

GUIDE TO CHANGING YOUR HEALTH PLAN

DISCOVERY HEALTH MEDICAL SCHEME
2024





Overview

The Scheme Rules allow for certain plan movements at any time during the year. Moving to a lower plan may result in an amount owing to the Scheme if you've spent more of your Medical Savings Account (MSA) than you've paid for, where applicable. Moving to a higher plan during the year is not allowed, however, there are exceptional circumstances where these requests may be considered. You can refer to the guide "Upgrading your health plan during the year" for more information, it is available on www.discovery.co.za under Medical aid > Manage your health plan > Find important documents and certificates.

PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Executive	All plans	None	No exceptions
Classic Comprehensive	All plans except Executive	Executive Plan	No exceptions
Classic Smart Comprehensive	Classic Delta Saver Essential Delta Saver Classic Smart Essential Smart Essential Dynamic Smart Classic Delta Core Essential Delta Core KeyCare Start KeyCare Start Regional KeyCare Core	Executive Plan Classic Comprehensive Classic Priority Essential Priority Essential Saver Classic Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus	Only if you move more than 50km from any Smart network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Classic Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus
Classic Priority	Essential Priority Essential Smart Essential Dynamic Smart KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core	Executive Classic Comprehensive Classic Smart Comprehensive Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core	Only if you are not planning to have a procedure that attracts an upfront payment: Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Essential Priority	Essential Smart Essential Dynamic Smart KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core	Executive Classic Comprehensive Classic Smart Comprehensive Classic Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core	Only if you are not planning to have a procedure that attracts an upfront payment: Essential Saver Essential Delta Saver Coastal Saver Essential Core Essential Delta Core Coastal Core
Classic Saver	Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Essential Smart Essential Dynamic Smart Classic Core Classic Delta Core Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core	Executive Classic Comprehensive Essential Delta Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority	No exceptions



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Classic Delta Saver	Essential Delta Saver Classic Smart Essential Smart Essential Dynamic Smart Classic Delta Core Essential Delta Core KeyCare Start KeyCare Start Regional	Executive Classic Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus KeyCare Core	Only if you move more than 50km from any Delta network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Classic Saver Coastal Saver Essential Saver Classic Core Coastal Core Essential Core KeyCare Plus KeyCare Core
Essential Saver	Essential Delta Saver Coastal Saver Essential Smart Essential Dynamic Smart Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core	Executive Classic Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Classic Smart Classic Core Classic Delta Core	No exceptions



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Essential Delta Saver	Essential Smart	Executive Plan	Only if you move more than 50km from any Delta network hospital.
	Essential Dynamic Smart	Classic Comprehensive	
	Essential Delta Core	Classic Smart Comprehensive	Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to:
	KeyCare Start	Classic Priority	Essential Saver
	KeyCare Start Regional	Essential Priority	Coastal Saver
		Classic Saver	Coastal Core
		Classic Delta Saver	Essential Core
		Essential Saver	KeyCare Plus
		Coastal Saver	KeyCare Core
		Classic Smart	
		Classic Core	
		Classic Delta Core	
		Essential Core	
		Coastal Core	
	KeyCare Plus		
	KeyCare Core		
Coastal Saver	Classic Delta Saver	Executive	Only if you move inland from a Coastal region. Proof of residence is needed. This needs to be done within three months of the relocation date before we allow the change to:
	Essential Delta Saver	Classic Comprehensive	
	Essential Smart	Classic Smart Comprehensive	Classic Saver
	Essential Dynamic Smart	Classic Priority	Essential Saver
	Classic Delta Core	Essential Priority	Classic Smart
	Coastal Core	Classic Saver	Classic Core
	Essential Delta Core	Essential Saver	Essential Core
	KeyCare Plus	Classic Smart	
	KeyCare Start	Classic Core	
	KeyCare Start Regional	Essential Core	
	KeyCare Core		



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Classic Smart	Essential Smart	Executive Plan	Only if you move more than 50km from any Smart network hospital.
	Essential Dynamic Smart	Classic Comprehensive	
	Classic Delta Core	Classic Smart Comprehensive	Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to:
	Essential Delta Core	Classic Priority	Classic Saver
	KeyCare Start	Essential Priority	Classic Delta Saver
	KeyCare Start Regional	Essential Saver	Essential Saver
	KeyCare Core	Classic Saver	Essential Delta Saver
		Coastal Saver	Coastal Saver
		Essential Delta Saver	Classic Core
		Classic Delta Saver	Classic Delta Core
		Classic Core	Coastal Core
		Essential Core	Essential Core
		Coastal Core	Essential Delta Core
		KeyCare Plus	KeyCare Plus
Essential Smart	Essential Dynamic Smart	Executive Plan	A move to the Classic Smart Plan is allowed provided it is done within 90 days of registration of a newborn baby.
	KeyCare Start	Classic Comprehensive	Only if you move more than 50km from any Smart network hospital.
	KeyCare Start Regional	Classic Smart Comprehensive	
		Classic Priority	Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to:
		Essential Priority	Essential Saver
		Essential Saver	Essential Saver
		Classic Saver	Essential Delta Saver
		Coastal Saver	Coastal Saver
		Essential Delta Saver	Coastal Core
		Classic Delta Saver	Essential Core
		Classic Smart	Essential Delta Core
		Classic Core	KeyCare Plus
		Classic Delta Core	KeyCare Core
		Essential Core	
	Essential Delta Core		
	Coastal Core		
	KeyCare Plus		
	KeyCare Core		



