

# Discovery Health Medical Scheme

## 2022 Contributions

### January – September

Plan		Contributions (R)			Contributions to Medical Savings Account (R)			Total contributions (R)		
		Main member	Adult	Child**	Main member	Adult	Child**	Main member	Adult	Child**
Executive	Executive Plan	5,766	5,766	1,101	1,922	1,922	367	7,688	7,688	1,468
Comprehensive	Classic Comprehensive	4,732	4,475	944	1,577	1,491	314	6,309	5,966	1,258
	Classic Delta Comprehensive	4,261	4,034	849	1,420	1,344	283	5,681	5,378	1,132
	Essential Comprehensive	4,506	4,259	909	795	751	160	5,301	5,010	1,069
	Essential Delta Comprehensive	4,059	3,834	814	716	676	143	4,775	4,510	957
	Classic Smart Comprehensive	4,585	4,230	1,459	No Medical Savings Account			4,585	4,230	1,459
Priority	Classic Priority	3,031	2,390	1,213	1,010	796	404	4,041	3,186	1,617
	Essential Priority	2,952	2,322	1,180	520	409	208	3,472	2,731	1,388
Saver	Classic Saver	2,614	2,063	1,048	871	687	349	3,485	2,750	1,397
	Classic Delta Saver	2,088	1,650	839	696	550	279	2,784	2,200	1,118
	Essential Saver	2,355	1,767	944	415	311	166	2,770	2,078	1,110
	Essential Delta Saver	1,878	1,418	754	331	250	133	2,209	1,668	887
	Coastal Saver	2,211	1,663	893	552	415	223	2,763	2,078	1,116
Smart	Classic Smart	2,070	1,634	827	No Medical Savings Account			2,070	1,634	827
	Essential Smart	1,483	1,483	1,483	No Medical Savings Account			1,483	1,483	1,483

Shariah compliant arrangement available on all health plans.

	Plan	Contributions (R)			Contributions to Medical Savings Account (R)			Total contributions (R)		
		Main member	Adult	Child**	Main member	Adult	Child**	Main member	Adult	Child**
Core	Classic Core	2,594	2,046	1,038	No Medical Savings Account			2,594	2,046	1,038
	Classic Delta Core	2,076	1,637	830				2,076	1,637	830
	Essential Core	2,229	1,671	896				2,229	1,671	896
	Essential Delta Core	1,781	1,340	715				1,781	1,340	715
	Coastal Core	2,062	1,548	820				2,062	1,548	820
KeyCare	KeyCare Plus 0 – 8,550	1,279	1,279	464	No Medical Savings Account			1,279	1,279	464
	KeyCare Plus 8,551 – 13,800	1,758	1,758	495				1,758	1,758	495
	KeyCare Plus 13,801+	2,595	2,595	695				2,595	2,595	695
	KeyCare Core 0 – 8,550	1,005	1,005	260	No Medical Savings Account			1,005	1,005	260
	KeyCare Core 8,551 – 13,800	1,253	1,253	310				1,253	1,253	310
	KeyCare Core 13,801+	1,916	1,916	435				1,916	1,916	435
	KeyCare Start 0 – 9,150	968	968	583	No Medical Savings Account			968	968	583
	KeyCare Start 9,151 – 13,800	1,629	1,629	637				1,629	1,629	637
	KeyCare Start 13,801+	2,536	2,536	688				2,536	2,536	688
	KeyCare Start Regional 0 – 9,150	930	930	560	No Medical Savings Account			930	930	560
	KeyCare Start Regional 9,151 – 13,800	1,405	1,405	620				1,405	1,405	620
	KeyCare Start Regional 13,801+	2,190	2,190	670				2,190	2,190	670

Shariah compliant arrangement available on all health plans.

\* Discovery Health Medical Scheme, registration number 1125, is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. In all instances, Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on [www.discovery.co.za](http://www.discovery.co.za). When reference is made to 'we' in the context of benefits, members, payments or cover, in this brochure this is reference to Discovery Health Medical Scheme.

\*\* We count a maximum of three children when we work out the monthly contribution and annual Medical Savings Account, except when a child has been placed in the custody of a member, such as foster care, in which case every child on the membership will be counted.

# Annual Medical Savings Account

## Allocation in January

	Plan	Main member (R)	Adult (R)	Child* (R)
<b>Executive</b>	Executive Plan	23,064	23,064	4,404
<b>Comprehensive</b>	Classic Comprehensive	18,924	17,892	3,768
	Classic Delta Comprehensive	17,040	16,128	3,396
	Essential Comprehensive	9,540	9,012	1,920
	Essential Delta Comprehensive	8,592	8,112	1,716
<b>Priority</b>	Classic Priority	12,120	9,552	4,848
	Essential Priority	6,240	4,908	2,496
<b>Saver</b>	Classic Saver	10,452	8,244	4,188
	Classic Delta Saver	8,352	6,600	3,348
	Essential Saver	4,980	3,732	1,992
	Essential Delta Saver	3,972	3,000	1,596
	Coastal Saver	6,624	4,980	2,676

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If you join the medical scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.



