



# Day-to-day cover

We cover your day-to-day healthcare expenses from your Personal Health Fund, Medical Savings Account (MSA), Day-to-day Extender Benefit (DEB) and limited Above Threshold Benefit (ATB).

Some day-to-day healthcare services have limits. These are not separate benefits. Limits apply to claims that are paid from your MSA and ATB. We pay day-to-day benefits up to the ATB limit or up to the benefit limit that applies – whichever you reach first.

We add these amounts to the Annual Threshold and pay them from your ATB, once you reach your ATB. We add up the amount paid from your MSA and ATB to the benefit limit available. If the claimed amount is less than the Discovery Health Rate (DHR), we will pay and add the claimed amount to the Annual Threshold. Claims paid from your Personal Health Fund or Day-to-day Extender Benefit will not accumulate to the Annual Threshold.

**The tables below show you how much we pay for your day-to-day expenses on the Priority plans.**

When you claim, we add up the following amounts to get to the Annual Threshold.

| Healthcare providers and medicine                         | What we pay                                                                                                                                                                                                                   |
|-----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Specialists who we have a payment arrangement with        | Up to the rate that we have agreed on with the specialist                                                                                                                                                                     |
| Specialists who we do not have a payment arrangement with | 100% of the Discovery Health Rate (DHR)                                                                                                                                                                                       |
| GPs and other healthcare professionals                    | 100% of the Discovery Health Rate (DHR)                                                                                                                                                                                       |
| Preferred medicine                                        | 100% of the Discovery Health Rate (DHR)                                                                                                                                                                                       |
| Non-preferred medicine                                    | Up to 75% of the Discovery Health Rate (if the price of the medicine is within 25% of the preferred equivalent; up to 50% of the DHR if the price of the medicine is more than 50% of the price of the preferred equivalent). |

| Medicine                                                                                      | Single member                                                                                                                                                        | One dependant | Two dependants | Three or more dependants |
|-----------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|----------------|--------------------------|
| PRESCRIBED MEDICINE* (SCHEDULE 3 AND ABOVE)                                                   |                                                                                                                                                                      |               |                |                          |
| Classic                                                                                       | R27,850                                                                                                                                                              | R33,750       | R40,650        | R44,350                  |
| Essential                                                                                     | R19,700                                                                                                                                                              | R23,350       | R27,700        | R33,700                  |
| Over-the-counter medicine, childhood vaccines, immunisations and lifestyle-enhancing products | We pay these claims from the available money in your Personal Health Fund and MSA. These claims do not add up to the Annual Threshold and are not paid from the ATB. |               |                |                          |

\* If you join the Scheme after January, you will not receive your full limit because we calculate the limit based on how many months are left in the year.

# Day-to-day benefits

| Professional services                                                                                                                                                                                                                               | Single member          | One dependant | Two Dependants | Three or more dependants |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|---------------|----------------|--------------------------|
| <b>Allied, therapeutic and psychology healthcare services*</b>                                                                                                                                                                                      |                        |               |                |                          |
| Acousticians, biokineticists, chiropractors, counsellors, dietitians, homeopaths, nurses, occupational therapists, physiotherapists, podiatrists, psychologists, psychometrists, social workers, speech and language therapists, and audiologists.) |                        |               |                |                          |
| Classic                                                                                                                                                                                                                                             | R15,250                | R21,550       | R27,900        | R32,950                  |
| Essential                                                                                                                                                                                                                                           | R10,100                | R15,250       | R18,950        | R22,800                  |
| Dental appliances and orthodontic treatment*                                                                                                                                                                                                        | R23,400 per person     |               |                |                          |
| Antenatal classes                                                                                                                                                                                                                                   | R2,500 for your family |               |                |                          |

## Appliances and equipment

|                                                                                                                                   |           |                         |
|-----------------------------------------------------------------------------------------------------------------------------------|-----------|-------------------------|
| <b>Optical*</b>                                                                                                                   |           | R6,850 per person       |
| (This limit covers lenses, frames, contact lenses and surgery or any healthcare service to correct refractive errors of the eye). |           |                         |
| <b>External medical items*</b><br>(Like wheelchairs, crutches and prostheses)                                                     | Classic   | R43,000 for your family |
|                                                                                                                                   | Essential | R28,900 for your family |
| <b>Hearing aids</b>                                                                                                               | Classic   | R25,150 for your family |
|                                                                                                                                   | Essential | R17,850 for your family |

\* If you join the Scheme after January, you will not not receive your full limit because we calculate the limit based on how many months are left in the year.



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