Why choose Discovery Health?

**Unequalled financial security**
The Discovery Health Medical Scheme enjoys an AA+ rating for its claims paying ability from independent rating agency, Global Credit Ratings. This is the industry ceiling credit rating and is reflective of the scheme's sound financial position and the security we provide to members' benefits. The scheme has over R7 billion in reserves, giving Discovery Health members complete peace of mind that sufficient funds are available to pay their claims.

**A plan option to meet every need**
We offer you a number of different plan options to cater for all individuals’ medical needs – from our Executive Plan which offers the most extensive care and broader access to healthcare professionals to KeyCare which offers the most efficient private healthcare.

**Affordable and sustainable contributions**
The Discovery Health Plans are priced competitively to ensure long-term affordability and value for money and our annual contribution increases are consistently lower than the industry average.

**Medical cover wherever you are**
Most Discovery Health Plans provide cover for emergency medical evacuations in sub-Saharan Africa and for medical emergencies when travelling internationally. The Discovery Medicopters, supported by ground staff, provide medical support and air evacuation in extreme critical cases. The emergency helicopters operate from Johannesburg, Cape Town and Durban.

**Access to advanced medicine and technology**
Members on Discovery Health's Executive and Comprehensive Plans have additional cover for innovative medical technologies and expensive medicines through the Specialised Medicine and Technology Benefit. You also have access to the Overseas Treatment Benefit, where you may seek evidence-based treatment not available in South Africa at a registered healthcare professional. Discovery Health members have some of the richest cancer benefits of any medical scheme in South Africa.

**Control over your day-to-day medical spending**
The Medical Savings Account empowers you to make informed choices about how much you spend on your day-to-day healthcare. Any unused funds get carried over to the next year – unlike traditional plans where unused cover is lost.

**Access to the healthcare you need**
The Screening and Prevention Benefit covers a range of preventive healthcare services to keep you healthy. The Trauma Recovery Extender Benefit covers out-of-hospital claims for a defined list of traumatic events.

We further extend your day-to-day cover if your Medical Savings Account runs out through the Insured Network Benefit, which covers GP consultation fees at a Discovery Health network GP. On the Executive, Comprehensive or Priority Plans we cover pathology tests requested on our pathology form.

**Full cover choice for hospitalisation, specialists in hospital, chronic medicine and GP consultations**
Discovery Health’s scale and size has allowed us to enter into agreements with specialists and GPs to ensure certainty of cover and higher levels of reimbursement for healthcare professionals who we pay in full.

We also offer full cover for approved medicines for a defined list of chronic conditions on all of our plans.

**Access to Vitality**
As a Discovery Health member, you can get healthier when you join Vitality, Discovery’s science-based programme with a personalised approach to your wellness.
Why choose Discovery Health?

**AA+**
- Unequalled financial security

- A plan option to meet every need

**Affordable and sustainable contributions**

- Medical cover wherever you are

- Access to advanced medicine and technology

**Control over your day-to-day medical spending**

- Access to the healthcare you need

- Full cover choice for hospitalisation, specialists in hospital, chronic medicine and GP consultations

- Access to Vitality