

Young Families | 2018

Protect your family right from the start

HEALTH | LIFE | INSURE | VITALITY



Young Families

Protect your family right from the start

We have supported our clients and their families for over 25 years, and now provide additional value and protection through our expanded offering tailored for Young Families

Choose Discovery to protect your family right from the start

This brochure is a summary of select product features from the Discovery Group product houses as well as select plan benefits from the Discovery Health Medical Scheme, administered by Discovery Health (Pty) Ltd, an authorised financial services provider. The content is a tailored summary and does not replace the individual Discovery product guides or the complete Discovery Health Medical Scheme member benefit guide. Please visit www.discovery.co.za for more information.



MEDICAL AID AND TOOLS TO SUPPORT YOU

Comprehensive maternity and post-birth benefits

- Discovery Health Medical Scheme maternity benefits include antenatal consultations, blood tests, a flu vaccination, prenatal screening, ultrasounds and private ward cover
- Post-birth benefits include a six-week post-birth consultation, a nutrition assessment, mental health consultations, a lactation consultation, up to two paediatrician visits and essential registered devices for you and your baby.

Access to immediate support, advice and tools on the Discovery app and website

- The My Pregnancy programme gives you instant access to doctor advice 24/7, a maternity cost estimator, a pregnancy health record and personalised pregnancy care checklists
- The My Baby programme includes a digital health record, digital vaccination card and an education cost calculator.



LIFE INSURANCE



Protecting your child's education

- The Discovery Life Global Education Protector covers the actual costs of your children's education, from crèche through to their tertiary education, if you or your spouse pass away, or suffer a severe illness or disability
- Automatically fund up to 100% of your child's tertiary education fees, by managing your health and wellness.



WELLNESS



Encouraging good habits in children so they become healthy adults

- Vitality points for antenatal classes, a CPR course, Well Baby clinic visits and vaccinations, as well as kids assessments and fitness activities
- A Vitality Baby gift box filled with useful information and exciting gifts for you and your baby
- Get up to 25% back on nappies and other baby essentials at Clicks and Dis-Chem
- Savings of 10% on baby gear at Toys R Us, Babies R Us, Takealot and other retail partners.



CAR AND HOME INSURANCE



Keeping you and your family safe on the road

- A discount of up to 25% off the purchase of a child car seat from a selected range at Discovery Insure retail partners.



Medical aid

SA's leading medical aid offers a choice of 23 health plans that provide quality, affordable healthcare supported by industry-leading digital technology

You have access to comprehensive maternity and post-birth benefits to ensure that you have the healthiest pregnancy and birth possible

You get comprehensive maternity and post-birth benefits

During your pregnancy

Antenatal consultations

You are covered for up to 12 visits at your gynaecologist, GP or midwife, based on the plan you choose

Ultrasound scans and prenatal screening

You are covered for up to two ultrasound scans and one nuchal translucency or Non-Invasive Prenatal Test (NIPT)

Blood tests

A defined basket of blood tests per pregnancy are included in the maternity benefit

Private ward

You have cover for up to R1 880 per day in a private ward for your delivery in hospital, on the Executive and Comprehensive plans

Essential registered devices

Executive and Comprehensive plans have cover for up to R5 000 for essential registered devices e.g. breast pumps and smart thermometers, with a co-payment of 25%



Antenatal classes or consultations with a nurse

You are covered for up to five pre- or postnatal classes or consultations with a registered nurse.

For two years after birth

GP and specialist visits

Your baby is covered for up to two visits with a GP, paediatrician or an ENT. Cover depends on the plan you choose

Six week consultation

You are covered for one six week post-birth consultation with a midwife, GP or gynaecologist

Nutrition assessment

You are covered for one nutrition assessment with a dietitian

Mental health

You are covered for up to two mental health consultations with a counsellor or psychologist

Lactation consultation

You are covered for one lactation consultation with a registered nurse or lactation specialist

Benefits that support your family's wellbeing



Screening for kids

The Screening and Prevention Benefit covers growth assessment tests, including height, weight, head circumference and health and milestone tracking at any one of our wellness providers.



Kids casualty visits

Depending on the plan you choose, you also have cover for two kids casualty visits, for each child under the age of 10 years at a network provider.





