



2021

DISCOVERY HEALTH MEDICAL SCHEME

GUIDE TO CHANGING YOUR PLAN

Overview

The Discovery Health Medical Scheme, ("The Scheme") Rules allow for any plan movements at the end of each year, and certain health plan movements during the year. Moving to a lower health plan may result in an amount owing to The Scheme if you've spent more of your Medical Savings Account (MSA) than you've paid for, where applicable. Moving to a higher health plan during the year is not allowed, however, there are exceptional circumstances where these requests may be considered. You can learn more on www.discovery.co.za under Medical Aid > Manage your health plan > Change your health plan.

About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms.

TERMINOLOGY	DESCRIPTION
Medical Savings Account (MSA)	Available on the Executive, Comprehensive, Priority and Saver plans The Medical Savings Account (MSA) is an amount that is allocated to you at the beginning of each year or when you join the Scheme. You pay this amount back in equal portions as part of your monthly contribution. We pay your day-to-day medical expenses such as GP and specialist consultations, acute medicine, radiology and pathology from the available funds allocated to your MSA. Any unused funds will carry over to the next year. Should you leave the Scheme or change your plan partway through the year and have used more of the funds than what you have contributed, you will need to pay the difference to us.

Plan movements allowed, not allowed and exceptions

This table shows the health plan movements allowed at any time of the year, those not allowed as well as exceptions, according to your current health plan.

HEALTH PLAN	HEALTH PLAN MOVEMENTS THAT ARE ALLOWED	HEALTH PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Executive	All plans	None	No exceptions
Classic Comprehensive	All plans except Executive	Executive Plan	No exceptions
Classic Delta Comprehensive	Essential Delta Comprehensive Classic Delta Saver Essential Delta Saver Classic Smart Essential Smart Classic Delta Core Essential Delta Core	Executive Plan Classic Comprehensive Essential Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Only if you move more than 50km from any Delta Network Hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Classic Comprehensive Essential Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core
Classic Smart Comprehensive	Classic Delta Saver Essential Delta Saver Classic Smart Essential Smart Classic Delta Core Essential Delta Core KeyCare Start	Executive Plan Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Priority Essential Priority	Only if you move more than 50km from any Smart Network Hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Classic Comprehensive Essential Comprehensive

HEALTH PLAN	HEALTH PLAN MOVEMENTS THAT ARE ALLOWED	HEALTH PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
	KeyCare Core	Essential Saver Classic Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus	Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core
Essential Comprehensive	Essential Delta Comprehensive Essential Priority Essential Saver Essential Delta Saver Coastal Saver Essential Smart Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Classic Smart Comprehensive Classic Priority Classic Saver Classic Delta Saver Classic Smart Classic Core Classic Delta Core	No exceptions
Essential Delta Comprehensive	Essential Delta Saver Essential Smart Essential Delta Core	Executive Plan Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Coastal Saver Classic Smart Classic Core Classic Delta Core Essential Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Only if you move more than 50km from any Delta Network Hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Comprehensive Essential Priority Essential Saver Coastal Saver Essential Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core
Classic Priority	Essential Priority Essential Smart KeyCare Plus KeyCare Start KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core	Only if you are not planning to have a procedure that requires an upfront payment: Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core

HEALTH PLAN	HEALTH PLAN MOVEMENTS THAT ARE ALLOWED	HEALTH PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Essential Priority	Essential Smart KeyCare Plus KeyCare Start KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core	Only if you are not planning to have a procedure that requires an upfront payment: Essential Saver Essential Delta Saver Coastal Saver Essential Core Essential Delta Core Coastal Core
Classic Saver	Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Essential Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority	No exceptions
Classic Delta Saver	Essential Delta Saver Classic Smart Essential Smart Classic Delta Core Essential Delta Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Only if you move more than 50km from any Delta Network Hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Classic Saver Coastal Saver Essential Saver Classic Core Coastal Core Essential Core KeyCare Plus KeyCare Start KeyCare Core
Essential Saver	Essential Delta Saver Coastal Saver Essential Smart Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Classic Smart Classic Core Classic Delta Core	No exceptions

