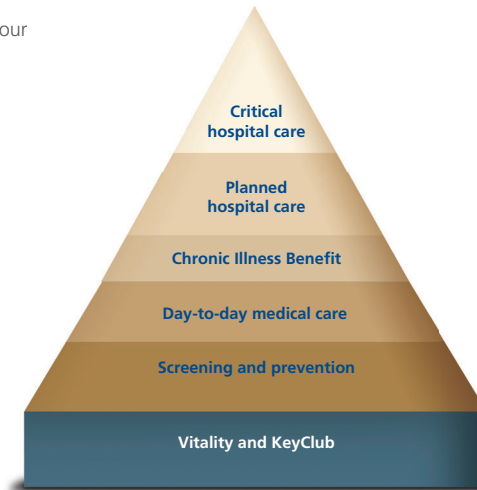
#### Specialist Benefit

If you visit a specialist and you have a valid reference number from us, you will be covered up to R2 000 for each person. You must call us before your consultation and your GP must refer you.

#### Antenatal Benefit

The Antenatal Benefit covers you for the following healthcare services while you are pregnant, at the Discovery Health Rate:

- four visits to a gynaecologist in a KeyCare network hospital
- one routine scan (between 10 and 20 weeks)
- selected antenatal blood tests requested by your gynaecologist.



#### Discovery Vitality: The wellness programme that rewards you for getting healthier

Vitality empowers you to get healthier by giving you the knowledge, tools and motivation to improve your health. The more you interact with Vitality, the healthier you will become and the greater the rewards you'll qualify for.

#### Mobility Devices Benefit (KeyCare Plus only)

We cover wheelchairs, wheelchair batteries and cushions, transfer boards and mobile ramps, commodes, long-leg calipers, crutches and walkers on the KeyCare Mobility Devices Benefit, from a network provider. There is an overall limit of R3 300 for each family.

#### Casualty visits (KeyCare Plus only)

If you go to one of our preferred casualty units in the KeyCare network of hospitals, you only pay the first R95 of the casualty unit's account.

You can also visit other casualty units in the KeyCare network of hospitals but you pay the first R210 of the casualty unit's account. Please remember to call us to confirm your benefits.

#### Day-to-day medical care (KeyCare Plus only)

- KeyCare Plus offers access to a network of GPs, dentists and optometrists.
- When joining you have to choose a GP from this network.
- We will cover you for one out-of-network visit for each person each year; this includes a GP visit, with selected blood tests, selected x-rays and acute medicines (according to the KeyCare acute medicine formulary).
- You will have access to the following benefits in the KeyCare GP network:
  - Consultations and minor procedures at your chosen KeyCare network GP.
  - Selected basic x-rays and blood tests only if requested by your chosen KeyCare network GP.
  - Acute medicines (they must be on the KeyCare acute medicine list) only if prescribed by your chosen KeyCare network GP.
  - Selected basic dentistry (consultations, fillings and extractions) only at a dentist in the KeyCare dentist network.
  - One eye test and one pair of clear single-vision, bifocal or multi-focal lenses with a basic frame or a basic set of contact lenses for each person 24 months from your last claim, only at an optometrist in the KeyCare optometry network.

#### Trauma Recovery Extender Benefit (KeyCare Plus only)

We will cover specific out-of-hospital claims for your recovery after certain traumatic events. Your cover applies for the rest of the year in which the trauma takes place, as well as the year after your trauma.

## Hospital benefits

KeyCare Series	
Overall limit	There is no overall hospital limit on the KeyCare Plans. Limits apply to some healthcare services and procedures.
Choice of hospitals	The KeyCare Plans cover you in any hospital in the KeyCare network. If you don't use KeyCare network hospitals you will need to pay your claims. This does not apply in an emergency.
Procedures and consultations by specialists participating in direct payment arrangements	The KeyCare Plans cover you in full if you see a specialist who charges according to the KeyCare payment arrangement
Other healthcare professionals	Your plan covers you up to 100% of the Discovery Health Rate
Dentistry	No benefit
Endoscopies (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)	We will cover your scope, but please call us before going for it to confirm where it can be done
MRI and CT scans	As part of an approved hospital admission, we pay this from your Hospital benefit, up to the Discovery Health Rate. If you are admitted for conservative back or neck treatment, not covered.
Terminal care benefit	R16 950 for each person
Chronic dialysis	We cover these expenses in full as long as we have approved your treatment plan and you use a healthcare provider in our network
Mental health benefit	21 days for each person
Alcohol and drug rehabilitation	21 days for each person

## Day-to-day benefits (KeyCare Plus only)

We pay for the following day-to-day claims:

