

The KeyCare Series

The KeyCare Series offers you affordable cover in a KeyCare network of hospitals with no overall limit. You also have access to the following:

- Cover for 27 chronic conditions through the Chronic Illness Benefit
- Emergency cover when you need it most with Discovery 911
- Day-to-day cover in our primary care network on the KeyCare Plus Plan.

How we cover you

When you need to go to hospital

- Call us on 0860 99 88 77 to get authorisation for your admission to hospital
- If it is an emergency go straight to hospital but call us or get someone else to call us within 12 hours
- We cover you in full if you see a specialist who takes part in our KeyCare direct payment arrangement
- We cover other specialists to a maximum of the Discovery Health Rate.
- You have no overall limit on approved hospital admissions. Some health services are limited:

Healthcare service	Your benefit
Mental health benefit	21 days
Alcohol and drug rehabilitation	21 days
Terminal care benefit	R13 900 for each person
Investigative scopes	Only covered as part of an approved hospital event

Network of hospitals

To give you the most affordable hospital cover, we have set up a network of hospitals on the KeyCare Series. You need to use one of these hospitals when you go to hospital for planned procedures. If you do not use a network hospital, you will have to pay for the hospital admission. This does not apply in an emergency as you can go to any hospital in an emergency.

When you need chronic medicine

You have cover for 27 chronic conditions according to the Discovery Health KeyCare medicine list. On KeyCare Plus, your chosen KeyCare GP must prescribe the medicine.

We pay for the following day-to-day claims (on KeyCare Plus only):

KeyCare Plus	
Day-to-day cover	Day-to-day cover at a network of GPs, dentists and optometrists as well as cover for selected medicine, blood tests and x-rays if requested by your chosen GP. You must choose a GP in the KeyCare GP network.
Casualty	You can visit a casualty unit at some hospitals in the KeyCare network of hospitals. You pay the first R165 of the consultation and you must authorise your visit with us.
Specialists*	We cover consultations at certain specialists in a KeyCare network hospital up to R1 200 per person per year.
Antenatal benefits*	<ul style="list-style-type: none"> • Two visits to the gynaecologist when pregnant. Your selected GP must refer you. • One routine scan by your gynaecologist (between 10 and 20 weeks of pregnancy). • Selected antenatal blood tests if requested by your gynaecologist.
Trauma Recovery Benefit	We will cover out-of-hospital claims for your recovery after certain traumatic events.
Screening Benefit	If you go for certain preventive screening tests, we will cover the claim.
Investigative scopes	Subject to the Specialist Benefit.
MRI and CT scans	There is no benefit except for Prescribed Minimum Benefits.

*These benefits are available on the KeyCare Core plan.

Please note:
Discovery Health does not cover certain health services. The KeyCare Plans have additional exclusions. You can find a full list of these exclusions and more information on your cover on www.discovery.co.za.

What you will pay

	Earnings less than R6 800 per month		Earnings more than R6 800 per month	
	KeyCare Core	KeyCare Plus	KeyCare Core	KeyCare Plus
Main member	R 397	R 564	R 614	R 831
Adult	R 397	R 543	R 614	R 802
Child*	R 100	R 167	R 138	R 248

*** We count a maximum of three children when we work out your contributions.