



Dear Mr/Mrs/Dr CLIENT

Client reference no. WWFS0000

We would like to thank you for allowing us the opportunity to quote you on your Medical aid requirements.

The information on this quotation is illustrative and based purely upon the information provided.

Medical aid information

Most suitable Medical aid & most suitable option	Discovery Health & KeyCare Plus
Provider of Choice - Hospital benefit	KeyCare Network (Plus & Core)
Provider of Choice - Day to day benefit	KeyCare Network (refer to MAPS)
Provider of Choice - Chronic benefit	KeyCare Network (refer to MAPS)
Provider of Choice - Chronic pharmacy	Dispensing GP or Network (Clicks & Dischem)
Size of family to be covered	
Total contribution before additional products/services	

Optional Additional products/services



2022 Vitality ACTIVE - R99 PM + R59 per Adult (≥ 18 yo)

2022 Vitality (standard) - R305 (1)_R370 (2)_R430 (≥ 3)

Stratum Gap Cover: Insurance product tailor-made for KeyCare & Essential Smart options

WWFS Advice fee: general extra financial/tax advice/budget planning etc.

Single/Family_Access Optimiser option <65yo @ R155

Refer to Stratum Access optimiser quotation for all specific procedures NOT COVERED on KeyCare/Essential Smart option

R 99

Total monthly contribution

Discovery KeyCare option explained

KeyCare option is the single biggest income based option in South Africa. Were KeyCare option to break away from Discovery Health and form their own scheme, it would be in the top 5 schemes in South Africa in terms of number of members.

Due to the sheer size of the membership base, most providers of service (GP's optometrists, dentist, etc) dealing with income based options are affiliated to Discovery KeyCare Plus option. Discovery's PMB protocol, claims processing and general service is unrivalled of any scheme in South Africa. At WWFS we do not work with any income based options other than Discovery KeyCare option or Profmed for Professionals.

KeyCare Plus & Core options offer the best value for money of any Medical aid in SA. This said there are still **many excluded procedures**. Refer to the **Stratum Access Optimiser Gap cover** quotation which accompanies this quotation that addresses these excluded procedures.



Underwritten by:



Dear Mr/Mrs/Dr C

Client reference no. WWFS0000

We would like to thank you for allowing us the opportunity to quote you on your Medical Gap cover requirements

The information on this quotation is illustrative and based purely upon the information provided.

Gap cover information

Stratum Gap Cover Access optimiser option: Tailor-made insurance for specific procedures not covered by DH KeyCare/Essential Smart options

Stratum Gap is cheaper than Turnberry Gap but **claims process & definitions superior with Turnberry Gap insurer.**



The price difference here though is so substantial (50%+ on this range vs 10% to 15% on non-Keycare range) that we invariably recommend this specific product of Stratum Gap cover even though claims process is not as smooth & wording not as comprehensive as Turnberry Gap.

WWFS Advice fee: general extra financial/tax advice/budget planning etc.

included in medical aid quotation

Total monthly contribution

Annual overall limit (OAL) is R177,835 overall per policy per calendar year. Rand limits below are per policy per calendar year unless otherwise stated. Rand limits below are per policy per calendar year unless otherwise stated.



- This Gap cover product is tailor-made for the Discovery Health KeyCare series & Essential Smart option

Access Optimiser option (Any insured entry age <= 64 then R155 pm-single/fam OR Any insured entry age >= 65 then R207 pm-single/fam)

Discovery KeyCare Plus & Essential Smart options exclude the following procedures listed below. The **red writing** explains the Stratum upgrades:

1. **Dentistry (Impacted teeth < 18 yo only) @ R14,000 & Dental procedures for reconstructive plastic surgery due to an accident @ R80,000**
2. **Nail disorders @ R23,000**
3. **Skin disorders @ R20,000 (including benign growths and/or lipomas)**
4. **Investigations and diagnostic work-up**
5. **Functional nasal surgery @ R23,000**
6. **Elective caesarean section, except if medically necessary**
7. **Surgery for oesophageal reflux and hiatus hernia @ R55,000**
8. **Back and neck treatment or surgery @ R50,000**
9. **Knee and shoulder surgery @ R25,000 (Arthroscopic surgery @ R50,000)**
10. **Joint replacement surgery @ R50,000**
11. **Cochlear implants, auditory brain implants and internal nerve stimulators – this includes procedures, devices and processors @ R80,000**
12. **Healthcare services that should be done out-hospital and for which admission to hospital is not necessary**
13. **Endoscopic procedures @ R5,000**
14. **Bunion/Bunionette surgery @ R14,000**
15. **Removal of varicose veins @ R20,000**
16. **Refractive eye surgery**
17. **Non-cancerous breast conditions (incl. unaffected cancerous breast reconstruction) @ R20,000**
18. **Healthcare services outside South Africa**
19. **Out-hospital MRI/CT scans paid from KC specialist visits sub-limit, AOP increases this by R10,000 if out-hospital MRI/CT scan is due to ACCIDENT only**
Refer to '2022 Access Optimiser option brochure' for further benefits incl: Extra High School Learn support, Accidental death & disability

Casualty admission caused by accidental, external physical means &/or illness ****after-hours** Casualty admission for child <=10yo @ total R2,000 policy sub-
****after-hours** Casualty admission is defined as between 6pm to 7am (Mon to Fri) OR Sat/Sun/Pub hol

Access Co-Pay Plus 300 option (Any insured entry age <= 64 then R320 pm-single/fam OR Any insured entry age >= 65 then R425 pm-single/fam)

This would add an extra 300% rates for specialists & potentially pay for MRI/CT scans for R5,000 the whole year from KeyCare Plus' specialist sub-limit. If willing to pay this much for Gap cover then we will quote on Turnberry Gap cover as well.

Stratum Gap cover Waiting periods

For first 3 months no cover at all (3MGWP). Exception to the rule is for a procedure or surgery as a result of an unforeseen, external accident (outside of bo

Further 9 month wait period applies for any potential claim related to any illness or condition that has been diagnosed &/or received advice or treatment for 1 months before cover start date (cancer in remission is a sticky one).

For first 7 months (remember the 3MGWP) only **20% of valid claim amount** will be paid for **valid (i.e not falling into 'pre-existing criteria'** claims related to

1. **Pregnancy & childbirth**
2. **Hysterectomy (unless due to cancer & diagnosis was after inception)**
3. **Joint replacement**
4. **Nasal & sinus**
5. **Cardiovascular (related to heart)**
6. **Spinal**
7. **Hernia repair**
8. **Adenoidectomy, Tonsillectomy, Myringotomy/Grommets**
9. **Dentistry**
10. **Cataract remo**
11. **MRI/CT and PET scans**
12. **Scopes (including medical events where a scope is used)**