

KEYCARE PLUS CASUALTY BENEFIT

DISCOVERY HEALTH MEDICAL SCHEME
2026





Overview

If you're on the KeyCare Plus plan, you have access to one casualty visit benefit designed to give you fast and supportive care when you need urgent help, even if it's not a medical emergency.

This benefit does not apply to KeyCare Core, KeyCare Start, or KeyCare Start Regional plans unless you have a medical emergency.

About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms.

TERMINOLOGY	DESCRIPTION
Discovery Health Rate (DHR)	This is the rate that we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant healthcare services.
Emergency medical condition	<p>An emergency medical condition may be referred to, simply, as an emergency. It is the sudden and, at the time, unexpected onset of a health condition that requires immediate medical and surgical treatment. Failure to give this medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or it would place the person's life in serious jeopardy.</p> <p>An emergency does not necessarily need you to be admitted to a hospital and you may be treated in casualty only. We may ask you for more information to confirm the emergency</p>
Find a healthcare provider	'Find a healthcare provider' is a medical provider search tool that is available on the Discovery Health app and website.
Prescribed Minimum Benefits (PMB)	<p>In terms of the Medical Schemes Act 131 of 1998 and its Regulations, all medical schemes have to cover the cost related to the diagnosis, treatment and care of:</p> <ul style="list-style-type: none"> • An emergency medical condition • A defined list of 271 diagnoses • A defined list of 27 chronic conditions. <p>The Council for Medical Schemes has set the following rules for how to access Prescribed Minimum Benefits:</p> <ul style="list-style-type: none"> • Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions. • The treatment that you need must be provided for in the defined benefits. • You must use designated service providers in our network. This does not apply in emergencies. Where appropriate and in line with the rules of the Scheme, you may be transferred to a hospital or other service providers in our network, once your condition has stabilised. If you do not use a designated service provider, we will pay up to 80% of the Discovery Health Rate. You will be responsible for the difference between what we pay and the actual cost of your treatment. <p>If your treatment doesn't meet the above criteria, we will pay according to your plan benefits</p>

How you are covered from the KeyCare Plus Casualty Benefit

As a KeyCare Plus member, you have cover for one casualty visit per year for each person on your plan at a casualty unit within the KeyCare Hospital Network. To ensure your visit is covered, the casualty unit must contact the Scheme for authorisation. This allows us to process your claim correctly and give you the peace of mind that comes with knowing your care is supported.



Here is how payment works:

- You pay a co-payment of R520 upfront directly to the casualty unit for the visit.
- We'll cover the remaining account from your Hospital Benefit, up to 100% of the Discovery Health Rate (DHR).
- One visit is covered per person, per year.

Authorisation is required before or during your visit to ensure we cover the cost.

If you need to be admitted to hospital

If your condition requires hospital admission after your casualty visit, your care will continue without interruption. However, a separate hospital authorisation must still be obtained.

If a specialist treats you during your casualty visit and you are not admitted into hospital, we'll cover that consultation or treatment from your available funds in the Specialist Benefit, subject to the annual limit depending on your plan type. You have cover up to R5,750 per person per year on KeyCare Plus and KeyCare Core, and up to two visits up to R2,850 per person per year on KeyCare Start and KeyCare Start Regional per person per year.

What's covered under the Casualty Benefit?

This benefit includes:

- One GP consultation covered at the Discovery Health Rate
- Basic blood tests and X-rays, where needed
- Any materials used during treatment (like bandages or injections)
- Specialist fees, covered from your Specialist Benefit

Not on KeyCare Plus?

If you're on a KeyCare Start or KeyCare Start Regional plan:

You have cover in a casualty unit only if it's an emergency.

For non-emergency needs, please visit your nominated KeyCare Start GP or a network GP offering after-hours care within your regional network.

If you're on KeyCare Core, you only have casualty cover for emergencies.

You can refer to the website at www.discovery.co.za to find out more about how you are covered during an emergency event, or you can refer to your health plan guide under Medical Aid > Find documents and certificates.

How to find a KeyCare network hospital

Use the Find a healthcare provider tool on www.discovery.co.za under Medical Aid > Find a doctor or click on Find a healthcare provider using your Discovery Health app to find a hospital in the network in your area that offers full cover.



How to contact us

	Members can call us on 0860 99 88 77 Health partners can call us on 0860 44 55 66
	Go to www.discovery.co.za to get help from our chatbot, Ask Discovery.
	You can ask us a question by just saving the number 0860 75 67 56 on your phone and typing 'Hi' to start chatting with us 24/7.
	You can send us a letter to PO Box 784262, Sandton, 2146
	You can visit our offices at 1 Discovery Place, Sandton, 2196

We welcome any feedback about our service

We would love to hear if there's anything we can improve on or if we have exceeded your expectations. Your feedback helps us serve you better. To give us feedback, you can complete our short *Complaints and compliments form* on the right side of the [Complaints, compliments or disputes page](#) under **Contact us**.

What to do if you have a complaint

1. To take your query further

If you have already contacted Discovery Health Medical Scheme and feel that your query has not been resolved, you can take the next step. Please complete our short online *Complaints and compliments form*. It's on the right side of the [Complaints, compliments and disputes page](#) under section 1, Contact us.

2. To contact the principal officer

If you are still not satisfied with the outcome after following the process in Step 1, you can escalate your complaint to the principal officer of Discovery Health Medical Scheme by choosing one of these options:

- Complete our short online *Contact the principal officer form*. You'll find it on the right side of the [Complaints, compliments and disputes page](#) under section 2, Contact us.
- Send an email to principalofficer@discovery.co.za.

3. To lodge a dispute

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

4. To contact the Council for Medical Schemes

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You can contact the Council directly at any stage of the complaints process, but we encourage you to follow the steps above before doing so.

The contact details are:

	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 12 32 67
	www.medicalschemes.co.za

Your privacy matters to us

We take your privacy seriously. We're committed to protecting your personal information and keeping it safe and confidential. You can read our full privacy statement anytime at www.discovery.co.za > **MEDICAL AID** > **About Discovery Health Medical Scheme**.