Health My Pregnancy



Join the My Pregnancy programme

*To unlock this app and your benefits,
create your pregnancy profile.*

*Remember to pre-authorise your
childbirth.*

Create profile



Immediate access to support, advice and tools

**Activate the My Pregnancy and
My Baby programmes on the
Discovery app or website**

My Pregnancy

My Baby

Activate the My Pregnancy or My Baby programme on the Discovery app or website to unlock additional maternity and early childhood benefits

My Pregnancy dashboard

Track how far along you are in your pregnancy, upload a picture or scan and get a sense of how big your baby is each week. Using an easy to navigate menu, access an array of tools and features personalised for your pregnancy.

Pregnancy care checklist

A personalised step-by-step view of what to do for each week of your pregnancy, to help you make the best health and lifestyle choices for both you and your baby.

Pregnancy health record

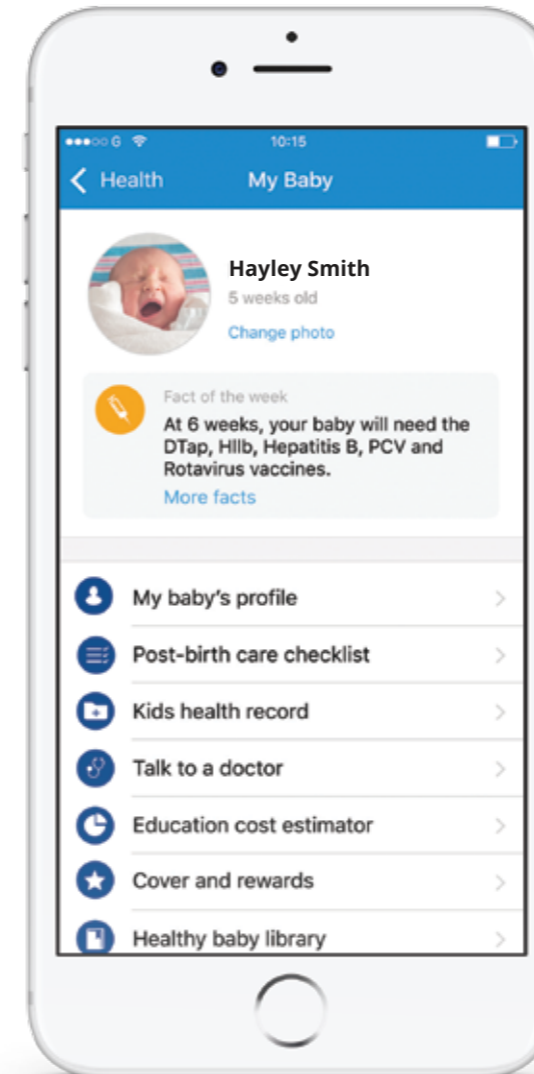
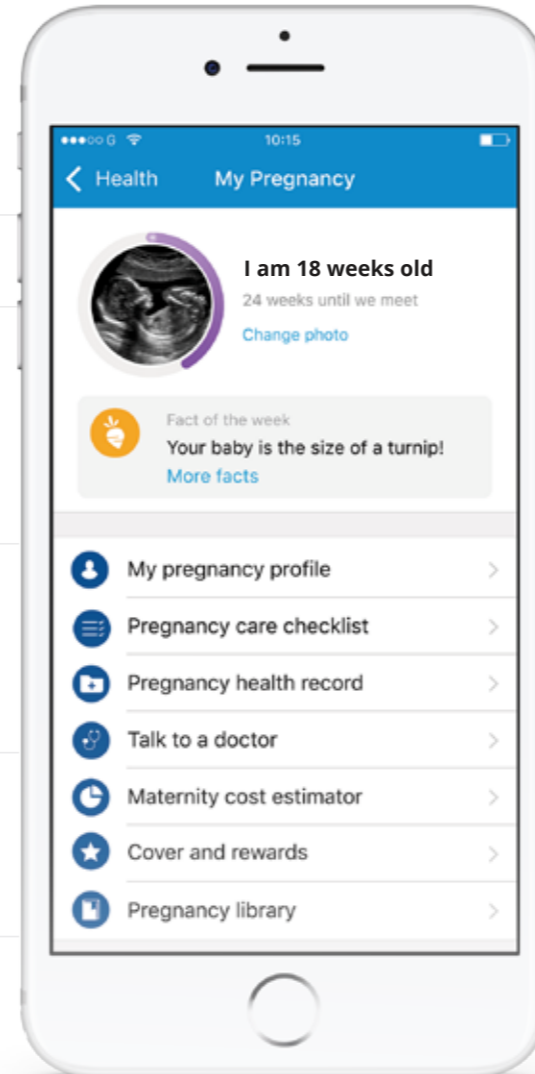
A comprehensive view of your personalised pregnancy-related health information in one place that you can share with your doctors.

