



Introducing **SMART SAVER**



Smarter, affordable healthcare, built to give young families certainty, flexibility and better health

The Smart Saver plans establish a new standard in affordable healthcare. The plans' innovative benefit design and affordable monthly contributions are tailored to the unique needs of young families. Members of the Smart Saver plans will have risk-funded benefits for their healthcare priorities, flexible benefits to plan for discretionary healthcare, and additional benefits for engaging with their Personal Health Pathways.

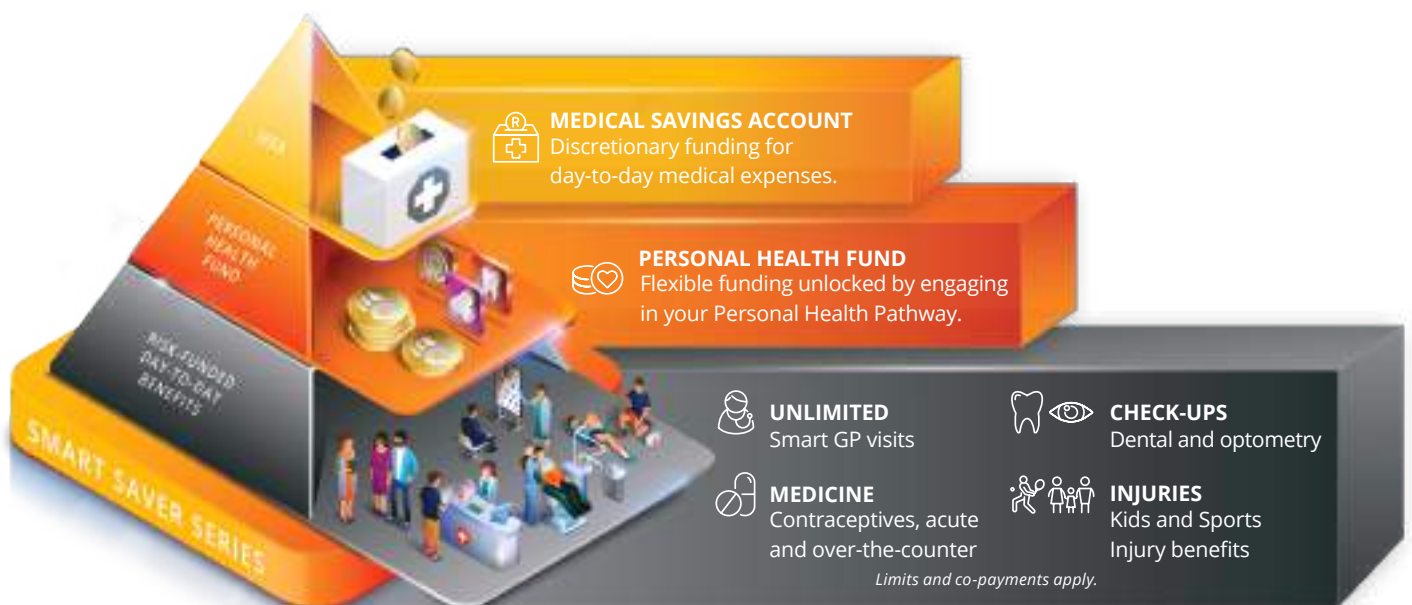
Smart Saver is subject to approval and registration by the Council for Medical Schemes.

Classic Smart Saver		
Monthly contributions		
Main Member R3,350	Adult R2,840	Child R1,400
Annual Medical Savings Account		
Main Member R2,820	Adult R2,388	Child R1,176
Personal Health Fund for engaging in Personal Health Pathways		
Per Adult Up to R2,500	Per Child Up to R1,250	Per Family Up to R10,000
New policy holders joining Discovery Health Medical Scheme can double their Personal Health Fund in the first year		

Essential Smart Saver		
Monthly contributions		
Main Member R2,750	Adult R2,350	Child R895
Annual Medical Savings Account		
Main Member R2,316	Adult R1,980	Child R756
Personal Health Fund for engaging in Personal Health Pathways		
Per Adult Up to R1,500	Per Child Up to R750	Per Family Up to R6,000
New policy holders joining Discovery Health Medical Scheme can double their Personal Health Fund in the first year		



Next generation day-to-day benefits



Key benefit offering



Day-to-day benefits

- Unlimited Smart GP consults
- Dental check-up
- Eye test
- Over-the-counter medicine
- Acute medicine
- Contraceptives
- Sports Injury Benefit including basic X-rays, specialist and allied professionals
- Kids Injury Benefit for children aged 12 and under, one visit per child to the emergency department for medical and accidental emergencies
- Medical Savings Account and a Personal Health Fund, accumulated through engaging in Personal Health Pathways, for discretionary day-to-day healthcare services

(Subject to selected plan, co-payments and limits)



Hospital cover

- Unlimited hospital cover in Smart Hospital Network
- Full cover for specialists we have an arrangement with and up to 200% for other in-hospital specialists
- Day surgery for defined conditions at a facility in the Day Surgery Network



Core benefits

- Full cover for Chronic Disease List conditions
- Comprehensive maternity cover for pre- and post-natal healthcare, including antenatal classes, scans, specialist visits and other healthcare services
- Cancer care, including access to Oncology precision medicine, at a designated service provider
- Screening and prevention benefits

