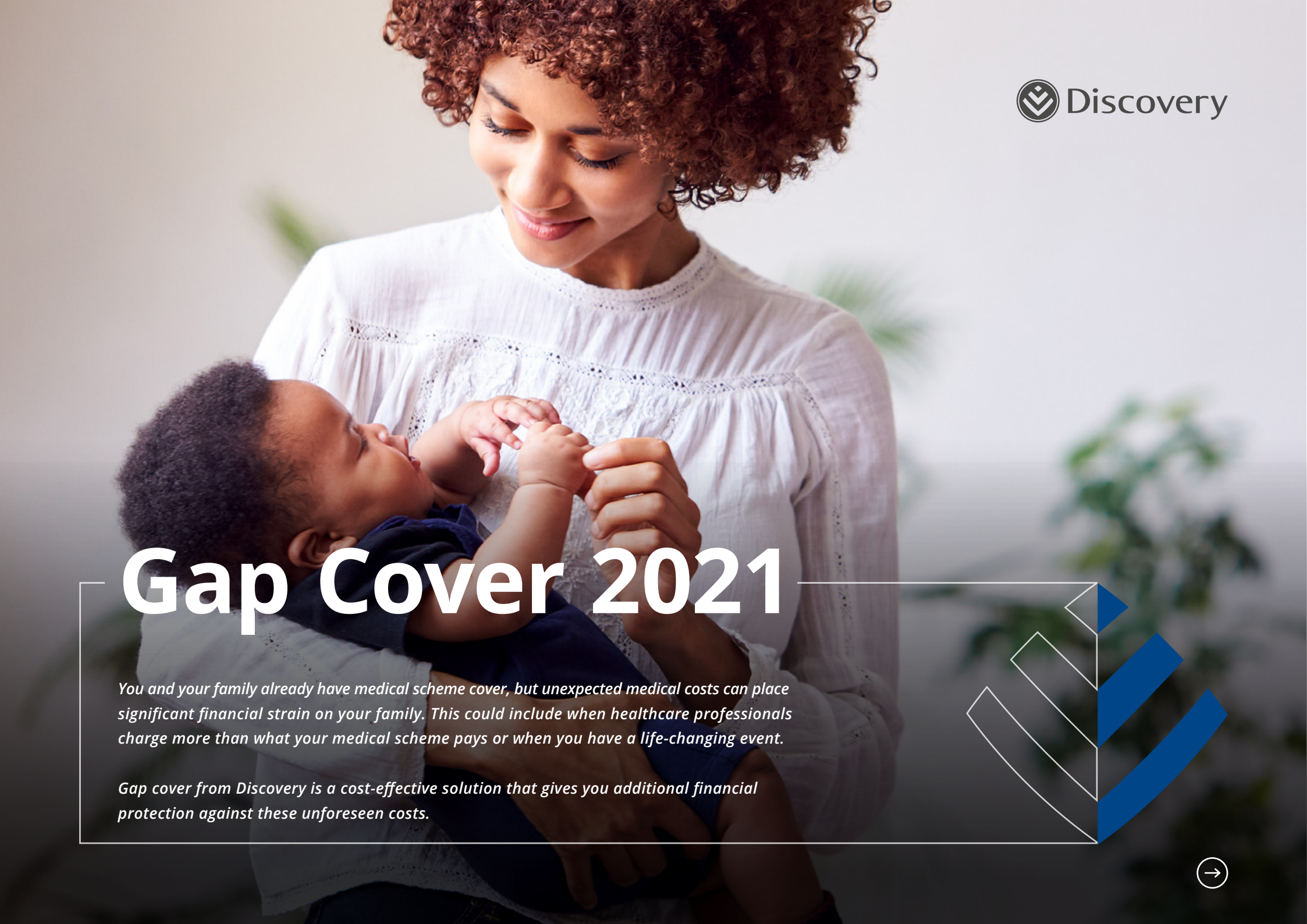

Discovery

Gap Cover 2021

You and your family already have medical scheme cover, but unexpected medical costs can place significant financial strain on your family. This could include when healthcare professionals charge more than what your medical scheme pays or when you have a life-changing event.

Gap cover from Discovery is a cost-effective solution that gives you additional financial protection against these unforeseen costs.