Connect with doctors

Get trusted medical advice, on your device from doctors anywhere, anytime.

Maternity cost estimator

Get an estimate for the typical healthcare costs associated with your pregnancy, based on your plan type, how your baby will be delivered and choice of doctor and hospital.



My Baby dashboard

Activate the My Baby programme. Create your baby's profile and save all their key birth information.

Digital health record

Get instant access to your child's medical record, with a view of their vaccinations, screenings, milestones and development. Opt in to schedule reminders for when you should book your child's preventative screenings and vaccinations.

Digital vaccination card

Keep track of your baby's vaccinations by receiving reminders and by having access to their updated immunisation card, which you can share when you need to.

Education cost estimator

Get an estimate of the total cost of education from pre-school to university.



Life insurance

Discovery Life provides comprehensive life insurance to meet the needs of you and your family

The Global Education Protector covers the actual costs of your children's education, from crèche through to their tertiary education, if you or your spouse pass away, or suffer a severe illness or disability

And, if you actively manage your health and wellness we will fund up to 100% of your child's tertiary education

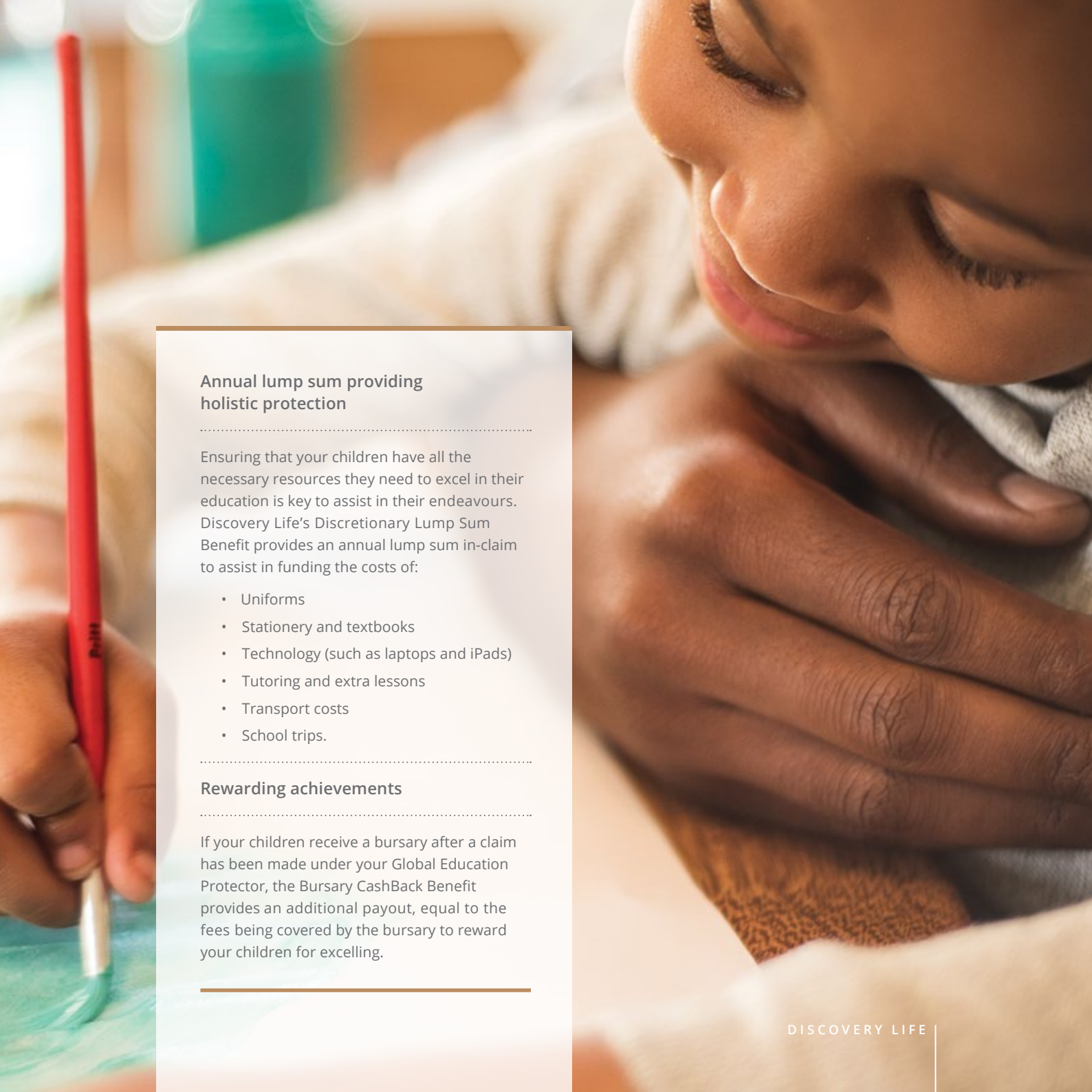
Global Education Protector

Securing your child's education:

- You have the option to choose whether you want to be covered for disability, severe illness and death, or only for death.
- You can choose whether or not to protect your children's education on these events happening to your spouse.
- To ensure you are protected according to your children's needs, you can select from our Core or Private Global Education Protector benefits, providing the same key benefits but at different levels of cover, aligned to state or private schools.
- If you are a member of the Vitality programme, you could also qualify for the University Funder Benefit. This benefit funds up to 100% of your children's tertiary education fees on the Private Global Education Protector, and up to 50% on the Core Global Education Protector, subject to a maximum.

