

<b>Scheme</b>	<b>Momentum Health 2011</b>	<b>Momentum Health 2011</b>	<b>Momentum Health 2011</b>	<b>Discovery Health 2011</b>	<b>Discovery Health 2011</b>
<b>Option</b>	<b>Custom Option; Associated Hospitals &amp; Any out-of-hospital</b>	<b>Custom Option; Associated Hospital &amp; Associated out-of-hospital</b>	<b>Custom Option; Associated Hospital &amp; State for chronic</b>	<b>Coastal Core</b>	<b>Coastal Saver</b>
<b>Option Type</b>	New Generation	New Generation	New Generation	Hospital Plan	New Generation
<b>Best Matched Momentum Option</b>				Custom Associated / Associated Custom Associated / State	Custom Associated / Any
<b>Hospitalisation benefit</b>					
<b>Preferred provider</b>	Associated Hospitals	Associated Hospitals	Associated Hospitals	Coastal Network Hospital	Any Coastal Hospital
<b>Overall annual limit</b>	None	None	None	None	None
<b>Co-payment</b>	R850 per authorisation, except for motor vehicle accidents, maternity confinements and emergency treatment	R850 per authorisation, except for motor vehicle accidents, maternity confinements and emergency treatment	R850 per authorisation, except for motor vehicle accidents, maternity confinements and emergency treatment	Gastroscopy, Colonoscopy, Proctoscopy & Sigmoidoscopy - co-payment of R2 375 paid by member	Gastroscopy, Colonoscopy, Proctoscopy & Sigmoidoscopy - co-payment of R2 375 paid by member
<b>Rate</b>	100% MHR	100% MHR	100% MHR	100% DHR	100% DHR
<b>Take-out medicines</b>	100% Medication rate 7 days' supply	100% Medication rate 7 days' supply	100% Medication rate 7 days' supply	No benefit	Paid from available savings
<b>GPs and specialists</b>	Full cover for Associated specialists 100% of MHR for other specialists & GP's Unlimited	Full cover for Associated specialists 100% of MHR for other specialists & GP's Unlimited	Full cover for Associated specialists 100% of MHR for other specialists & GP's Unlimited	Full cover for Network specialists 100% of DHR for other specialists & GP's Unlimited	Full cover for Network specialists 100% of DHR for other specialists & GP's Unlimited
<b>Surgical dentistry</b>	100% of MHR Maxillo-facial surgery, impacted wisdom teeth and general anaesthetic for children under 7 years of age, payable from major medical benefit, subject to a R850 co-payment per auth. Dental and dental specialist bills and maxillo-facial surgeons accounts paid from Health Saver, if available (except in the case of trauma)	100% of MHR Maxillo-facial surgery, impacted wisdom teeth and general anaesthetic for children under 7 years of age, payable from major medical benefit, subject to a R850 co-payment per auth. Dental and dental specialist bills and maxillo-facial surgeons accounts paid from Health Saver, if available (except in the case of trauma)	100% of MHR Maxillo-facial surgery, impacted wisdom teeth and general anaesthetic for children under 7 years of age, payable from major medical benefit, subject to a R850 co-payment per auth. Dental and dental specialist bills and maxillo-facial surgeons accounts paid from Health Saver, if available (except in the case of trauma)	100% DHR Upfront payment for dental admissions: Members <13 years: Hospital co-payment: R1 200 Day clinic co-payment: 600 Members >=13 years: Hospital co-payment- R3 000 Day clinic co-payment- R2 000 Thereafter from hospital benefit Dental devices, appliances and orthodontic treatment, paid by member. <b>Severe dental and oral surgery</b> Covers a defined list of procedures with no co-payments or overall limits. Subject to authorisation and Scheme's criteria	100% DHR Upfront payment for dental admissions: Members <13 years: Hospital co-payment: R1 200 Day clinic co-payment: 600 Members >=13 years: Hospital co-payment- R3 000 Day clinic co-payment- R2 000 Thereafter from hospital benefit Related services (Dental surgeon & Anaesthetists) paid from hospital Benefit No overall limit, however all dental devices, appliances and orthodontic treatments, incl. related accounts paid from day-to-day benefits. <b>Severe dental and oral surgery</b> Covers a defined list of procedures with no co-payments or overall limits. Subject to authorisation and Scheme's criteria

<b>Option</b>	<b><u>Custom Option; Associated Hospitals &amp; Any out-of-hospital</u></b>	<b><u>Custom Option; Associated Hospital &amp; Associated out-of-hospital</u></b>	<b><u>Custom Option; Associated Hospital &amp; State for chronic</u></b>	<b>Coastal Core</b>	<b>Coastal Saver</b>
<b>Mental Health</b>	100% MHR Limited to R23 100 per beneficiary <b>Drug and alcohol rehabilitation</b> Sub-limit of 21 days	100% MHR Limited to R23 100 per beneficiary <b>Drug and alcohol rehabilitation</b> Sub-limit of 21 days	100% MHR Limited to R23 100 per beneficiary <b>Drug and alcohol rehabilitation</b> Sub-limit of 21 days	100% of DHR (Limited to 21 Days per beneficiary)	100% of DHR (Limited to 21 Days per beneficiary)
