

Exclusions

Healthcare services that are not covered on your plan

Discovery Health Medical Scheme (DHMS) has certain exclusions. We do not pay for healthcare services related to the following, except where required as part of a defined benefit or under the Prescribed Minimum Benefits. For a full list of exclusions, please visit www.discovery.co.za

Medical conditions during a waiting period

We apply waiting periods if you have never belonged to a medical scheme or if you have had a break in membership of more than 90 days before joining DHMS and have a pre-existing condition. During your waiting periods, you will not have access to the Prescribed Minimum Benefits. This includes cover for emergency admissions. If you had a break in cover for less than 90 days before joining the Scheme, you may have access to Prescribed Minimum Benefits during your waiting periods.

We also do not cover the complications or the direct or indirect expenses that arise from any of the exclusions listed above, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits.

The general exclusion list:

The following are not covered on any of the DHMS plans:

- Reconstructive treatment and surgery, including cosmetic procedures and treatments
- Otoplasty for bat ears, blepharoplasty (eyelid surgery), and treatment or surgery for port-wine stains
- Breast reductions or enlargements and gynaecomastia
- Treatment, surgery and procedures for obesity
- Any treatment related to infertility, unless part of Prescribed Minimum Benefits
- Frail care services and treatment
- Healthcare services related to alcohol, drug or solvent abuse
- Wilful and material violation of the law
- Wilful participation in war, terrorist activity, riots, civil commotion, rebellion or uprising
- Injuries sustained or healthcare services arising during travel to or in a country and/or territory at war
- Ultra-high cost treatments; experimental, unproven or unregistered treatments or practices
- Search and rescue.

Extra exclusions on the Essential Smart Saver plan

In addition to the general exclusions that apply to all plans, the Essential Smart Saver plan does not cover the following, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits.

01 | Hospital admissions related to, among others:

- Nail disorders
- Skin disorders, including benign growths and lipomas
- Investigations
- Functional nasal surgery
- Surgery for oesophageal reflux and hiatus hernia
- Back and neck treatment or surgery
- Knee and shoulder 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, processors and hearing aids)
- Healthcare services that should be done out of hospital and for which an admission to hospital is not necessary

02 | Correction of hallux valgus (bunion) and Tailor's bunion (bunionette)

03 | Removal of varicose veins

04 | Refractive eye surgery

05 | Non-cancerous breast conditions

[BACK TO CONTENTS](#)