WHY GAP COVER FROM **DISCOVERY?**

IN- AND OUT-OF-HOSPITAL COVER

Discovery Gap Cover gives you rich protection against shortfalls in medical scheme cover for specialist treatment received in-hospital and extended cover for specific shortfalls incurred out-of-hospital

EXTENDED COVER FOR SCOPES AND SCANS

You get cover for co-payments and deductibles that apply to MRI and CT scans out-of-hospital, and endoscopies done in-hospital

COMPREHENSIVE COVER FOR CANCER

Discovery Gap Cover provides additional funding to help cover oncology co-payments. Discovery Supplementary Illness Benefit helps fund high-cost treatments and gives you access to advanced genomic sequencing for certain cancers

INTERNATIONAL TRAVEL COVER

Discovery Gap Comprehensive provides cover for shortfalls on approved international claims while you travel outside of South Africa

HASSLE-FREE PAYMENTS

With Discovery Gap Cover, you do not need to submit a separate claim to us. Gaps are identified, assessed and paid once the medical scheme claim has been processed

AFFORDABLE PREMIUMS

Starting at just R109 for a single member for Discovery Gap Cover and R80 for Discovery Supplementary Illness Benefit, you get cost-effective protection at competitive rates

This brochure is a summary of the key features and benefits of Discovery Gap Cover and Discovery Supplementary Illness Benefit. You can read full details on www.discovery.co.za and in your policy schedule after activating the product. Discovery Gap Cover and Discovery Supplementary Illness Benefit are insurance products. This is not a medical scheme and the cover is not the same as that of a medical scheme. These policies are not a substitute for medical scheme membership. Discovery Gap Cover is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, a licensed insurer and an authorised financial services provider. Discovery Supplementary Illness Benefit is a life insurance policy, underwritten by Discovery Life Limited, registration number 1966/003901/06. Discovery Life is a licensed insurer, and an authorised financial services and registered credit provider, NCR Reg No. NCRCP3555.

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DISCOVERY GAP COVER

You can choose between the Discovery Gap Comprehensive and Core options to suit your needs. You get cover for tariff shortfalls on in-hospital specialist claims, cancer-related claims, specific out-of-hospital costs, private ward cover, cover for international claims, and scopes and scans, depending on the option you choose.

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IN-HOSPITAL SPECIALIST GAP COVER

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HOSPITAL ADMISSION BENEFIT EXTENDER

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BENEFIT EXTENDERS

- **ONCOLOGY** READ MORE
- **TRAVEL*** READ MORE
- **SCOPES AND SCANS*** READ MORE

An overall annual limit of R168 000 applies to each person.
* Only available on the Discovery Gap Comprehensive option

DISCOVERY SUPPLEMENTARY ILLNESS BENEFIT

Provides lump-sum payouts, premium protection and home support when you need it most.

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MEDICAL BREAKTHROUGH FUNDER

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HOME SUPPORT BENEFIT

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ANNUAL PAYBACK

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COMPREHENSIVE PREMIUM PROTECTOR

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DISCOVERY **GAP COVER**

The In-hospital Specialist Gap Cover and Benefit Extenders work together to provide comprehensive levels of cover for specified healthcare services.

