

GUIDE TO CHANGING YOUR HEALTH PLAN

DISCOVERY HEALTH MEDICAL SCHEME
2026





Overview

The Scheme Rules and Scheme Underwriting Policies and Protocols allow for certain plan movements at any time during the year. The table below sets out the plan movements that are either allowed or not allowed 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. There are also exceptional circumstances where plan movements typically not allowed 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	<ul style="list-style-type: none"> Classic Delta Saver Essential Delta Saver Classic Smart Saver Essential Smart Saver Classic Smart Essential Smart Essential Dynamic Smart Active Smart Classic Delta Core Essential Delta Core KeyCare Start KeyCare Start Regional KeyCare Core 	<ul style="list-style-type: none"> Executive Plan Classic Comprehensive Classic Priority Essential Priority Essential Saver Classic Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus 	<p>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:</p> <ul style="list-style-type: none"> Classic Comprehensive Classic Priority Essential Priority Classic Saver Essential Saver Coastal Saver Classic Core Essential Core Coastal Core KeyCare Plus



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Classic Priority	<ul style="list-style-type: none"> • Essential Priority • Essential Smart Saver • Essential Smart • Essential Dynamic Smart • Active Smart • KeyCare Plus • KeyCare Start • KeyCare Start Regional • KeyCare Core 	<ul style="list-style-type: none"> • Executive • Classic Comprehensive • Classic Smart Comprehensive • Classic Saver • Classic Delta Saver • Essential Saver • Essential Delta Saver • Coastal Saver • Classic Smart Saver • Classic Smart • Classic Core • Classic Delta Core • Essential Core • Essential Delta Core • Coastal Core 	<p>Only if you are not planning to have a procedure that attracts an upfront payment:</p> <ul style="list-style-type: none"> • Classic Saver • Classic Delta Saver • Essential Saver • Essential Delta Saver • Coastal Saver • Classic Smart Saver • Classic Smart • Classic Core • Classic Delta Core • Essential Core • Essential Delta Core • Coastal Core
Essential Priority	<ul style="list-style-type: none"> • Essential Smart • Essential Dynamic Smart • Active Smart • KeyCare Plus • KeyCare Start • KeyCare Start Regional • KeyCare Core 	<ul style="list-style-type: none"> • Executive • Classic Comprehensive • Classic Smart Comprehensive • Classic Priority • Classic Saver • Classic Delta Saver • Essential Saver • Essential Delta Saver • Coastal Saver • Classic Smart Saver • Essential Smart Saver • Classic Smart • Classic Core • Classic Delta Core • Essential Core • Essential Delta Core • Coastal Core 	<p>Only if you are not planning to have a procedure that attracts an upfront payment:</p> <ul style="list-style-type: none"> • Essential Saver • Essential Delta Saver • Coastal Saver • Essential Smart Saver • Essential Core • Essential Delta Core • Coastal Core



PLAN	PLAN MOVEMENTS THAT ARE ALLOWED	PLAN MOVEMENTS THAT ARE NOT ALLOWED	EXCEPTIONS
Classic Saver	<ul style="list-style-type: none"> • Classic Delta Saver • Essential Saver • Essential Delta Saver • Coastal Saver • Classic Smart Saver • Essential Smart Saver • Classic Smart • Essential Smart • Essential Dynamic Smart • Active Smart • Classic Core • Classic Delta Core • Essential Core • Essential Delta Core • Coastal Core • KeyCare Plus • KeyCare Start • KeyCare Start Regional • KeyCare Core 	<ul style="list-style-type: none"> • Executive • Classic Comprehensive • Classic Smart Comprehensive • Classic Priority • Essential Priority 	No exceptions
Classic Delta Saver	<ul style="list-style-type: none"> • Essential Delta Saver • Classic Smart Saver • Essential Smart Saver • Classic Smart • Essential Smart • Essential Dynamic Smart • Active Smart • Classic Delta Core • Essential Delta Core • KeyCare Start • KeyCare Start Regional 	<ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Classic Saver • Coastal Saver • Essential Saver • Classic Core • Coastal Core • Essential Core • KeyCare Plus • KeyCare Core



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Essential Saver	<ul style="list-style-type: none"> Essential Delta Saver Coastal Saver Essential Smart Saver Essential Smart Essential Dynamic Smart Active Smart Essential Core Essential Delta Core Coastal Core KeyCare Plus KeyCare Start KeyCare Start Regional KeyCare Core 	<ul style="list-style-type: none"> Executive Classic Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Classic Smart Saver Classic Smart Classic Core Classic Delta Core 	No exceptions
Essential Delta Saver	<ul style="list-style-type: none"> Essential Smart Saver Essential Smart Essential Dynamic Smart Active Smart Essential Delta Core KeyCare Start KeyCare Start Regional 	<ul style="list-style-type: none"> Executive Plan Classic Comprehensive Classic Smart Comprehensive Classic Priority Essential Priority Classic Saver Classic Delta Saver Essential Saver Coastal Saver Classic Smart Saver Classic Smart Classic Core Classic Delta Core Essential Core Coastal Core KeyCare Plus KeyCare Core 	<p>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:</p> <ul style="list-style-type: none"> Essential Saver Coastal Saver Coastal Core Essential Core KeyCare Plus KeyCare Core