'Both our Core and Private options cover the costs of local institutions from crèche to secondary school, and will also pay for tertiary studies, both locally and globally. The education costs will be covered up to a maximum, which varies based on the Global Education Protector Benefit selected.

Stage of education	Number of years covered
Crèche	3 years
Pre-primary school	2 years
Primary school	7 years
Secondary school	5 years
Tertiary education	An undergraduate degree or recognised diploma or certificate



Annual lump sum providing holistic protection

Ensuring that your children have all the necessary resources they need to excel in their education is key to assist in their endeavours. Discovery Life's Discretionary Lump Sum Benefit provides an annual lump sum in-claim to assist in funding the costs of:

- Uniforms
 - Stationery and textbooks
 - Technology (such as laptops and iPads)
 - Tutoring and extra lessons
 - Transport costs
 - School trips.
-

Rewarding achievements

If your children receive a bursary after a claim has been made under your Global Education Protector, the Bursary CashBack Benefit provides an additional payout, equal to the fees being covered by the bursary to reward your children for excelling.

Global Education Protector

Funding up to 100% of your children's tertiary education through the University Funder Benefit

Over the years, we have gathered an in-depth understanding of the impact that health and wellness have on insurance risk. As you improve your health and wellness, and reduce your life insurance risk, we are able to reward you by helping to fund your children's tertiary education through the University Funder Benefit.

Rewarding your improved health and wellness by funding your children's tertiary education

We will automatically fund 10%* of your children's tertiary education fees at the start of your policy. By engaging in Vitality each year, you can increase the percentage of your children's tertiary education that is funded to up to 100%* of their actual tuition fees. The annual University Funder Benefit amounts that you can earn are as follows:

	Vitality status				
Global Education Protector	Blue	Bronze	Silver	Gold	Diamond
Private	0.5%	1.5%	3%	4%	5%
Core	0.25%	0.75%	1.5%	2%	2.5%

* The Core Global Education Protector will initially fund 5% of your children's tertiary education fees. In addition, the maximum amount that we will fund is set at 50%.