YOU CAN CHOOSE FROM TWO DISCOVERY GAP COVER OPTIONS

<table>
<tr><th></th><th>Discovery Gap Comprehensive</th><th>Discovery Gap Core</th></tr>
<tr><td>In-hospital Specialist Gap Cover</td><td>Provides cover of up to 500% of the medical scheme rate over and above what your medical scheme pays</td><td>Provides cover of up to 250% of the medical scheme rate over and above what your medical scheme pays</td></tr>
<tr><td rowspan="4">Hospital Admission Benefit Extender</td><td>You will receive up to R15 000 extra gap cover for:</td><td>You will receive up to R7 500 extra gap cover for:</td></tr>
<tr><td colspan="2">Shortfalls still remaining on approved specialist claims in-hospital, over and above what is covered by your In-hospital Specialist Gap Cover</td></tr>
<tr><td>Specified out-of-hospital expenses related to your authorised hospital admission</td><td rowspan="3"></td></tr>
<tr><td>Private ward cover for an approved hospital admission, subject to hospital availability. Covers the difference in cost between the general ward fee your medical scheme covers for your authorised hospital admission and the private ward fee you are charged when you are admitted to a private ward, subject to a maximum of 5 nights a person a year</td></tr>
<tr><td rowspan="3">Benefit Extenders</td><td>Oncology Benefit Extender
Provides up to R100 000 a person a year, to cover shortfalls on approved cancer-related claims once you have reached your scheme’s oncology threshold</td><td rowspan="3">Oncology Benefit Extender
Provides up to R75 000 a person a year, to cover shortfalls on approved cancer-related claims once you have reached your scheme’s oncology threshold</td></tr>
<tr><td>Scopes and Scans Benefit Extender
Provides cover for co-payments or deductibles on the hospital account for endoscopies (gastroscopy, sigmoidoscopy, proctoscopy and colonoscopy), related to an authorised hospital admission
Provides cover for the co-payment that applies to out-of-hospital MRI and CT scans when the balance is covered by your medical scheme</td></tr>
<tr><td>Travel Benefit Extender
You get cover for shortfalls on approved emergency medical claims while traveling outside of South Africa, including the $150 / €100 deductible on emergency out-of-hospital claims.
This benefit also covers shortfalls on the Cleveland MyClinic second opinion consultation fee</td></tr>
</table>

An overall annual limit of R168 000 applies to each person.

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YOU HAVE ADDITIONAL **HOSPITAL COVER**

IN-HOSPITAL SPECIALIST GAP COVER

When you are admitted to hospital, your specialist may charge more than the amount covered by your medical scheme. When this happens, our gap cover pays for these tariff shortfalls on your approved specialist in-hospital claims.

Your dental specialist's claims qualify for funding from this benefit where the claim was funded by your scheme's hospital benefit.

In-hospital Specialist Gap Cover gives you cover of up to 500% of the medical scheme rate on Discovery Gap Comprehensive and up to 250% on Discovery Gap Core.

		Discovery Gap Comprehensive		Discovery Gap Core	
Plan type	Medical scheme covers	In-hospital Specialist Gap Cover	Total cover for in-hospital specialist claims*	In-hospital Specialist Gap Cover	Total cover for in-hospital specialist claims*
Discovery Health Medical Scheme Executive Plan where your medical scheme covers specialist claims in-hospital up to a maximum of three times (300%) of the Scheme Rate	300%	500%	800%	250%	550%
Discovery Health Medical Scheme Classic plans where your medical scheme covers specialist claims in-hospital up to a maximum of two times (200%) the Scheme Rate	200%		700%		450%
Discovery Health Medical Scheme Essential and Coastal plans where your medical scheme covers specialist claims in-hospital up to a maximum of the Scheme Rate (100%)	100%		600%		350%

* Gaps still experienced over and above those covered by In-hospital Specialist Gap Cover are automatically covered by the Hospital Admission Benefit Extender.

The Hospital Admission Benefit Extender further extends your cover for shortfalls on approved, in-hospital specialist claims up to the rate your specialist charges, subject to your benefit entitlements.

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YOU HAVE ADDITIONAL **HOSPITAL COVER**

HOSPITAL ADMISSION BENEFIT EXTENDER

Discovery Gap Comprehensive and Core

You have up to **R15 000** extra gap cover on the Comprehensive option and up to **R7 500** extra gap cover on the Core option, which you can use for shortfalls still remaining on approved specialist claims in-hospital, over and above what is covered by your In-hospital Specialist Gap Cover.

Discovery Gap Comprehensive

On Discovery Gap Comprehensive, the following additional healthcare services are covered by the Hospital Admission Benefit Extender where your hospital admission was approved by your medical scheme:

The In-hospital Specialist Gap Cover and Hospital Admission Benefit Extender work together to provide comprehensive levels of cover for specified healthcare services

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PRIVATE WARD COVER*

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OUT-OF-HOSPITAL SPECIALIST CLAIMS**

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THIRD-TRIMESTER MATERNITY CLAIMS***

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MEDICINE PRESCRIBED ON DISCHARGE**

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OUT-OF-HOSPITAL RADIOLOGY***

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OUT-OF-HOSPITAL REHABILITATION**

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* Subject to a maximum of 5 nights a person a year and subject to hospital availability
** Only available to medical scheme plans with a Medical Savings Account
*** If your medical scheme plan does not include a Medical Savings Account, your gap cover only covers shortfalls on third trimester claims paid from the Scheme's maternity risk benefit.