# Annual Threshold Amounts

## ANNUAL THRESHOLD

	Main member (R)	Adult (R)	Child* (R)
Executive	28,380	28,380	5,390
Classic, Essential and Delta Comprehensive	23,420	23,420	4,470
Classic Smart Comprehensive	26,820	26,820	910
Priority	18,940	14,240	6,310

## ABOVE THRESHOLD BENEFIT LIMITS

	Main member (R)	Adult (R)	Child* (R)
Executive	Unlimited		
Comprehensive			
Priority	16,030	11,440	5,610

\* We count a maximum of three children when we work out the Annual Threshold and Above Threshold Benefit limit, except when a child has been placed in the custody of a member, such as foster care, in which case every child on the membership will be counted.

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# 2022 Contributions

## October – December

Plan		Contributions (R)			Contributions to Medical Savings Account (R)			Total contributions (R)		
		Main member	Adult	Child**	Main member	Adult	Child**	Main member	Adult	Child**
Executive	Executive plan	6,224	6,224	1,190	2,074	2,074	396	8,298	8,298	1,586
	Classic Comprehensive	5,108	4,831	1,019	1,702	1,610	339	6,810	6,441	1,358
Comprehensive	Classic Delta Comprehensive	4,600	4,354	916	1,533	1,451	305	6,133	5,805	1,221
	Essential Comprehensive	4,865	4,595	982	858	810	173	5,723	5,405	1,155
	Essential Delta Comprehensive	4,382	4,138	878	773	730	154	5,155	4,868	1,032
	Classic Smart Comprehensive	4,949	4,568	1,574	No Medical Savings Account			4,949	4,568	1,574
Priority	Classic Priority	3,272	2,580	1,309	1,090	860	436	4,362	3,440	1,745
	Essential Priority	3,187	2,505	1,273	562	442	224	3,749	2,947	1,497
Saver	Classic Saver	2,822	2,226	1,131	940	742	377	3,762	2,968	1,508
	Classic Delta Saver	2,255	1,781	905	751	593	301	3,006	2,374	1,206
	Essential Saver	2,542	1,907	1,019	448	336	179	2,990	2,243	1,198
	Essential Delta Saver	2,028	1,530	814	357	270	143	2,385	1,800	957
	Coastal Saver	2,387	1,794	964	596	448	241	2,983	2,242	1,205
Smart	Classic Smart	2,235	1,763	892	No Medical Savings Account			2,235	1,763	892
	Essential Smart	1,600	1,600	1,600	No Medical Savings Account			1,600	1,600	1,600

Shariah compliant arrangement available on all health plans.

Plan		Contributions (R)			Contributions to Medical Savings Account (R)			Total contributions (R)		
		Main member	Adult	Child**	Main member	Adult	Child**	Main member	Adult	Child**
Core	Classic Core	2,800	2,209	1,120	No Medical Savings Account			2,800	2,209	1,120
	Classic Delta Core	2,241	1,767	896				2,241	1,767	896
	Essential Core	2,406	1,804	967				2,406	1,804	967
	Essential Delta Core	1,923	1,446	771				1,923	1,446	771
	Coastal Core	2,226	1,671	885				2,226	1,671	885
KeyCare	KeyCare Plus 0 – 8,950	1,380	1,380	502	No Medical Savings Account			1,380	1,380	502
	KeyCare Plus 8,951 – 14,400	1,897	1,897	535				1,897	1,897	535
	KeyCare Plus 14,401+	2,801	2,801	750				2,801	2,801	750
	KeyCare Core 0 – 8,950	1,084	1,084	284	No Medical Savings Account			1,084	1,084	284
	KeyCare Core 8,951 – 14,400	1,352	1,352	336				1,352	1,352	336
	KeyCare Core 14,401+	2,068	2,068	470				2,068	2,068	470
	KeyCare Start 0 – 9,550	1,044	1,044	637	No Medical Savings Account			1,044	1,044	637
	KeyCare Start 9,551 – 14,400	1,758	1,758	689				1,758	1,758	689
	KeyCare Start 14,401+	2,737	2,737	744				2,737	2,737	744
	KeyCare Start Regional 0 – 9,550	930	930	560	No Medical Savings Account			930	930	560
	KeyCare Start Regional 9,551 – 14,400	1,405	1,405	620				1,405	1,405	620
	KeyCare Start Regional 14,401+	2,190	2,190	670				2,190	2,190	670

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# Annual Medical Savings Account

## Adjustment for October

	Plan	Main member (R)	Adult (R)	Child* (R)
<b>Executive</b>	Executive Plan	23,520	23,520	4,491
<b>Comprehensive</b>	Classic Comprehensive	19,299	18,249	3,843
	Classic Delta Comprehensive	17,379	16,449	3,462
	Essential Comprehensive	9,729	9,189	1,959
	Essential Delta Comprehensive	8,763	8,274	1,749
<b>Priority</b>	Classic Priority	12,360	9,744	4,944
	Essential Priority	6,366	5,007	2,544
<b>Saver</b>	Classic Saver	10,659	8,409	4,272
	Classic Delta Saver	8,517	6,729	3,414
	Essential Saver	5,079	3,807	2,031
	Essential Delta Saver	4,050	3,060	1,626
	Coastal Saver	6,756	5,079	2,730

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