The benefits offered on the different **Smart Saver plans**

The two plan options give you different benefits, as shown in this table. All other benefits, which are not mentioned in the table, are the same across the plan options, unless otherwise stipulated.

	Classic Smart Saver	Essential Smart Saver
DAY-TO-DAY COVER		
Cover for a defined set of day-to-day benefits	Unlimited consultations with GPs in the Smart network, with a R75 co-payment for each consultation.	Unlimited consultations with GPs in the Smart network, with a R130 co-payment for each consultation.
	One eye test at a network optometrist with an upfront payment of R75 for the test.	One eye test at a network optometrist with an upfront payment of R130 for the test.
	One defined dental check-up at any dentist, dental therapist or oral hygienist with a R130 co-payment for the check-up. Covered up to 100% of the Discovery Health Rate.	One defined dental check-up at any dentist, dental therapist or oral hygienist with a R195 co-payment for the check-up. Covered up to 100% of the Discovery Health Rate.
	Cover for over-the-counter (OTC) medicine obtained from a network pharmacy, up to a yearly limit of R905 per family per year.	Cover for over-the-counter (OTC) medicine obtained from a network pharmacy, up to a yearly limit of R605 per family per year.
	Cover for defined acute medicine categories prescribed by a Smart network GP. A limit of R1,970 a member a year and R3,300 a family a year for schedule 3 and above medicine, at a network pharmacy.	Covered from your available Personal Health Fund or Medical Savings Account.
	Cover for contraceptive medicine prescribed by a Smart Network GP and obtained from a network pharmacy. Up to a yearly limit of R2,600 per female beneficiary.	Cover for contraceptive medicine prescribed by a Smart Network GP and obtained from a network pharmacy. Up to a yearly limit of R2,200 per female beneficiary.
	Cover for sports-related injuries: basic X-rays, two specialist visits and a total of four visits to a physiotherapist, biokineticist, occupational therapist or chiropractor when activated and referred by a Smart network GP. You will have to pay R130 for each X-ray or for each visit. We will cover up to 100% of the Discovery Health Rate for these visits and for specialists who we don't have a payment arrangement with. Cover for kids 12 years old and younger: one casualty visit for qualifying injuries. You will have to pay R75 on the Classic Smart Saver for the casualty visit. We will cover the balance of the consultation and related claims up to the Discovery Health Rate.	Cover for sports-related injuries: basic X-rays, two specialist visits and a total of four visits to a physiotherapist, biokineticist, occupational therapist or chiropractor when activated and referred by a Smart network GP. You will have to pay R130 for each X-ray or for each visit. We will cover up to 100% of the Discovery Health Rate for these visits and for specialists who we don't have a payment arrangement with. On this plan, the benefit is only available to children aged 12 and younger. Cover for kids 12 years old and younger: one casualty visit for qualifying injuries. You will have to pay R130 on the Essential Smart Saver for the casualty visit. We will cover the balance of the consultation and related claims up to the Discovery Health Rate.
Personal Health Fund	Up to R2,500 per adult and R1,250 per child, up to a maximum of R10,000 per family. An additional boost value of up to R2,500 per adult for completing challenges in your Personal Health Pathway, up to a maximum of R10,000 per family.	Up to R1,500 per adult and R750 per child, up to a maximum of R6,000 per family. An additional boost value of up to R1,500 per adult for completing challenges in your Personal Health Pathway, up to a maximum of R6,000 per family.
HOSPITAL COVER		
Cover for healthcare professionals in hospital	Unlimited cover for healthcare professionals in hospital. We pay up to twice the Discovery Health Rate (200%).	We pay up to the Discovery Health Rate (100%). Certain in-hospital procedures are not covered on this plan. Refer to section 15 for the list of exclusions.

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