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Coastal Saver	<ul style="list-style-type: none"> • Classic Delta Saver • Essential Delta Saver • Essential Smart Saver • Essential Smart • Essential Dynamic Smart • Active Smart • Classic Delta Core • Coastal Core • Essential Delta Core • KeyCare Plus • KeyCare Start • KeyCare Start Regional • KeyCare Core 	<ul style="list-style-type: none"> • Executive • Classic Comprehensive • Classic Smart Comprehensive • Classic Priority • Essential Priority • Classic Saver • Essential Saver • Classic Smart Saver • Classic Smart • Classic Core • Essential Core 	<p>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:</p> <ul style="list-style-type: none"> • Classic Saver • Essential Saver • Classic Smart Saver • Classic Smart • Classic Core • Essential Core
Classic Smart Saver	<ul style="list-style-type: none"> • Essential Smart Saver • Classic Smart • Essential Smart • Essential Dynamic Smart • Active Smart • Classic Delta Core • Essential Delta Core • KeyCare Start • KeyCare Start Regional • KeyCare Core 	<ul style="list-style-type: none"> • Executive Plan • Classic Comprehensive • Classic Smart Comprehensive • Classic Priority • Essential Priority • Essential Saver • Classic Saver • Coastal Saver • Essential Delta Saver • Classic Delta Saver • Classic Core • Essential Core • Coastal Core • KeyCare Plus 	<p>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:</p> <ul style="list-style-type: none"> • Classic Saver • Classic Delta Saver • Essential Saver • Essential Delta Saver • Coastal Saver • Classic Core • Classic Delta Core • Coastal Core • Essential Core • Essential Delta Core • KeyCare Plus



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Essential Smart Saver	<ul style="list-style-type: none"> • Essential Smart • Essential Dynamic Smart • Active Smart • KeyCare Core • KeyCare Start • KeyCare Start Regional 	<ul style="list-style-type: none"> • Executive Plan • Classic Comprehensive • Classic Smart Comprehensive • Classic Priority Comprehensive • Essential Priority • Essential Saver • Classic Saver • Coastal Saver • Essential Delta Saver • Classic Delta Saver • Classic Smart Saver • Classic Smart • Classic Core • Classic Delta Core • Essential Core • Essential Delta Core • Coastal Core • KeyCare Plus 	<p>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:</p> <ul style="list-style-type: none"> • Essential Saver • Essential Delta Saver • Coastal Saver • Coastal Core • Essential Core • Essential Delta Core • KeyCare Plus
Classic Smart	<ul style="list-style-type: none"> • Essential Smart • Essential Dynamic Smart • Active Smart • Classic Delta Core • Essential Delta Core • KeyCare Start • KeyCare Start Regional • KeyCare Core 	<ul style="list-style-type: none"> • Executive Plan • Classic Comprehensive • Classic Smart Comprehensive • Classic Priority Comprehensive • Essential Priority • Essential Saver • Classic Saver • Coastal Saver • Essential Delta Saver • Classic Delta Saver • Classic Smart Saver • Essential Smart Saver • Classic Core • Essential Core • Coastal Core • KeyCare Plus 	<p>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:</p> <ul style="list-style-type: none"> • Classic Saver • Classic Delta Saver • Essential Saver • Essential Delta Saver • Coastal Saver • Classic Core • Classic Delta Core • Coastal Core • Essential Core • Essential Delta Core • KeyCare Plus



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Essential Smart	<ul style="list-style-type: none"> • Essential Dynamic Smart • Active Smart • KeyCare Start • KeyCare Start Regional 	<ul style="list-style-type: none"> • Executive Plan • Classic Comprehensive • Classic Smart Comprehensive • Classic Priority • Essential Priority • Essential Saver • Classic Saver • Coastal Saver • Essential Delta Saver • Classic Delta Saver • Classic Smart Saver • Essential Smart Saver • Classic Smart • Classic Core • Classic Delta Core • Essential Core • Essential Delta Core • Coastal Core • KeyCare Plus • KeyCare Core 	<p>A move to the Classic Smart Plan is allowed provided it is done within 90 days of registration of a newborn baby. 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:</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
Essential Dynamic Smart	<ul style="list-style-type: none"> • KeyCare Start • KeyCare Start Regional • Active Smart 	All plans except KeyCare Start, KeyCare Start Regional, and Active Smart	<p>A move to the Classic Smart Plan is allowed provided it is done within 90 days of registration of a newborn baby. 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:</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



