

Severe Illness Benefit

Maintaining your lifestyle

- Provides comprehensive financial and global healthcare cover against life-changing events
- Covers all major physiological and anatomical systems
- Access to the best medical facilities in the world
- Automatic parent and child severe illness cover at no extra cost
- Comprehensive multiple claims
- Boosted benefits based on objective measurement of the LifeTime Impact of your illness.



Discovery Life offers two Severe Illness Benefit options

Standard Severe Illness Benefit: Your benefit payment is based on the severity of the illness at time of claim

LifeTime Severe Illness Benefit: Your benefit payment is based on the severity of the illness at time of claim, as well as the LifeTime Impact of your illness as objectively measured by expected medical treatment protocols and your number of dependants.

Comprehensive lifestyle protection for you and your family against the impact of severe illnesses

Both Severe Illness Benefits cover illnesses affecting all major physiological and anatomical systems of the body.

- Heart and Artery Benefit
- Respiratory Diseases Benefit
- Connective Tissue Diseases Benefit
- Ear, Nose and Throat Benefit
- Cancer Benefit
- Gastrointestinal Benefit
- Eye Benefit
- Musculoskeletal Benefit
- Nervous system Benefit
- Urogenital Tract and Kidney Benefit
- Advanced AIDS / Accidental HIV Benefit
- Endocrine and Metabolic Diseases Benefit

Benefit payments are based on the severity of the illness

- The severity levels have been set to reflect the financial impact of the illness on your lifestyle
- The severity levels are shown in the table below.

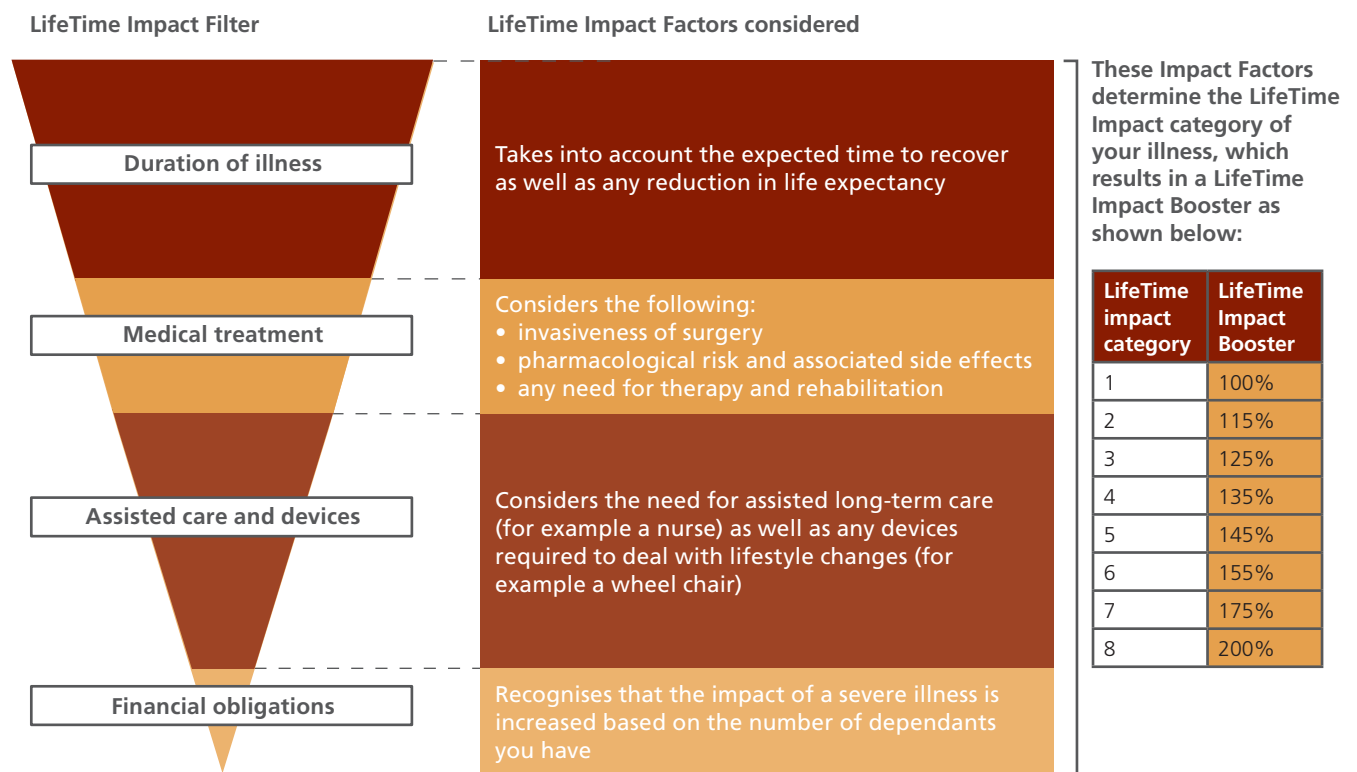
Severity	Percentage of benefit paid		
A	100%	↑ Comprehensive Benefit (A – D)	↑ Comprehensive PLUS Benefit (A – G)
B	75%		
C	50%		
D	25%	↓	
E	15%		
F	10%		
G	5%		↓

LifeTime Severe Illness Benefit

New generation Severe Illness Benefit cover – dynamically adjusted benefits that reflect the long term impact of severe illnesses on your lifestyle

The LifeTime Severe Illness Benefit Model

The traditional severity-based approach to severe illness cover takes into account the initial clinical impact of a severe illness. In addition, Discovery LifeTime Impact Factors considers the long-term impact of a severe illness, as illustrated by the LifeTime Impact Grading Filter below.



