



Life insurance that
rewards healthy living

Additional Benefits
for your Life Plan





Discovery Life's range of additional benefits

Ensure that you and your family receive comprehensive lifestyle protection if you die, become disabled or severely ill.

Supplementary Gap Cover

Discovery's Supplementary Gap Cover provides protection against expenses relating to defined conditions and illnesses associated with high treatment costs. The Supplementary Gap Cover can be purchased as a standalone product or together with Discovery Gap Cover if you are a member of a qualifying health plan from a medical scheme administered by Discovery Health.

Discovery's Supplementary Gap Cover – protecting your family's lifestyle against high medical costs and the impact of life-changing events

The increased incidence of severe illnesses has led to a substantial investment in medical technology, with new treatments becoming available almost every year. While you may have existing medical scheme cover, the costs of breakthrough treatments and high co-payments can leave you and your family unprotected. The Discovery Supplementary Gap Cover provides payments and a premium protector for qualifying conditions to ensure that you and your family have sufficient protection for defined conditions associated with these high-cost breakthrough treatments.

The Supplementary Gap Cover offers a range of unique benefits to ensure you are comprehensively protected

- Medical Breakthrough Funder
- Comprehensive Premium Protector
- Home Support Benefit
- Annual PayBack.

Medical Breakthrough
Funder

The Medical Breakthrough Funder pays out a tax-free lump sum of up to R500 000 on diagnosis of specified cancers and other illnesses that are typically associated with high treatment costs. You can receive cover for future unrelated conditions, subject to an overall payment of R1 million per life assured.

You can also receive access to additional funding for advanced genomic sequencing of certain cancers to inform the optimal treatment regime.

Comprehensive
Premium Protector

If you suffer a qualifying disability or severe illness event, or upon your death, the Comprehensive Premium Protector will cover your qualifying health plan, Vitality, Discovery Gap Cover and Supplementary Gap Cover contributions that you paid at the time of the life-changing event for a period of two years. This payment will also cover the contributions for the remaining lives on your health plan. You have the option to upgrade your medical scheme plan to a Classic Comprehensive Plan level while the Comprehensive Premium Protector benefit is in payment, subject to the normal medical scheme rules.

Home Support
Benefit

The Home Support Benefit provides you with a monthly amount of R10 000 for up to 12 months if you or your spouse suffer a qualifying life-changing event.

Annual PayBack

By being a member of Vitality and Vitalitydrive, you can receive an annual PayBack of up to 25% of the total premiums you paid over the calendar year, based on your Vitality and Vitalitydrive status. This is paid to you at the end of each year.

The Health Plan Protector

As a member of a qualifying health plan from a medical scheme administered by Discovery Health, the Health Plan Protector will cover your family's health plan contributions, if you die, become disabled or suffer a severe illness. It also provides a tangible reward if you manage your health, by returning unused medical scheme risk contributions.

The Health Plan Protector – ensuring your family's healthcare costs are taken care of

The Health Plan Protector will cover your family's monthly health plan contributions for a period of five or 10 years upon a valid claim. The benefit amount will increase each year in line with the medical scheme contribution increases, up to a maximum of 20% per year.

You may choose to cover yourself for death, disability and severe illness, or disability and severe illness, or death only. You also have the option to cover both yourself and your spouse.

Every year we will calculate your unused health risk contributions by considering your medical scheme risk contributions and medical scheme risk claims over the previous year. These savings will be accumulated and a portion will be paid back to you, through either the Health Dividends or the Health Fund mechanism – depending on which option you choose.

Health Dividends

Allows you to receive up to 20% of your unused health risk contributions back every year, depending on your Vitality status, the number of years you have been a member of Discovery Vitality and whether you have a Discovery Card.

The Health Fund

Each year, your unused health risk contributions will be transferred into the Health Fund. Every five years, you can get up to 30% of your Health Fund back through the PayBack benefit, depending on your Vitality status.

When you turn 65 or experience a life-changing event, we will pay you the balance of your Health Fund.

The Health Plan Protector gives you peace of mind, knowing your family's healthcare needs are taken care of if you are no longer able to provide for them, while giving you access to additional financial rewards.

The Medical Premium Waiver

The Medical Premium Waiver was developed specifically to secure your family's healthcare needs. If you die, become disabled or suffer a severe illness, your family's Discovery Health Medical Scheme contributions will be taken care of.

The Medical Premium Waiver – protecting your family's healthcare needs

On your death, or if you suffer a qualifying disability or severe illness, the Medical Premium Waiver will cover your health plan contributions for a period of five or 10 years – depending on the option you choose.

These payments will cover the contributions for the remaining lives on your health plan and will increase in line with the medical scheme contribution increase up to a maximum of 20% each year.

The Medical Premium Waiver is simple and cost-effective, and provides invaluable peace of mind for you and your family.

The Global Health Protector


The Global Health Protector ensures that you and your family are covered for a number of medical procedures that either cannot be performed in South Africa, or have a greater success rate if performed in the United States of America (USA).

The Global Health Protector – offering you global medical care

The Global Health Protector will cover the cost of medically necessary healthcare procedures and medication in the USA. It will also cover the costs of transporting you and, if necessary, a family member, organ donor, nurse or doctor to the medical facility.

We've partnered with an extensive network of leading hospitals and centres of excellence in the USA to ensure that the full procedure, including surgical and medical treatments and organ transplants, will be covered. An overall lifetime limit of \$1 million per insured family member applies.

Give your family access to the most advanced international healthcare procedures with the Global Health Protector.



This brochure is a summary of the additional benefits offered by Discovery Life to cover your medical expenses. The range of additional benefits offers you comprehensive cover to supplement your existing cover. This is not a medical scheme and the cover is not equivalent to that of a medical scheme. These policies are not a substitute for medical scheme membership.

Speak to your financial adviser about the full range of Discovery Life products. For more information refer to the Discovery Life Plan Guide or visit www.discovery.co.za



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Speak to your financial adviser about the range of Discovery Life products to suit your individual, personal or business needs. Discovery Supplementary Gap Cover is a long-term insurance policy, underwritten by Discovery Life Ltd, a registered long-term insurer, registration number 1966/003901/06, administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider.

Discovery Life is an authorised financial services provider. Registration number 1966/003901/06.