Age of your child at inception	Number of years of tertiary education covered
Below the age of 5	3
Between the ages of 5 and 9	2
Between the ages of 10 and 12	1
Older than age 12	0

If your child does not attend a qualifying tertiary education institution, we will make a once-off payment equal to 50% of your accumulated percentage earned to date, multiplied by the relevant annual University Funder Benefit maximum applicable to that benefit option.







Get healthy
Get rewarded

Wellness

Vitality and Disney nurture healthy families from the start, encouraging good habits in children and ensuring they become healthy adults

Vitality Baby 1 000 days programme

In their first 1 000 days, children develop more rapidly, both physically and emotionally, than at any other point in their lives. This critical period offers a unique opportunity to have a positive impact on a child's future health, as well as on a mother's health during pregnancy.

To help you make the best choices for yourself and your baby during this important time, Vitality Baby offers you a personalised wellness journey through the first 1 000 days, from when pregnancy starts until your child turns two. You can also enjoy these great rewards along the way.

Receive a Vitality Baby box filled with useful information and exciting gifts

10%

off leading brands

bugaboo



Get up to 25% back on selected nappies and other baby essentials at Clicks or Dis-Chem with HealthyCare



Save 10% on an array of items for your baby at A-Zee Baby, Babies R Us, Born Fabulous, Takealot & Toys R Us



Complete Vitality health activities as a family, engage in exclusive Disney-inspired content, and you will stand the chance to win monthly Disney hampers!



Discovery Vitality and Disney celebrating healthy, happy families



Vitality Baby

1 000 days programme

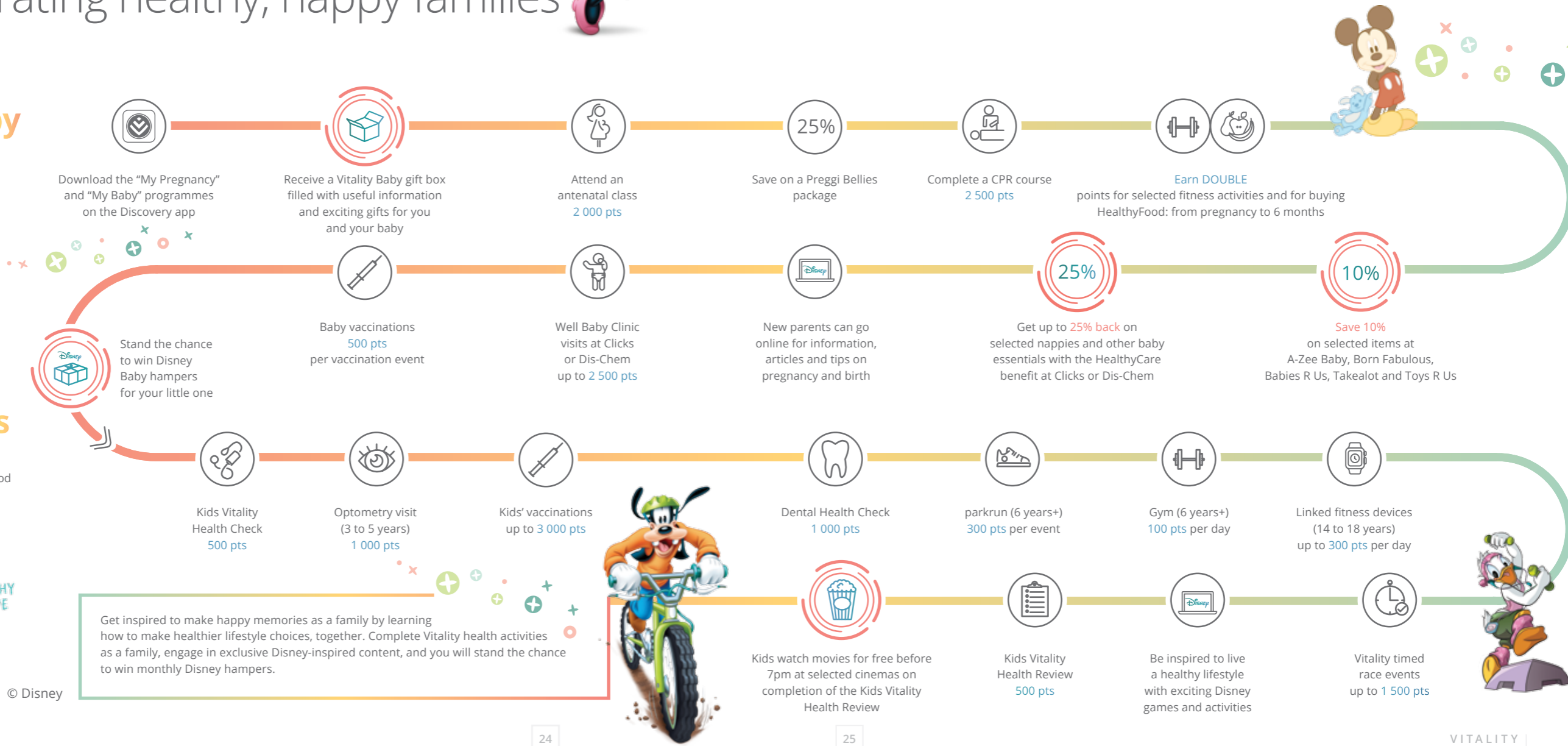
Activate Vitality Baby to get the best care and rewards – from pregnancy until your child turns two