HEALTH PLAN	HEALTH PLAN MOVEMENTS THAT ARE ALLOWED	HEALTH PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Essential Delta Saver	Essential Smart Essential Delta Core	Executive Plan Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Coastal Saver Classic Smart Classic Core Classic Delta Core Essential Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Only if you move more than 50km from any Delta Network Hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Saver Coastal Saver Coastal Core Essential Core KeyCare Plus KeyCare Start KeyCare Core
Coastal Saver	Classic Delta Saver Essential Delta Saver Essential Smart Classic Delta Core Coastal Core Essential Delta Core KeyCare Plus KeyCare Start KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Classic Smart Classic Core Essential Core	Only if you move inland from a Coastal region. Proof of residence is needed. This needs to be done within three months of the relocation date before we allow the change to: Classic Saver Essential Saver Classic Smart Classic Core Essential Core
Classic Smart	Essential Smart Classic Delta Core Essential Delta Core KeyCare Start KeyCare Core	Executive Plan Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Essential Saver Classic Saver Coastal Saver Essential Delta Saver Classic Delta Saver Classic Core Essential Core Coastal Core KeyCare Plus	Only if you move more than 50km from any Smart Network Hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Core Classic Delta Core Coastal Core Essential Core Essential Delta Core KeyCare Plus
Essential Smart	KeyCare Start	Executive Plan Classic Comprehensive Essential Comprehensive Classic Delta Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Essential Saver Classic Saver Coastal Saver Essential Delta Saver	Only if you move more than 50km from any Smart Network Hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Saver Essential Delta Saver Coastal Saver Coastal Core Essential Core Essential Delta Core KeyCare Plus

HEALTH PLAN	HEALTH PLAN MOVEMENTS THAT ARE ALLOWED	HEALTH PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
		Classic Delta Saver Classic Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Core	KeyCare Core
Classic Core	Essential Smart Classic Delta Core Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart	No exceptions
Classic Delta Core	Essential Smart Essential Delta Core	Executive Plan Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Essential Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Only if you move more than 50km from any Delta Network Hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Classic Core Essential Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core
Essential Core	Essential Smart Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core	No exceptions
Essential Delta Core	Essential Smart	All plans except Essential Smart	Only if you move more than 50km from any Delta Network Hospital.

HEALTH PLAN	HEALTH PLAN MOVEMENTS THAT ARE ALLOWED	HEALTH PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
			Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Core Coastal Core KeyCare Plus KeyCare Start KeyCare Core
Coastal Core	Essential Smart Classic Delta Core Essential Core Essential Delta Core KeyCare Plus KeyCare Start KeyCare Core	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Delta Saver Classic Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core	Only if you move inland from a Coastal region. Proof of residence is needed. This needs to be done within three months of the relocation date before we allow the change to: Classic Core
KeyCare Plus	Essential Smart KeyCare Core KeyCare Start	Executive Classic Comprehensive Classic Delta Comprehensive Essential Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Coastal Core Classic Core Classic Delta Core Essential Core Essential Delta Core	Only if you move more than 50km from your nearest KeyCare hospital or KeyCare GP. Proof of residence needed. Notify us within three months of the relocation date before we allow the change to: Essential Saver Essential Delta Saver Coastal Saver Essential Core Essential Delta Core Coastal Core
KeyCare Start	No plans	All plans	Only if you move more than 50km from your nearest KeyCare Start network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Smart Essential Core Essential Delta Core Coastal Core KeyCare Core KeyCare Plus

HEALTH PLAN	HEALTH PLAN MOVEMENTS THAT ARE ALLOWED	HEALTH PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
KeyCare Core	No plans	All plans	Only if you move more than 50km from your nearest KeyCare network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Core Essential Delta Core Coastal Core

Contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to www.discovery.co.za to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

Complaints process

Discovery Health Medical Scheme is committed to providing you with the highest standard of service and your feedback is important to us. The following channels are available for your complaints and we encourage you to follow the process:

1 | STEP 1 – TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

2 | STEP 2 – TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

3 | STEP 3 – TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the website.

4 | STEP 4 – TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | complaints@medicalschemes.co.za 0861 123 267 | www.medicalschemes.co.za