

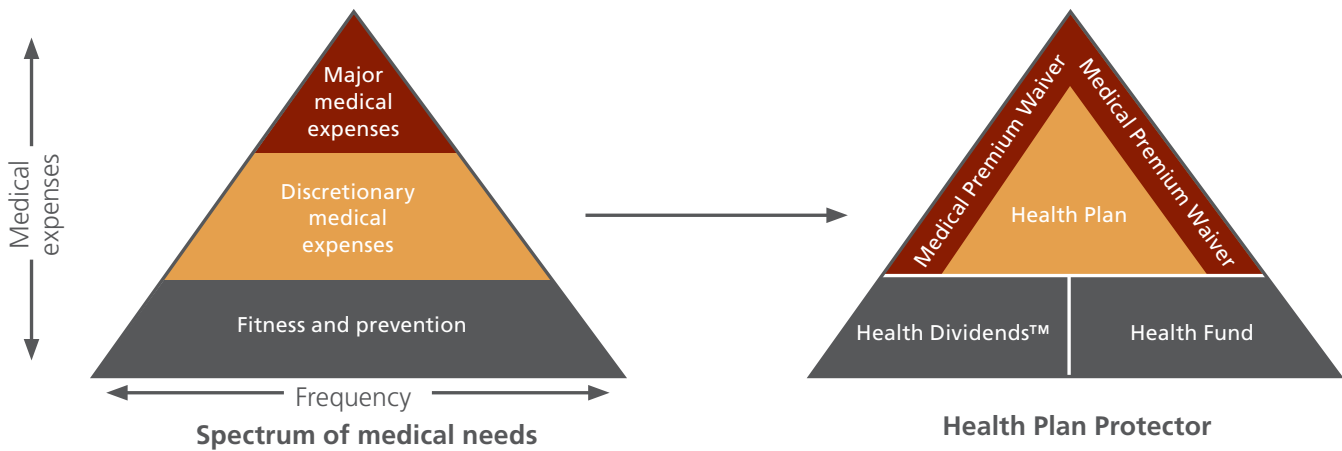
Health Plan Protector

Saving your family's healthcare

- Covers the cost of your family's medical scheme contributions for up to 10 years in the event of death, disability or severe illness
- Provides a tangible benefit for managing your health by giving you back "unused" health plan risk contributions.



Members of health plans are often concerned that their families will not be able to afford their health plan contributions if they die, become very ill or disabled. Members also want value for money – especially during the periods when they contribute more to their health plan than they claim from it.



The Health Plan Protector:

- Protects the member's Health Plan contributions through the Medical Premium Waiver
- Provides value to members when they are healthy through the Health Dividends™ or Health Fund payments.

The **Health Plan Protector** is available in two forms:

- Health Plan Protector with Medical Premium Waiver and Health Dividends™
- Health Plan Protector with Medical Premium Waiver and Health Fund.

Medical Premium Waiver

- The Medical Premium Waiver ensures that your contributions towards your Discovery Health Plan continue to be paid in the event of a life-changing event (death, severe illness or disability).
- Qualification for a benefit:
 - If the insured meets Severity A of the Severe Illness Benefit or Category A or D (if applicable) of the Capital Disability Benefit, the benefit payments equal to the Discovery Health contributions you paid at the time of the life changing event will be made for either five or 10 years (and two years on meeting Severity B of the Severe Illness benefit).
- Monthly payments will increase in line with increases applicable to the relevant Discovery Health Plans, subject to a maximum of 20% per year.

Health Dividends™

- At the beginning of the year, Discovery will calculate the annual excess or shortfall of your Discovery Health Plan risk contributions (equal to 80% of the total Discovery Health Plan contribution less the Medical Savings Account contribution) over your Discovery Health Plan risk claims for the previous year.
- This represents your “unused” health risk contribution, and a percentage of it will be paid to you in the form of a Health Dividend™.
- The percentage depends on your Vitality status and the duration of your Vitality membership and is shown in the table that follows:

Duration	Blue	Bronze	Silver	Gold	Diamond
Less than 3 years	10%	10%	10%	10%	10%
3 to 5 years	10%	11%	12%	13%	13%
More than 5 years	10%	12%	14%	15%	15%

- If the Health Plan risk claims exceed the Health Plan risk contributions paid in a particular calendar year, no Health Dividend™ will be paid for that particular year.

Health Fund

- At the beginning of every year, Discovery will calculate your unused health risk contribution in exactly the same way as a client earning Health Dividends™.
- However, instead of paying you an annual Health Dividend™, Discovery will transfer the unused health risk contribution (whether positive or negative) to your Health Fund.
- Your Health Fund will grow each year based on the size of this transfer, culminating in a final lump sum payment equal to your remaining Health Fund balance at age 65 (or in the event of death, disability or severe illness if earlier).
- A percentage of your unused health risk contribution will however be paid back to you every five years, through the Discovery PayBack™ Benefit.
- The percentage that accrues each year will depend on your Vitality status at the beginning of each calendar year.

Vitality status	PayBack™ percentage if you have the Health Plan Protector only	PayBack™ percentage if you have the Health Plan Protector and a Discovery LIFE PLAN
Blue	5%	10%
Bronze	10%	15%
Silver	15%	20%
Gold	20%	25%
Diamond	25%	30%

Important information about the Health Plan Protector

- Claims will not be admitted for any pre-existing medical condition or disability that the insured suffered from, was aware of, or received medical treatment for, in the three years before the commencement of this benefit. No payments will be made for any of these conditions for the first three years after commencement of the benefit. Thereafter, full cover is provided.
- Premiums increase annually on 1 January. These increases are determined by Discovery Life and are based on factors such as the Discovery Health Medical Scheme increase and demographic changes.
- The Health Plan Protector ceases at age 65 (if no claim has occurred for a life-changing event before age 65) or on completion of the benefit payment term under the Medical Premium Waiver. In addition, the benefit will cease before any claim if you are no longer a member of both Discovery Health and Vitality.