<b>Radiology</b>	100% MHR Unlimited	100% MHR Unlimited	100% MHR Unlimited	100% DHR	100% DHR
<b>Pathology</b>	100% MHR Unlimited	100% MHR Unlimited	100% MHR Unlimited	100% DHR	100% DHR
<b>Maternity confinements</b>	100% MHR Unlimited	100% MHR Unlimited	100% MHR Unlimited	100% of DHR	100% of DHR
<b>Ante/Pre natal benefit</b>	Full cover for Associated specialists 100% MHR for other specialists 12 antenatal visits 2 Paediatrician visits - in child's first year (subject to registration on maternity management programme)	Full cover for Associated specialists 100% MHR for other specialists 12 antenatal visits 2 Paediatrician visits - in child's first year (subject to registration on maternity management programme)	Full cover for Associated specialists 100% MHR for other specialists 12 antenatal visits 2 Paediatrician visits - in child's first year (subject to registration on maternity management programme)	No benefit	Only paid from available savings. Antenatal classes limited to R900 per family.
<b>Neonatal Intensive Care</b>	100% MHR Unlimited	100% MHR Unlimited	100% MHR Unlimited	No details supplied	No details supplied
<b>Maternity Ultrasounds</b>	100% MHR 2 pregnancy scans	100% MHR 2 pregnancy scans	100% MHR 2 pregnancy scans	No benefit	100% DHR Two 2D scans per pregnancy; 3D scans are covered at 2D scan price
<b>Dialysis</b>	100% of MHR Unlimited - subject to management programme	100% of MHR Unlimited - subject to management programme	100% of MHR Unlimited - subject to management programme	100% DHR	100% DHR
<b>Oncology (Treatment of cancer)</b>	100% of MHR Limited to R250 000 per beneficiary per year, thereafter a 20% co-payment applies	100% of MHR Limited to R250 000 per beneficiary per year, thereafter a 20% co-payment applies	100% of MHR Limited to R250 000 per beneficiary per year, thereafter a 20% co-payment applies	100% DHR Limited to R200 000 over 12 month cycle, then a 20% co-pay will apply on all treatment Subject to registration on Oncology Programme.	100% DHR Limited to R200 000 over 12 month cycle, then a 20% co-pay will apply on all treatment Subject to registration on Oncology Programme.
<b>Organ transplant</b>	100% MHR <b>recipient - unlimited donor</b> - limited to R12 700 limit for cadaver costs and R25 400 for live donor costs	100% MHR <b>recipient - unlimited donor</b> - limited to R12 700 limit for cadaver costs and R25 400 for live donor costs	100% MHR <b>recipient - unlimited donor</b> - limited to R12 700 limit for cadaver costs and R25 400 for live donor costs	100% DHR No details supplied re cadaver donor costs or live related donor costs	100% DHR No details supplied re cadaver donor costs or live related donor costs
<b>MRI &amp; CAT scans</b>	100% of MHR Unlimited - subject to R1 600 co-payment per authorisation	100% of MHR Unlimited - subject to R1 600 co-payment per authorisation	100% of MHR Unlimited - subject to R1 600 co-payment per authorisation	100% of DHR No cover - unless scan is done as part of an approved hospital admission  No cover - If admitted for conservative back and neck treatment or the scan is unrelated to admission	100% of DHR If scan is done as part part of an approved hospital admission  If admitted for conservative back and neck treatment, first R2 100 paid from day-to-day benefits, balance paid from hospital benefit

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<b>Internal Prosthesis</b>	100% MHR <b>Intraocular lenses:</b> R3 500 per beneficiary per event, max 2 events per year <b>Other internal prostheses:</b> R32 500 per beneficiary per event, max 2 events per year	100% MHR <b>Intraocular lenses:</b> R3 500 per beneficiary per event, max 2 events per year <b>Other internal prostheses:</b> R32 500 per beneficiary per event, max 2 events per year	100% MHR <b>Intraocular lenses:</b> R3 500 per beneficiary per event, max 2 events per year <b>Other internal prostheses:</b> R32 500 per beneficiary per event, max 2 events per year	100% of DHR Cochlear implants & Auditory brain implants and processors: R133 000 per beneficiary per benefit Internal Nerve Stimulators: R101 000 per beneficiary per benefit Hip, Knee and Shoulder Joint Prosthesis: Limited to R33 000 per prosthesis, unless network provider is used Prosthetic devices used in spinal surgery R21 000 for first level, R42 000 for 2 or more levels, limited to 1 procedure for each member.	100% of DHR Cochlear implants & Auditory brain implants and processors: R133 000 per beneficiary per benefit Internal Nerve Stimulators: R101 000 per beneficiary per benefit Hip, Knee and Shoulder Joint Prosthesis: Limited to R33 000 per prosthesis, unless network provider is used Prosthetic devices used in spinal surgery R21 000 for first level, R42 000 for 2 or more levels, limited to 1 procedure for each member.