Vitality Kids

2 to under 18

Habits created during childhood years lay the foundation for healthy habits in adulthood



Download the "My Pregnancy" and "My Baby" programmes on the Discovery app



Receive a Vitality Baby gift box filled with useful information and exciting gifts for you and your baby



Attend an antenatal class
2 000 pts



Save on a Preggi Bellies package



Complete a CPR course
2 500 pts



Earn DOUBLE points for selected fitness activities and for buying HealthyFood: from pregnancy to 6 months



Stand the chance to win Disney Baby hampers for your little one



Baby vaccinations
500 pts per vaccination event



Well Baby Clinic visits at Clicks or Dis-Chem up to 2 500 pts



New parents can go online for information, articles and tips on pregnancy and birth



Get up to 25% back on selected nappies and other baby essentials with the HealthyCare benefit at Clicks or Dis-Chem



Save 10% on selected items at A-Zee Baby, Born Fabulous, Babies R Us, Takealot and Toys R Us



Kids Vitality Health Check
500 pts



Optometry visit (3 to 5 years)
1 000 pts



Kids' vaccinations up to 3 000 pts



Dental Health Check
1 000 pts



parkrun (6 years+)
300 pts per event



Gym (6 years+)
100 pts per day



Linked fitness devices (14 to 18 years) up to 300 pts per day

Get inspired to make happy memories as a family by learning how to make healthier lifestyle choices, together. Complete Vitality health activities as a family, engage in exclusive Disney-inspired content, and you will stand the chance to win monthly Disney hampers.



Kids watch movies for free before 7pm at selected cinemas on completion of the Kids Vitality Health Review



Kids Vitality Health Review
500 pts



Be inspired to live a healthy lifestyle with exciting Disney games and activities



Vitality timed race events up to 1 500 pts



© Disney





Car insurance that
rewards good driving

Car and home insurance

**Discovery Insure provides
comprehensive car and home
insurance**

**Keeping you and your family
safe on the road with a discount
of up to 25% off the purchase of
a child car seat from a selected
range at retail partners**

Strapped-in-for-safety benefit

Child safety seats reduce the risk of fatal injuries following a motor vehicle accident by 71%*. To help protect your baby in the event of an accident, we now offer **up to 25% off a baby car seat** based on your Vitality drive status.

Discovery Insure will give you a discount on a car seat at selected partners based on your Vitality drive status at the time of purchase as follows:

Vitality drive status	Blue	Bronze	Silver	Gold	Diamond
Discount	10%	12.5%	15%	17.5%	25%

- The policyholder must be on the Vitality drive programme in order to qualify for the discount.
- The discount is for child car seats only.
- The discount applied will be based on your Vitality drive status as at the date of purchase.
- The discount is available on a selected range at the following partners: Toys R Us, Born Fabulous and Be Safe.
- This is a standalone Vitality drive programme benefit and will be in addition to any other benefits offered by other Discovery products, e.g. Vitality.
- There is a limit of one baby seat per primary driver per calendar year.

* Source: Canadian Paediatric Society (2008)



DISCOVERY INSURE |

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