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ANNUAL HOSPITAL ADMISSION BENEFIT EXTENDER

The amount of additional cover you get depends on your family structure, Discovery Vitality Health status and health plan type, and is subject to the overall annual limit of R168 000 a person.

Discovery Gap Comprehensive

Plan	Family structure	Discovery Vitality Health status				
		None/Blue	Bronze	Silver	Gold	Diamond
MSA plans*	Single	3 750	4 685	5 625	6 565	7 500
	Family	7 500	9 375	11 250	13 125	15 000
Non-MSA plans**	Single	1 875	2 345	2 815	3 280	3 750
	Family	3 750	4 685	5 625	6 565	7 500

Discovery Gap Core

	Family structure	Discovery Vitality Health status				
		None/Blue	Bronze	Silver	Gold	Diamond
	Single	1 875	2 345	2 815	3 280	3 750
	Family	3 750	4 685	5 625	6 565	7 500

* Plans with a Medical Savings Account

** Plans without a Medical Savings Account.

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ADDITIONAL **BENEFITS**

BENEFIT EXTENDERS

Oncology Benefit Extender

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Travel Benefit Extender

READ MORE

Scopes and Scans Benefit Extender

READ MORE

Cover starts after any applicable waiting periods have ended

HASSLE-FREE CLAIMS PAYMENT

- You do not need to submit a separate Discovery Gap Cover claim to us.
- By providing consent to access your claims information, we will automatically identify any potential gap cover claims, and then pay according to your Discovery Gap Cover benefits once the medical scheme claim is processed.
- You will also receive a claims statement where you will see how your gap cover policy has covered any shortfalls.

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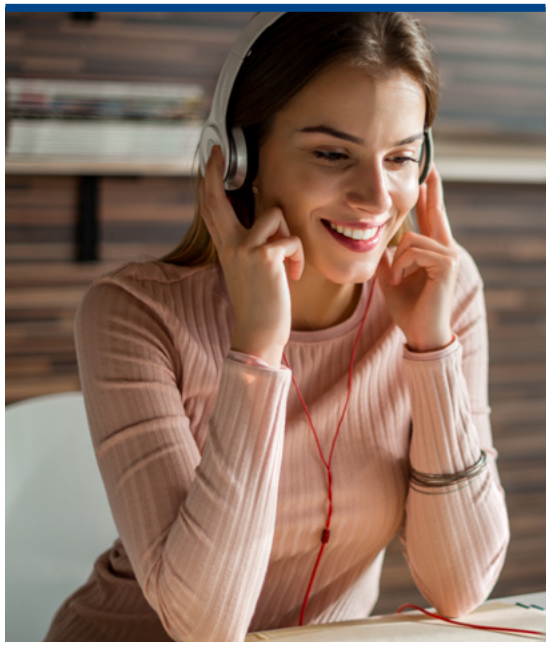
ELIGIBILITY FOR DISCOVERY GAP COVER
COMPREHENSIVE AND CORE OPTIONS

Only members of Discovery Health Medical Scheme qualify for Discovery Gap Cover. KeyCare plans are excluded. If you downgrade your health plan to a KeyCare plan, your Gap Cover policy will be cancelled. The new benefits described in this brochure are effective from 1 January 2021.



DISCOVERY GAP COVER OPTION CHANGES

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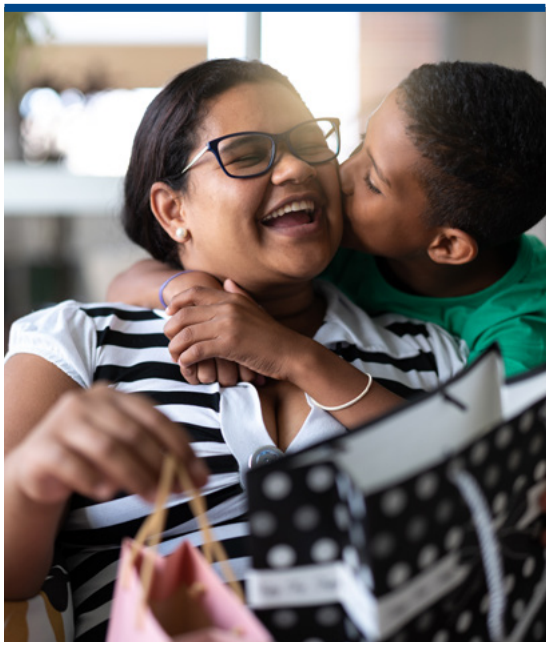

