



**DISCOVERY SUPPLEMENTARY  
ILLNESS BENEFIT**



# Discovery Supplementary Illness Benefit

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



## MEDICAL BREAKTHROUGH FUNDER

Provides you with a lump-sum payout of up to R820,000 on diagnosis of qualifying illnesses associated with high-treatment costs, as well as access to advanced genomic sequencing for certain cancers.



## ANNUAL PAYBACKS

Receive up to 25% of your Discovery Supplementary Illness Benefit premiums back through the PayBack Benefit.



## HOME SUPPORT BENEFIT

Pays you R15,000 every month for a year if you or your spouse experience a qualifying life-changing event.



## COMPREHENSIVE PREMIUM PROTECTOR

Covers your medical scheme, Discovery Vitality and Discovery Gap Cover premiums for up to two years in the event of death, disability or severe illness.

# 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 the membership of your medical scheme, Vitality and Discovery Gap Cover products in the event of a qualifying severe illness, disability or death.**

Loss of income and the additional costs that accompany a life-changing event could make it difficult for you to pay your monthly expenses.

This benefit pays these contributions for up to two years after a qualifying life-changing event.

The Comprehensive Premium Protector also gives you the option to upgrade to a Classic Comprehensive Plan (if you are with the Discovery Health Medical Scheme) or an equivalent plan on your medical scheme while you receive a claim payout, subject to your medical scheme's rules. This enhances your family's protection against unforeseen health events.

This benefit will also cover a baby born to you and your spouse within nine months of the benefit payment start date. The Comprehensive Premium Protector will not cover any other new members that you add to your medical scheme while you are receiving a claim payout.

The Comprehensive Premium Protector benefit payments will be paid directly to your medical scheme.

## HOME SUPPORT BENEFIT

**The Home Support Benefit pays you a monthly amount of R15,000 for a year if you or your spouse experience 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.**

Activities of Daily Living are routine activities like eating, bathing and dressing that people usually do without needing assistance.

If there is a severe illness in your family, one of your family members may have to stop working to care for the affected person. You may also need to employ someone to help at home.

## PAYBACK BENEFIT

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

With the Discovery Supplementary Illness Benefit, you can receive an Annual PayBack of up to 25% of the total premiums paid over the calendar year. The value is based on how you manage your health and driving behaviours. It is paid to you at the beginning of each year.

Vitality Drive status	Vitality status				
	None/Blue	Bronze	Silver	Gold	Diamond
None/Blue/Bronze	0%	5%	7.5%	10%	15%
Silver	5%	10%	12.5%	15%	20%
Gold/Diamond	10%	15%	17.5%	20%	25%

### PayBack considerations

- Any claims will be deducted from the accumulated PayBack amount in that year.
- The Annual PayBack calculation will exclude payments made under the Comprehensive Premium Protector.



## Qualifying criteria



### PRE-EXISTING CONDITIONS EXCLUDED

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.



### ENTRY AND EXPIRY AGES

The principal life and spouse must be younger than 60 years of age to apply for the Discovery Supplementary Illness Benefit. Cover for all individuals will end at the end of the month before they turn 65.



### QUALIFYING DISCOVERY HEALTH MEDICAL SCHEME PLANS

Members on Discovery Health Medical Scheme KeyCare plans or the equivalent plans on their schemes do not qualify for the Discovery Supplementary Illness Benefit.



# Premiums

## DISCOVERY SUPPLEMENTARY ILLNESS BENEFIT

- From as little as R100 a month, you can get the Discovery Supplementary Illness Benefit.
- Your premium for the Discovery Supplementary Illness Benefit will depend on your age, smoker status and the number of members on your medical scheme plan.
- Your spouse's premium will depend on their age and smoker status. If your spouse is on a separate medical scheme plan, they will have to take out a separate Discovery Supplementary Illness Benefit policy.



Download the Discovery app

This brochure is a summary of the key features and benefits of the Discovery Supplementary Illness Benefit. You can read full details on [www.discovery.co.za](http://www.discovery.co.za) and in your policy schedule after activating the product.

Discovery Supplementary Illness Benefit is a life insurance policy, underwritten by Discovery Life Limited, Registration number 1966/003901/06, is a registered licensed life insurer, and an authorised financial services and registered credit provider, NCR Reg No. NCRCP3555. This is not a medical scheme, and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership. Product terms and conditions apply.