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Essential Dynamic Smart	KeyCare Start KeyCare Start Regional	All plans except KeyCare Start and KeyCare Start Regional	<p>A move to the Classic Smart Plan is allowed provided it is done within 90 days of registration of a newborn baby.</p> <p>Only if you move more than 50km from any Smart network hospital.</p> <p>Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to:</p> <ul style="list-style-type: none"> Essential Saver Essential Delta Saver Coastal Saver Coastal Core Essential Core Essential Delta Core KeyCare Plus KeyCare Core
Classic Core	Essential Smart Essential Dynamic Smart Classic Delta Core Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core	Executive Classic Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart	No exceptions



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Classic Delta Core	Essential Smart Essential Dynamic Smart Essential Delta Core KeyCare Start KeyCare Start Regional	Executive Plan Classic Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Essential Core Coastal Core KeyCare Plus KeyCare Core	Only if you move more than 50km from any Delta network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Classic Core Essential Core Coastal Core KeyCare Plus KeyCare Core
Essential Core	Essential Smart Essential Dynamic Smart Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core	Executive Classic Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Classic Core Classic Delta Core	No exceptions



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Essential Delta Core	Essential Smart	Executive	Only if you move more than 50km from any Delta network hospital.
	Essential Dynamic Smart	Classic Comprehensive	
	KeyCare Start	Classic Smart Comprehensive	Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Core Coastal Core KeyCare Plus KeyCare Core
	KeyCare Start Regional	Classic Priority	
		Essential Priority	
		Classic Saver	
		Classic Delta Saver	
		Essential Saver	
		Essential Delta Saver	
		Coastal Saver	
		Classic Smart	
		Classic Core	
		Classic Delta Core	
		Essential Core	
	Coastal Core		
	KeyCare Plus		
Coastal Core	Essential Smart	Executive	Only if you move inland from a Coastal region. Proof of residence is needed. This needs to be done within three months of the relocation date before we allow the change to:
	Essential Dynamic Smart	Classic Comprehensive	
	Classic Delta Core	Classic Smart Comprehensive	Classic Core
	Essential Core	Classic Priority	
	Essential Delta Core	Essential Priority	
	KeyCare Plus	Classic Delta Saver	
	KeyCare Start	Classic Saver	
	KeyCare Start Regional	Essential Saver	
	KeyCare Core	Essential Delta Saver	
		Coastal Saver	
		Classic Smart	
	Classic Core		



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
KeyCare Plus	Essential Smart Essential Dynamic Smart KeyCare Core KeyCare Start KeyCare Start Regional	Executive Classic Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Essential Delta Saver Coastal Saver Classic Smart Coastal Core Classic Core Classic Delta Core Essential Core Essential Delta Core	Only if you move more than 50km from your nearest KeyCare hospital or KeyCare GP. Proof of residence needed. Notify us within three months of the relocation date before we allow the change to: Essential Saver Essential Delta Saver Coastal Saver Essential Core Essential Delta Core Coastal Core
KeyCare Start	KeyCare Start Regional	All plans except KeyCare Start Regional	Only if you move more than 50km from your nearest KeyCare Start network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Smart Essential Dynamic Smart Essential Core Essential Delta Core Coastal Core KeyCare Core KeyCare Plus



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
KeyCare Start Regional	No plans	All plans	Only if you move more than 50km from your nearest KeyCare Start Regional network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Smart Essential Dynamic Smart Essential Core Essential Delta Core Coastal Core KeyCare Core KeyCare Plus KeyCare Start
KeyCare Core	KeyCare Start KeyCare Start Regional	All plans except KeyCare Start and KeyCare Start Regional	Only if you move more than 50km from your nearest KeyCare network hospital. Proof of residence is needed. Notify us within three months of the relocation date before we allow the change to: Essential Core Essential Delta Core Coastal Core



Working to care for and protect you

Our goal is to provide support for you in the times when you need it most.

How to contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to www.discovery.co.za to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

What to do if you have a complaint

01 | TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

02 | TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

03 | TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the [website](#).

04 | TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | complaints@medicalschemes.co.za | 0861 123 267 | www.medicalschemes.co.za.

Your privacy is important to us

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement. You can view our latest version on www.discovery.co.za > Medical aid > About Discovery Health Medical Scheme.