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WAITING PERIODS

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DISCOVERY SUPPLEMENTARY **ILLNESS BENEFIT**

Lump-sum payouts for severe illnesses

MEDICAL BREAKTHROUGH FUNDER

Certain severe illnesses and types of cancer are associated with extremely high treatment costs. These costs are largely driven by new, advanced technologies that can be life-saving, but also very expensive.

The Medical Breakthrough Funder increases your access to the very latest treatments and reduces the financial burden that often accompanies these illnesses. This will assist you and your family to maintain your quality of life after a life-changing event.

We provide you, your spouse or child with a tax-free lump-sum payout of up to R630 000 on diagnosis of certain types of cancers and other severe illnesses typically associated with high treatment costs.

You can use this lump-sum payout for any shortfalls in medical scheme cover that you would otherwise have to fund yourself, or use the money for other financial needs. The amount paid out depends on the medical condition or the type and stage of cancer. We group these amounts into four benefit categories.

Medical Breakthrough Funder category amounts	
Category 1	R63 000
Category 2	R157 500
Category 3	R315 000
Category 4	R630 000

In addition to and in line with increasing your access to breakthrough treatments, the Medical Breakthrough Funder will also assist with funding advanced genomic sequencing of certain cancers, to inform the optimal treatment regime.

The Medical Breakthrough Funder does not end after the first payout of a single claim. Cover will continue for unrelated conditions up until the maximum claim amount of R1 000 000 for each insured person. It is possible for you to qualify for a payout under more than one category at the same time. In such cases, the benefit amount is based on the condition that provides the highest payout.

Discovery Supplementary Illness Benefit is a life insurance policy, underwritten by Discovery Life Limited. Registration number 1966/003901/06, is a licensed insurer, and an authorised financial services and registered credit provider, NCR Reg No. NCRCP3555.

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Premium protection and home support when you need it most

COMPREHENSIVE PREMIUM PROTECTOR

The Comprehensive Premium Protector will make sure that you and your family can continue membership of your medical scheme, Vitality and Discovery Gap Cover products in the event of a qualifying severe illness, disability or death.

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HOME SUPPORT BENEFIT

The Home Support Benefit pays you a monthly amount of R11 500 for a year if you or your spouse suffer a qualifying life-changing event that results in a loss of ability to perform a certain number of Activities of Daily Living. This amount can be used as you see fit.

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ANNUAL PAYBACK

Our shared-value approach to insurance enables us to reward you for living a healthier, safer and more active life.

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- For the purposes of the Discovery Supplementary Illness Benefit policy, a pre-existing condition is defined as any injury, illness or physical defect that arose prior to the commencement or reinstatement date of the policy that the principal, spouse or child suffered from, was aware of, or received medical treatment or advice for. Any pre-existing condition is specifically excluded.
- The principal life or spouse must be younger than 60 years of age to apply for Discovery Supplementary Illness Benefit. Cover for all individuals will cease at the end of the month before they turn 65.
- Members on Discovery Health Medical Scheme KeyCare plans or their equivalent plans on other schemes do not qualify for Discovery Supplementary Illness Benefit.

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DISCOVERY GAP COMPREHENSIVE

Age at entry of the oldest member on the Scheme plan	Discovery Health Medical Scheme Executive and Classic plans		Discovery Health Medical Scheme Essential and Coastal plans	
	Single member	Family	Single member	Family
0 – 54	173	294	327	746
55 – 64	294	447	598	1 139
65+	376	621	795	1 499

DISCOVERY GAP CORE

Age at entry of the oldest member on the Scheme plan	Discovery Health Medical Scheme Executive and Classic plans		Discovery Health Medical Scheme Essential and Coastal plans	
	Single member	Family	Single member	Family
0 – 54	109	190	223	523
55 – 64	196	234	506	761
65+	229	343	758	1 215

- Your Discovery Gap Cover premium depends on the option you choose, your medical scheme plan and the age that the oldest member on your medical scheme plan will turn in the year of applying for the policy.
- Every person on your medical scheme plan must also be on your Discovery Gap Cover policy, subject to underwriting.
- If the oldest person leaves or joins the Scheme, or your family structure or plan type changes, your Discovery Gap Cover policy may be rated again.