<b>External Prosthesis</b>	100% MHR R14 700 per family per annum	100% MHR R14 700 per family per annum	100% MHR R14 700 per family per annum	No benefit	Only covered from available Savings at 100% DHR
<b>Medical and surgical appliances</b>	100% MHR R4 050 per family per annum	100% MHR R4 050 per family per annum	100% MHR R4 050 per family per annum	No benefit	Only covered from available Savings benefits at 100% DHR
<b>Rehabilitation, Hospice Care, Private nursing and Step-down facilities</b>	100% MHR Limited to R31 800 per family, subject to management programme	100% MHR Limited to R31 800 per family, subject to management programme	100% MHR Limited to R31 800 per family, subject to management programme	Terminal care: Limited to R25 250 per beneficiary Alcohol & Drug rehabilitation: (Limited to 21 days per beneficiary) Private nursing: No benefit	Terminal care: Limited to R25 250 per beneficiary Alcohol & Drug rehabilitation: (Limited to 21 days per beneficiary) Private nursing paid from Savings
<b><u>Chronic benefit</u></b>					
<b>Designated service provider</b>	Any	GP Network/Courier Pharmacy	State	Discovery designated pharmacy network that uses the Mediredit System	Discovery designated pharmacy network that uses the Mediredit System
<b>Conditions covered</b>	CDL in PMB	CDL in PMB	CDL in PMB	CDL in PMB	CDL in PMB
<b>Formulary</b>	Yes	Yes	Yes	Yes	Yes
<b>Partial limits</b>	None	None	None	Out of formulary drugs - paid up to a monthly drug amount	Out of formulary drugs - paid up to a monthly drug amount
<b><u>Day-to-day benefit</u></b>					
<b>Preferred provider</b>	None	None	None	No day-to-day benefits	None
<b>Routine benefit</b>	None	None	None	No day-to-day benefits	None
<b>Compulsory Savings</b>	None	None	None	No day-to-day benefits	25% of total contribution
<b>Thresholds</b>	None	None	None	No day-to-day benefits	None
<b>Overall annual limit</b>	None	None	None	No day-to-day benefits	None
<b>Over-the-counter medication</b>	Subject to Health Saver if available	Subject to Health Saver if available	Subject to Health Saver if available	No day-to-day benefits	100% Cost, paid from savings

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<b>Prescribed medication</b>	Subject to Health Saver if available	Subject to Health Saver if available	Subject to Health Saver if available	No day-to-day benefits	100% DHR, subject to available savings
<b>General Practitioners</b>	<b>Subject to Health Saver if available</b>	<b>Subject to Health Saver if available</b>	<b>Subject to Health Saver if available</b>	<b>No day-to-day benefits</b>	<b>100% DHR, subject to available savings. Once savings has run out, limited further consultations at network GP Single member: 3 Consultations Family: 6 Consultations</b>
<b>Specialists</b>	Subject to Health Saver if available	Subject to Health Saver if available	Subject to Health Saver if available	No day-to-day benefits	DHR for non-Premier Rate Premier Rate covered up to negotiated rate, paid from available savings
<b>Conservative dentistry</b>	Subject to Health Saver if available	Subject to Health Saver if available	Subject to Health Saver if available	No day-to-day benefits	100% DHR, subject to available savings
<b>Specialised dentistry</b>	Subject to Health Saver if available	Subject to Health Saver if available	Subject to Health Saver if available	No day-to-day benefits	100% DHR, subject to available savings
<b>Optical (glasses etc)</b>	Subject to Health Saver if available	Subject to Health Saver if available	Subject to Health Saver if available	No day-to-day benefits	100% DHR, subject to available savings
<b>MRI &amp; CAT scans</b>	100% MHR. Paid from Major Medical Benefit, subject to R1 600 co-payment per authorisation	100% MHR. Paid from Major Medical Benefit, subject to R1 600 co-payment per authorisation	100% MHR. Paid from Major Medical Benefit, subject to R1 600 co-payment per authorisation	No day-to-day benefits	100% of DHR First R2 100 paid from day-to-day benefits - then by scheme
<b>Travel benefit</b>					
<b>Ambulance services</b>	National: Netcare 911 International: Netcare 911	National: Netcare 911 International: Netcare 911	National: Netcare 911 International: Netcare 911	Preferred provider: Discovery 911	Preferred provider: Discovery 911
