

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

The four 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	Essential Smart	Essential Dynamic Smart	Active Smart
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 over-the-counter (OTC) medicine obtained from a network pharmacy, up to an yearly limit of R555 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.	Not available on these plans.		
	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.	Not available on these plans.		
Personal Health Fund	Up to R2,000 per adult and R1,000 per child, up to a maximum of R8,000 per family. An additional boost value of up to R2,000 per adult for completing challenges in your Personal Health Pathway, up to a maximum of R8,000 per family.	Up to R1,000 per adult and R500 per child, up to a maximum of R4,000 per family. An additional boost value of up to R1,000 per adult for completing challenges in your Personal Health Pathway, up to a maximum of R4,000 per family.		
Maternity cover	Comprehensive benefits for maternity and early childhood that cover certain healthcare services during pregnancy and after birth.			Cover is subject to your available day-to-day benefits.

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