DISCOVERY SUPPLEMENTARY ILLNESS BENEFIT

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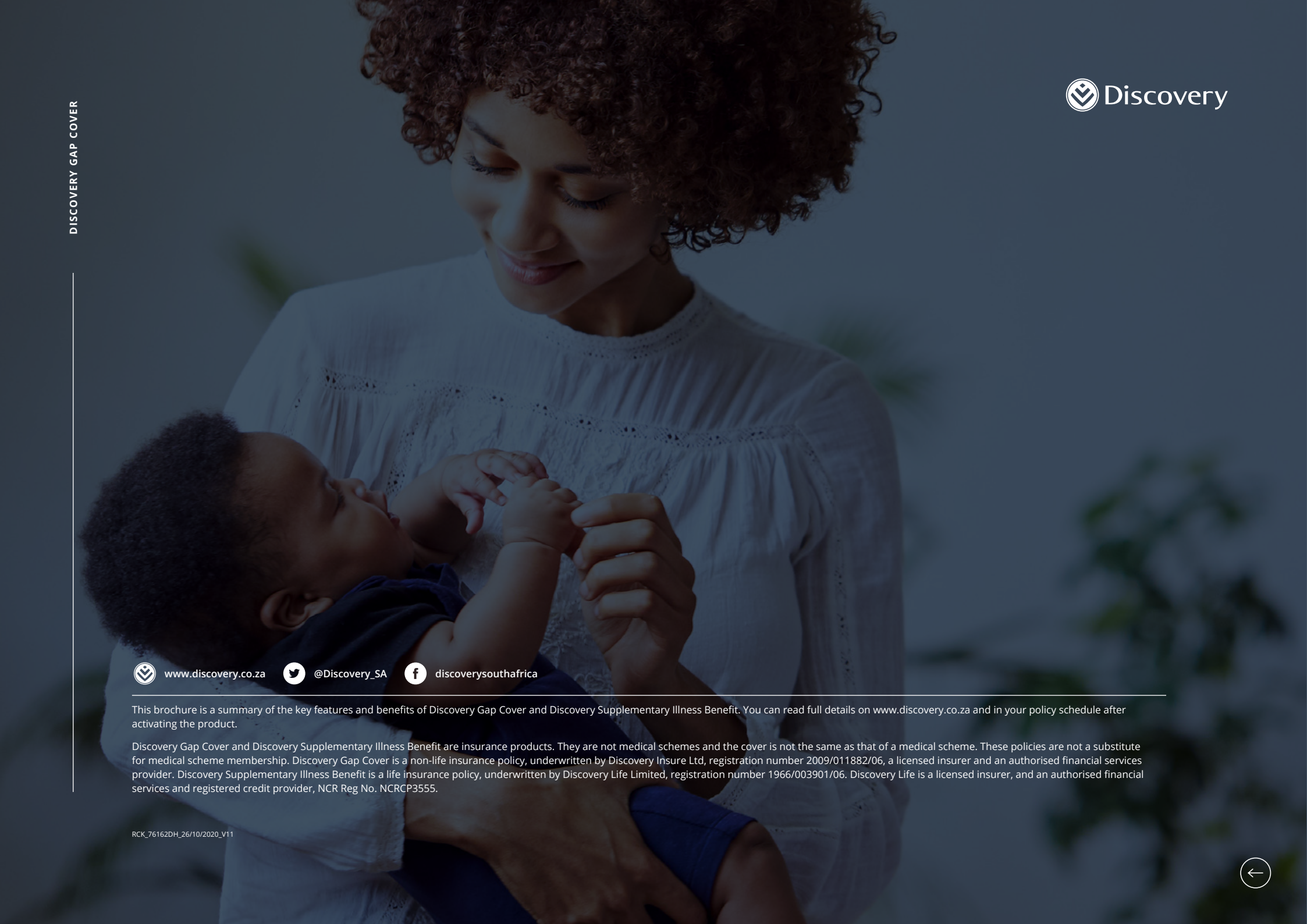

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