<b>International</b>	R5,5 million emergency cover, per 90 days travelling, with R11 000 out-of-hospital cover for optometry & dentistry	R5,5 million emergency cover, per 90 days travelling, with R11 000 out-of-hospital cover for optometry & dentistry	R5,5 million emergency cover, per 90 days travelling, with R11 000 out-of-hospital cover for optometry & dentistry	Only for emergencies while travelling abroad; R5 million , 90 days travelling	Only for emergencies while travelling abroad; R5 million , 90 days travelling
<b>HIV/AIDS</b>					
<b>Hospitalisation for AIDS</b>	R44 500 per family in private hospitals, unlimited in public hospitals, subject to management programme	R44 500 per family in private hospitals, unlimited in public hospitals, subject to management programme	R44 500 per family in private hospitals, unlimited in public hospitals, subject to management programme	Unlimited if registered on the management programme	Unlimited if registered on the management programme
<b>ART treatment</b>	Unlimited, subject to management programme	Unlimited subject to management programme	Unlimited subject to management programme	Unlimited if registered on the management programme	Unlimited if registered on the management programme
<b>Additional benefits</b>					
<b>Preventative Care and early detection</b>	Comprehensive Health platform benefits, like dental check-ups, mammograms, pap smears and Health Assessments	Comprehensive Health platform benefits, like dental check-ups, mammograms, pap smears and Health Assessments	Comprehensive Health platform benefits, like dental check-ups, mammograms, pap smears and Health Assessments	Screening benefit (covers certain screening test) at a network provider	Screening benefit (covers certain screening test) at a network provider

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<b>Compliance Incentive Programme</b>	Rewards each adult up to R1800 per year for Health Assessment, Treatment compliance and Activity. Multiply members enjoy double rewards on the top 2 activity levels - up to R3 600 per adult per year.	Rewards each adult up to R1800 per year for Health Assessment, Treatment compliance and Activity. Multiply members enjoy double rewards on the top 2 activity levels - up to R3 600 per adult per year.	Rewards each adult up to R1800 per year for Health Assessment, Treatment compliance and Activity. Multiply members enjoy double rewards on the top 2 activity levels - up to R3 600 per adult per year.	n/a	n/a
<b>Additional savings product</b>	Health Saver provides flexible access to additional day-to-day cover. Available as Pure Saver or Credit Saver option. No transaction fee, annual card fee or admin fee.	Health Saver provides flexible access to additional day-to-day cover. Available as Pure Saver or Credit Saver option. No transaction fee, annual card fee or admin fee.	Health Saver provides flexible access to additional day-to-day cover. Available as Pure Saver or Credit Saver option. No transaction fee, annual card fee or admin fee.	Medical Savings Booster available on the Discovery Credit Card	Medical Savings Booster available on the Discovery Credit Card
<b>Members Club</b>	Multiply is Momentum's wellness programme, offering savings at over 30 partners	Multiply is Momentum's wellness programme, offering savings at over 30 partners	Multiply is Momentum's wellness programme, offering savings at over 30 partners	KeyClub/Vitality (optional)	KeyClub/Vitality (optional)
<b><u>Risk Contributions</u></b>					
<b>Principal member</b>	970	885	786	819	879
<b>Per adult dependant</b>	765	685	595	614	658
<b>Per child dependant</b>	343	313	278	327	354
<b><u>Savings Contributions</u></b>					
<b>Principal member</b>	0	0	0	0	293
<b>Per adult dependant</b>	0	0	0	0	219
<b>Per child dependant</b>	0	0	0	0	118
<b><u>Total Contributions</u></b>					
<b>Principal member</b>	970	885	786	819	1172
<b>Per adult dependant</b>	765	685	595	614	877
<b>Per child dependant</b>	343	313	278	327	472
<b>(maximum charged for)</b>	3 children	3 children	3 children	3 children	3 children

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