KeyCare Plus	
Casualty	If you go to one of our preferred casualty units in the KeyCare network of hospitals, you only pay the first R95 of the casualty unit's account. You can also visit other casualty units in the KeyCare network of hospitals but you pay the first R210 of the casualty unit's account. Please remember to call us to confirm your benefits.
Trauma Recovery Extender Benefit	We will cover specific out-of-hospital claims for your recovery after certain traumatic events. This cover applies for the rest of the year in which the trauma takes place, as well as the year after your trauma.
Cover for GPs	Consultations and minor procedures at your chosen KeyCare network GP
X-rays and blood tests	Selected basic x-rays and blood tests only if requested by your chosen KeyCare network GP
Medicine	Acute medicines (they must be on the KeyCare acute medicine list) only if prescribed by your chosen KeyCare network GP
Dentistry	Selected basic dentistry (consultations, fillings and extractions) only at a dentist in the KeyCare dentist network
Glasses and eye tests	One eye test and one pair of clear single vision, bifocal or multifocal lenses with a basic frame, or a basic set of contact lenses for each person, every 24 months from your last date of service. Cover only at an optometrist in the KeyCare optometry network.
Mobility Devices Benefit	We cover any wheelchair, wheelchair batteries and cushions, transfer boards and mobile ramps, commodes, long-leg callipers, crutches and walkers from a network provider. There is an overall limit of R3 300 for each family.

The benefits described in this brochure are subject to clinical guidelines and policies

## Exclusions on the KeyCare Plans

Discovery Health does not cover certain healthcare services. Discovery Health will not pay for healthcare services related to the following, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits:

1. Cosmetic procedures and treatments
  2. Otoplasty for bat-ears, portwine stains and blepharoplasty (eyelid surgery)
  3. Breast reductions or enlargements and gynaecomastia
  4. Obesity
  5. Fertility care
  6. Infertility
  7. Willfully self-inflicted illness or injury
  8. Alcohol, drug or solvent abuse
  9. Willful and material violation of the law, or during a period of imprisonment
  10. Willful participation in war, terrorist activity, riot, civil commotion, rebellion or uprising
    1. Experimental, unproven or unregistered treatments or practices
    2. Search and rescue
    3. Any costs for which a third party is legally responsible.
- In addition to the general Discovery Health Medical Scheme exclusions that apply on all plans, KeyCare Plans have the following exclusions, except as set out in the Prescribed Minimum Benefits:
1. Hospital admissions related to:
    - dentistry
    - obesity
    - skin disorders
    - investigations and diagnostic work-up
    - functional nasal surgery
    - elective caesarean section, except if medically necessary
    - surgery for oesophageal reflux and hiatus hernia
    - back and neck treatment or surgery
    - joint replacements, including but not limited to hips, knees, shoulders and elbows
    - cochlear implants, auditory brain implants and internal nerve stimulators. This includes procedures, devices and processors
    - healthcare services that should be done out of hospital and for which an admission to hospital is not necessary.
      2. Brachytherapy for prostate cancer
      3. Refractive eye surgery
      4. Non-cancerous breast conditions
      5. Healthcare services outside South Africa.

We also do not cover the cost of treatment for any complications, or the direct or indirect expenses related to these excluded conditions and treatments.

If we apply waiting periods because you have never belonged to a medical scheme or have had a break in membership of more than 90 days before joining Discovery Health, you will not have access to the Prescribed Minimum Benefits during your waiting periods. This includes emergency admissions.

## What you will pay

	KeyCare Plus (R0 – R3 750)	(R3 751 – R6 000)	(6 001 – 8 000)	(8 001 +)	KeyCare Core (R0 – R6 000)	(6 001 – 8 000)	(8 001 +)
Main member	R412	R494	R692	R1 030	R396	R492	R761
Adult	R412	R494	R692	R1 030	R396	R492	R761
Child*	R110	R143	R193	R275	R99	R123	R171

\* We count a maximum of three children when we work out your contributions.

This brochure is only a summary of the key benefits and features of the Discovery Health plans, pending formal approval from the Council for Medical Schemes.

Full details will be found in the Discovery Health Medical Scheme Rules. For a copy of the rules, email [compliance@discovery.co.za](mailto:compliance@discovery.co.za). Discovery Health Medical Scheme is administered by Discovery Health (Pty) Ltd, Registration number 1997/013480/07, an authorised financial services provider.