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Active Smart	<ul style="list-style-type: none"> • 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. 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:</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	<ul style="list-style-type: none"> • Essential Smart • Essential Dynamic Smart • Active Smart • Classic Delta Core • Essential Core • Essential Delta Core • Coastal Core • KeyCare Plus • KeyCare Start • KeyCare Start Regional • KeyCare Core 	<ul style="list-style-type: none"> • Executive • Classic Comprehensive • Classic Smart Comprehensive • Classic Priority • Essential Priority • Classic Saver • Classic Delta Saver • Essential Saver • Essential Delta Saver • Coastal Saver • Classic Smart Saver • Essential Smart Saver • Classic Smart 	No exceptions
Classic Delta Core	<ul style="list-style-type: none"> • Essential Smart • Essential Dynamic Smart • Active Smart • Essential Delta Core • KeyCare Start • KeyCare Start Regional 	<ul style="list-style-type: none"> • 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 Saver 	<p>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:</p> <ul style="list-style-type: none"> • Classic Core • Essential Core • Coastal Core • KeyCare Plus • KeyCare Core



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		<ul style="list-style-type: none"> • Essential Smart Saver • Classic Smart • Classic Core • Essential Core • Coastal Core • KeyCare Plus • KeyCare Core 	
Essential Core	<ul style="list-style-type: none"> • Essential Smart • Essential Dynamic Smart • Active Smart • Essential Delta Core • Coastal Core • KeyCare Plus • KeyCare Start • KeyCare Start Regional • KeyCare Core 	<ul style="list-style-type: none"> • Executive • Classic Comprehensive • Classic Smart Comprehensive • Classic Priority • Essential Priority • Classic Saver • Classic Delta Saver • Essential Saver • Essential Delta Saver • Coastal Saver • Classic Smart Saver • Essential Smart Saver • Classic Smart • Classic Core • Classic Delta Core 	No exceptions
Coastal Core	<ul style="list-style-type: none"> • Essential Smart • Essential Dynamic Smart • Active Smart • Classic Delta Core • Essential Core • Essential Delta Core • KeyCare Plus • KeyCare Start • KeyCare Start Regional • KeyCare Core 	<ul style="list-style-type: none"> • Executive • Classic Comprehensive • Classic Smart Comprehensive • Classic Priority • Essential Priority • Classic Delta Saver • Classic Saver • Essential Saver • Essential Delta Saver • Coastal Saver • Classic Smart Saver • Essential Smart Saver • Classic Smart • Classic Core 	<p>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:</p> <ul style="list-style-type: none"> • Classic Core



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KeyCare Plus	<ul style="list-style-type: none"> • Essential Smart • Essential Dynamic Smart • Active Smart • KeyCare Core • KeyCare Start • KeyCare Start Regional 	<ul style="list-style-type: none"> • Executive • Classic Comprehensive • Classic Smart Comprehensive • Classic Priority Comprehensive • Essential Priority • Classic Saver • Classic Delta Saver • Essential Saver • Essential Delta Saver • Coastal Saver • Classic Smart Saver • Essential Smart Saver • Classic Smart • Coastal Core • Classic Core • Classic Delta Core • Essential Core • Essential Delta Core 	<p>Only if you:</p> <ul style="list-style-type: none"> • Move from a lower income band to a higher income band, during the year as a consequence of KeyCare Income Verification, or • 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, then we allow the change to: <ul style="list-style-type: none"> ○ Essential Saver ○ Essential Delta Saver ○ Coastal Saver ○ Essential Core ○ Essential Delta Core ○ Coastal Core
KeyCare Start	<ul style="list-style-type: none"> • KeyCare Start Regional • Active Smart 	<ul style="list-style-type: none"> • All plans except Active Smart and KeyCare Start Regional 	<p>Only if you:</p> <ul style="list-style-type: none"> • Move from a lower income band to a higher income band, during the year as a consequence of KeyCare Income Verification, or • 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, then we allow the change to: <ul style="list-style-type: none"> ○ Essential Smart ○ Essential Dynamic Smart ○ Essential Core ○ Essential Delta Core ○ Coastal Core ○ KeyCare Core ○ KeyCare Plus



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KeyCare Start Regional	<ul style="list-style-type: none">Active Smart	<ul style="list-style-type: none">All plans except Active Smart	Only if you: <ul style="list-style-type: none">Move from a lower income band to a higher income band, during the year as a consequence of KeyCare Income Verification, orMove 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, then we allow the change to:<ul style="list-style-type: none">Essential SmartEssential Dynamic SmartEssential CoreEssential Delta CoreCoastal CoreKeyCare CoreKeyCare PlusKeyCare Start
KeyCare Core	<ul style="list-style-type: none">KeyCare StartKeyCare Start Regional	<ul style="list-style-type: none">All plans except KeyCare Start and KeyCare Start Regional	Only if you: <ul style="list-style-type: none">Move from a lower income band to a higher income band, during the year as a consequence of KeyCare Income Verification, orMove more than 50km from your nearest KeyCare network hospital. Proof of residence is needed. Notify us within three months of the relocation date, then we allow the change to:<ul style="list-style-type: none">Essential CoreEssential Delta CoreCoastal 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.