LifeTime Severe Illness Benefit in action

The total amount payable is based on the severity level of the illness at time of claim multiplied by the LifeTime Impact Booster. This calculation is shown in the examples below:

Medical condition	Severe Illness Benefit severity level at time of claim	LifeTime Impact category	LifeTime Impact Booster	Total Severe Illness Benefit percentage
Stage IV Lung Cancer	A ≥ 100%	5	145%	145%
Paraplegia	A ≥ 100%	7	175%	175%
Medium stroke	B ≥ 75%	5	145%	109%

Assumptions: family includes a spouse plus 2 children.

Key features of the LifeTime Severe Illness Benefit:

- The efficiency of benefit design ensures an appropriate level of cover for each illness
- Your level of cover dynamically adjusts as your number of dependants changes
- Claims assessment is based on a transparent clinical model that objectively measures the lifestyle impact of a severe illness
- Your benefit payments may exceed your LIFE FUND amount and may be partially applied to the Global Treatment Benefit.

Technical details

- The LifeTime Impact Booster applies to illnesses of severity A to D
- The LifeTime Impact Booster does not apply to the Child and Parent Severe Illness Benefits.
- The LifeTime Impact factors will be reviewed based on advances in medical technology and treatment protocols

Unique features of Discovery's Severe Illness Benefit

Multiple claims facility: Your benefits will not fall away after one claim – multiple claims mean you can enjoy continued cover.

Discovery pays subsequent claims irrespective of the severity level of previous claims.

Your cover will never drop below a specified level: Irrespective of how much or how many times you claim, by adding the Minimum Protected FUND.

Discovery reinstates your cover for future claims for the same illness or a related illness.

Your children and parents are automatically covered at no extra cost: The severe illness of a child or parent can have a significant impact on your lifestyle.

Discovery's Severe Illness Benefit is unique in that it automatically includes child and parent severe illness cover (up to a specified maximum) at no additional cost.

- Your children are covered for the same illnesses that you are covered for
- Your parents' cover is based on their inability to perform defined activities of daily living
- Additional cover may also be purchased for your children and parents with the Child Severe Illness Benefit and the Parent Severe Illness Benefit respectively

Standalone severe illness cover: Discovery offers you the flexibility of either adding the Severe Illness Benefit to your LIFE FUND or to purchase standalone cover through the IMPAIRMENT FUND.

Whole-of-life cover: You can choose cover until age 65 or for the whole of your life.

Access to the best medical practitioners and facilities in the world through the Global Treatment Benefit

Discovery's Global Treatment Benefit can assist you in getting the best possible treatment through our network of international healthcare facilities.

This powerful benefit, included in Discovery's Severe Illness Benefit, means that you can get up to 180% of your benefit if you choose to make use of the overseas treatment facility, at no additional cost.

How it works:

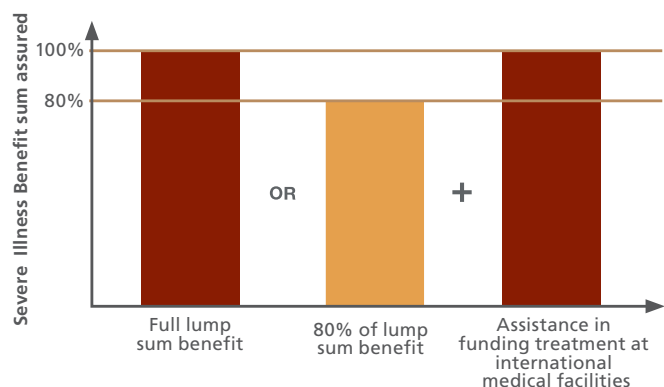
Option 1: You choose to have your treatment in South Africa

- You will get your normal benefit. Or, you will receive a lump sum based on the severity and LifeTime Impact of your illness.

Option 2: You choose to have your treatment overseas

You will get:

- A lump sum based on the severity and/or LifeTime Impact of your illness multiplied by 80%, PLUS
- The actual cost of the treatment at the overseas facility (up to the maximum payout that would have been received under option 1), less the amount paid by Discovery Health had the procedure been done in South Africa (in rand terms).
- In addition, Discovery Health members are paid the rand amount of the equivalent procedure had it been performed in South Africa.



- The benefit is available on the Comprehensive PLUS, Comprehensive, LifeTime, LifeTime Plus and Child Severe Illness Benefits.
- Your illness must be between Severity A and D to qualify.
- Only drugs approved by the Food and Drug Administration (FDA) will be covered.
- You must be a member of a recognised medical scheme.
- The benefit excludes travel and accommodation expenses.
- This benefit will expire on your 75th birthday.

Global Linkage ensures that the overseas treatment cover provided by the Severe Illness Benefit is protected in hard currency and maintains your overseas health benefits in global terms throughout the lifetime of your policy.

Additional benefits providing further protection for your family

- **Family Trauma Benefit:** covers each family member admitted to ICU with ventilation as well as reconstructive surgery required as a result of trauma incidents.
- **Female Benefit:** covers cancers specific to women and complications of pregnancy and osteoporosis.
- **Childbirth Benefit:** covers multiple births and congenital birth defects.
- **Child Severe Illness Benefit:** covers the same illnesses you are covered for, as well as illnesses that occur more commonly in children.
- **Parent Severe Illness Benefit:** allows you to take out additional cover on the lives of your parents for the same illnesses you are covered for.
- **The Premium Waiver Benefit:** ensures that the premiums for all your risk benefits are paid should you become severely ill (Severity A criteria).