## List of KeyCare hospitals for 2010

<b>Eastern Cape</b>	<b>Midrand</b>	<b>Newcastle</b>	<b>Potchefstroom</b>
<b>East London</b>	<ul style="list-style-type: none"> <li>• Carstenhof Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• Newcastle Private Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Potchefstroom Medi-Clinic</li> </ul>
<ul style="list-style-type: none"> <li>• East London Private Hospital</li> <li>• St James Operating Theatres</li> <li>• St Dominics Private Hospital</li> </ul>	<b>Pretoria</b>	<b>Phoenix</b>	<b>Rustenburg</b>
<b>Humansdorp</b>	<ul style="list-style-type: none"> <li>• Bougainville Private Hospital</li> <li>• Centurion Eye Hospital</li> <li>• Eugene Marais Hospital</li> <li>• Jacaranda</li> <li>• Legae Private Clinic</li> <li>• Louis Pasteur Hospital</li> <li>• Medforum Medi-Clinic</li> <li>• Moot Algemene Hospital</li> <li>• Muelmed Medi-Clinic</li> <li>• Pretoria Eye Institute</li> <li>• Zuid Afrikaans Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Mount Edgecombe</li> </ul>	<ul style="list-style-type: none"> <li>• Peglerae Hospital</li> </ul>
<ul style="list-style-type: none"> <li>• Isivivana Private Hospital</li> </ul>	<b>Randfontein</b>	<b>Pietermaritzburg</b>	<b>Northern Cape</b>
<b>Port Elizabeth</b>	<ul style="list-style-type: none"> <li>• Robinson Hospital</li> <li>• Sir Albert Medical Centre</li> </ul>	<ul style="list-style-type: none"> <li>• Midlands Medical Centre</li> <li>• St Anne's</li> </ul>	<b>Kathu</b>
<b>Queenstown</b>	<b>Soweto</b>	<b>Pinetown</b>	<ul style="list-style-type: none"> <li>• Kathu Medi-Clinic</li> </ul>
<ul style="list-style-type: none"> <li>• Queenstown Private Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Clinix Soweto (Shepo Themba)</li> <li>• Lesedi Clinic</li> </ul>	<b>Port Shepstone</b>	<b>Kimberley</b>
<b>Uitenhage</b>	<b>Springs</b>	<b>Richards Bay</b>	<ul style="list-style-type: none"> <li>• Kimberley Medi-Clinic</li> </ul>
<ul style="list-style-type: none"> <li>• Cuyler Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• Springs Parkland Clinic</li> <li>• St Mary's Materinity Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• The Bay Hospital</li> </ul>	<b>Upington</b>
<b>Umtata</b>	<b>Thembisa</b>	<b>Sydenham</b>	<b>Vryburg</b>
<ul style="list-style-type: none"> <li>• St Mary's Private Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Zamokuhle Private Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Nu Shifa Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Vryburg Private Hospital</li> </ul>
<b>Free State</b>	<b>Vanderbijlpark</b>	<b>Tongaat</b>	<b>Western Cape</b>
<b>Bethlehem</b>	<ul style="list-style-type: none"> <li>• Emfuleni Medi-Clinic</li> <li>• Mediraal Hospital</li> <li>• Ocumed</li> <li>• Vaalpark</li> </ul>	<ul style="list-style-type: none"> <li>• Victoria Private Hospital</li> </ul>	<b>Bellville</b>
<ul style="list-style-type: none"> <li>• Hoogland Medi-Clinic</li> </ul>	<b>Westgate</b>	<b>Lesotho</b>	<ul style="list-style-type: none"> <li>• Bellville Medical Centre</li> <li>• Louis Leipoldt</li> </ul>
<b>Bloemfontein</b>	<b>Vereeniging</b>	<b>Limpopo</b>	<b>Belville</b>
<ul style="list-style-type: none"> <li>• Bloemfontein Eye Centre</li> <li>• Hospitaalpark Clinic (Pasteur Hospital)</li> <li>• Pelonomi Private Hospital</li> <li>• Rosepark Clinic</li> <li>• Univeristas Private Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Medgate Day Clinic</li> <li>• Clinix Private Hospital Sebokeng (Pty) Ltd</li> <li>• Midvaal</li> </ul>	<ul style="list-style-type: none"> <li>• Maseru Private Hospital</li> </ul>	<b>Bellaire</b>
<b>Welkom</b>	<b>KwaZulu Natal</b>	<b>Bela Bela</b>	<b>Cape Town</b>
<ul style="list-style-type: none"> <li>• Ernest Oppenheimer Hospital</li> <li>• Hydromed Welkom Medi-Clinic</li> <li>• St Helena Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Amanzimtoti</li> <li>• Kingsway Hospital</li> <li>• Chatsworth</li> <li>• Chatsmed Garden Hospital</li> <li>• Durban</li> <li>• City Hospital Ltd</li> <li>• Entabeni Hospital</li> <li>• Mclord Hospital</li> <li>• Empangeni</li> <li>• Empangeni Garden Clinic (Pty) Ltd</li> <li>• Isipingo</li> <li>• Isipingo Clinic</li> <li>• Kokstad</li> <li>• Kokstad Private Hospital</li> <li>• Ladysmith</li> <li>• La Verma Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Tzaneen Private Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Christiaan Barnard Memorial Hospital</li> <li>• UCT Medical Centre (Pty) Ltd</li> </ul>
<b>Gauteng</b>	<b>Ammanzimtoti</b>	<b>Tzaneen</b>	<b>Ceres</b>
<ul style="list-style-type: none"> <li>• The Glynwood Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Kingsway Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Curamed Thabazimbi Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Ceres Private Hospital</li> </ul>
<b>Boksburg</b>	<b>Barberton</b>	<b>Ermeelo</b>	<b>Gatesville</b>
<ul style="list-style-type: none"> <li>• Botshelong Emplweni Clinix (Clinix Vosloorus)</li> <li>• Sunshine Centre</li> </ul>	<ul style="list-style-type: none"> <li>• Barberton Medi-Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• Ermelo Private Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Gatesville Medical Centre</li> </ul>
<b>Brakpan</b>	<b>Ermeelo</b>	<b>Middelburg</b>	<b>George</b>
<ul style="list-style-type: none"> <li>• Dalview Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• Ermelo Private Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Middelburg Private Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Geneva Clinic</li> <li>• George Medi-Clinic</li> </ul>
<b>Germiston</b>	<b>Nelspruit</b>	<b>Nelspruit</b>	<b>Hermannus</b>
<ul style="list-style-type: none"> <li>• Roseacres Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• Nelspruit Private Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Nelspruit Private Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Hermannus Medi-Clinic</li> </ul>
<b>Heidelberg</b>	<b>Trichardt</b>	<b>Trichardt</b>	<b>Kuils River</b>
<ul style="list-style-type: none"> <li>• Suikerbosrand Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• Highveld Medi-Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• Highveld Medi-Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• Kuils River Hospital</li> </ul>
<b>Johannesburg</b>	<b>Witbank</b>	<b>Witbank</b>	<b>Milnerton</b>
<ul style="list-style-type: none"> <li>• Rand Clinic</li> <li>• Johannesburg Eye Clinic</li> <li>• Garden City Clinic</li> <li>• Brenthurst Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• Cosmos Hospital</li> <li>• Emalaheni Day Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Cosmos Hospital</li> <li>• Emalaheni Day Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Milnerton Medi-Clinic</li> </ul>
<b>Kempton Park</b>	<b>North West</b>	<b>North West</b>	<b>Mitchells Plain</b>
<ul style="list-style-type: none"> <li>• Anryp Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Carletonville</li> <li>• Leslie Williams</li> <li>• Western Deep Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• Carletonville</li> <li>• Leslie Williams</li> <li>• Western Deep Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• Mitchells Plain Medical Centre</li> </ul>
<b>Lakerfield</b>	<b>Carletonville</b>	<b>Carletonville</b>	<b>Mossel Bay</b>
<ul style="list-style-type: none"> <li>• Optikin Eye Hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Klerksdorp</li> <li>• Anncron Clinic</li> <li>• Marikeng</li> <li>• Victoria Private Hospital (Marikeng Hospital)</li> </ul>	<ul style="list-style-type: none"> <li>• Klerksdorp</li> <li>• Anncron Clinic</li> <li>• Marikeng</li> <li>• Victoria Private Hospital (Marikeng Hospital)</li> </ul>	<ul style="list-style-type: none"> <li>• Bayview Hospital</li> </ul>
<b>Lenasia</b>	<b>Marikeng</b>	<b>Marikeng</b>	<b>Oudtshoorn</b>
<ul style="list-style-type: none"> <li>• Lemmed Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• West Vaal Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• West Vaal Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• Cango Day Clinic</li> <li>• Klein Karoo Medi-Clinic</li> </ul>
	<b>Orkney</b>	<b>Orkney</b>	<b>Paarl</b>
	<ul style="list-style-type: none"> <li>• West Vaal Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• West Vaal Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• Paarl Medi-Clinic</li> </ul>
	<b>Worcester</b>	<b>Worcester</b>	<b>West Coast</b>
	<ul style="list-style-type: none"> <li>• Worcester Medi-Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• Worcester Medi-Clinic</li> </ul>	<ul style="list-style-type: none"> <li>• West Coast Private Hospital</li> </ul>

Please note that this list of hospitals is subject to change. Go to [www.discovery.co.za](http://www.discovery.co.za) for the latest list of hospital and casualty units or phone us.

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