

## Discovery Card | Health Claims Level | Medical schemes administered by Discovery Health

If you belong to one of the following medical schemes you will need to locate your Scheme and the table to use, in order to see your claims level.

Your claims category for the year is determined by your total day-to-day expenses, which includes all claims that you pay yourself and accumulate towards your threshold (Self-payment Gap), and claims that are paid from your Above Threshold Benefit (ATB), if applicable. The below tables are based on your total claims submitted in the last calendar year.

### Anglo Medical Scheme

Claims category	Total claims based on a family	Total claims based on an individual
Level 1 claimer	R0-R1 499	R0-R599
Level 2 claimer	R1 500-R4 999	R600-R1 999
Level 3 claimer	R5 000-R9 499	R2 000-R2 999
Level 4 claimer	R9 500-R24 999	R3 000-R9 999
Level 5 claimer	R25 000 +	R10 000 +

### Anglovaal Group Medical Scheme

Claims category	Total claims based on a family	Total claims based on an individual
Level 1 claimer	R0-R1 499	R0-R599
Level 2 claimer	R1 500-R4 999	R600-R1 999
Level 3 claimer	R5 000-R9 499	R2 000-R2 999
Level 4 claimer	R9 500-R24 999	R3 000-R9 999
Level 5 claimer	R25 000 +	R10 000 +

### Bankmed

#### Families (based on health policy composition)

Claims category	Bankmed Plus Plan	Bankmed Comprehensive Plan	Bankmed Core Saver Plan; Bankmed Basic Plan; Bankmed Traditional Plan	Bankmed Essential Plan
Level 1 claimer	R0-R5 499	R0-R1 499	R0-R199	R0-R1 199
Level 2 claimer	R5 500-R14 999	R1 500-R4 999	R200-R1 499	R1 200-R3 999
Level 3 claimer	R15 000-R24 999	R5 000-R9 499	R1 500-R2 999	R4 000-R6 499

Level 4 claimer	R25 000-R49 999	R9 500-R24 999	R3 000-R7 499	R6 500-R9 999
Level 5 claimer	R50 000 +	R25 000 +	R7 500 +	R10 000 +

#### Individual

Claims category	Bankmed Plus Plan	Bankmed Comprehensive Plan	Bankmed Core Saver Plan; Bankmed Basic Plan; Bankmed Traditional Plan	Bankmed Essential Plan
Level 1 claimer	R0-R1 499	R0-R599	R0-R99	R0-R349
Level 2 claimer	R1 500-R7 999	R600-R1 999	R100-R499	R350-R1 499
Level 3 claimer	R8 000-R11 999	R2 000-R2 999	R500-R1 499	R1 500-R2 499
Level 4 claimer	R12 000-R19 999	R3 000-R9 999	R1 500-R3 499	R2 500-R6 499
Level 5 claimer	R20 000 +	R10 000 +	R3 500 +	R6 500 +

#### BMW Employees Medical Aid Society

Claims category	Total claims based on a family	Total claims based on an individual
Level 1 claimer	R0-R1 499	R0-R599
Level 2 claimer	R1 500-R4 999	R600-R1 999
Level 3 claimer	R5 000-R9 499	R2 000-R2 999
Level 4 claimer	R9 500-R24 999	R3 000-R9 999
Level 5 claimer	R25 000 +	R10 000 +

#### Glencore Medical Scheme

Claims category	Total claims based on a family	Total claims based on an individual
Level 1 claimer	R0-R1 499	R0-R599
Level 2 claimer	R1 500-R4 999	R600-R1 999
Level 3 claimer	R5 000-R9 499	R2 000-R2 999
Level 4 claimer	R9 500-R24 999	R3 000-R9 999
Level 5 claimer	R25 000 +	R10 000 +

#### LA Health Medical Scheme

##### Families (based on benefit option)

Claims category	LA Comprehensive	LA Core; LA Active	LA Focus	LA KeyPlus
Level 1 claimer	R0-R5 499	R0-R3 999	R0-R1 499	R0-R1 199
Level 2 claimer	R5 500-R14 999	R4 000-R9 499	R1 500-R4 999	R1 200-R3 999
Level 3 claimer	R15 000-R24 999	R95 00-R16 999	R5 000-R9 499	R4 000-R6 499
Level 4 claimer	R25 000-R49 999	R17 000-R34 999	R9 500-R24 999	R6 500-R9 999
Level 5 claimer	R50 000 +	R35 000 +	R25 000 +	R10 000 +

#### Individual

Claims category	LA Comprehensive	LA Core; LA Active	LA Focus	LA KeyPlus
Level 1 claimer	R0-R1 499	R0-R999	R0-R599	R0-R349
Level 2 claimer	R1 500-R7 999	R1 000-R4 999	R600-R1 999	R350-R1 499
Level 3 claimer	R8 000-R11 999	R5 000-R9 999	R2 000-R2 999	R1 500-R2 499
Level 4 claimer	R12 000-R19 999	R10 000-R14 999	R3 000-R9 999	R2 499-R6 799
Level 5 claimer	R20 000 +	R15 000 +	R10 000 +	R6 500 +

### Lonmin Medical Scheme

Claims category	Total claims based on a family	Total claims based on an individual
Level 1 claimer	R0-R1 199	R0-R349
Level 2 claimer	R1 200-R3 999	R350-R1 499
Level 3 claimer	R4 000-R6 499	R1 500-R2 499
Level 4 claimer	R6 500-R9 999	R2 499-R6 799
Level 5 claimer	R10 000 +	R6 500 +

### Malcor Medical Aid Scheme

#### Families (based on plan)

Claims category	Plan A and B	Plan C
Level 1 claimer	R0-R5 499	R0-R1 499
Level 2 claimer	R5 500-R14 999	R1 500-R4 999
Level 3 claimer	R15 000-R24 999	R5 000-R9 499
Level 4 claimer	R25 000-R49 999	R9 500-R24 999
Level 5 claimer	R50 000 +	R25 000 +

#### Individual

Claims category	Plan A and B	Plan C
Level 1 claimer	R0-R1 499	R0-R599
Level 2 claimer	R1 500-R7 999	R600-R1 999
Level 3 claimer	R8 000-R11 999	R2 000-R2 999
Level 4 claimer	R12 000-R19 999	R3 000-R9 999
Level 5 claimer	R20 000 +	R10 000 +

### The M-Med Option of the Naspers Medical Fund

Claims category	Total claims based on a family	Total claims based on an individual
Level 1 claimer	R0-R3 999	R0-R999
Level 2 claimer	R4 000-R9 499	R1 000-R4 999
Level 3 claimer	R9 500-R16 999	R5 000-R9 999
Level 4 claimer	R17 000-R34 999	R10 000-R14 999

Level 5 claimer	R35 000 +	R15 000 +
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### Naspers Medical Fund

Claims category	Total claims based on a family	Total claims based on an individual
Level 1 claimer	R0-R1 499	R0-R599
Level 2 claimer	R1 500-R4 999	R600-R1 999
Level 3 claimer	R5 000-R9 499	R2 000-R2 999
Level 4 claimer	R9 500-R24 999	R3 000-R9 999
Level 5 claimer	R25 000 +	R10 000 +

### Netcare Medical Scheme

Claims category	Total claims based on a family	Total claims based on an individual
Level 1 claimer	R0-R1 199	R0-R349
Level 2 claimer	R1 200-R3 999	R350-R1 499
Level 3 claimer	R4 000-R6 499	R1 500-R2 499
Level 4 claimer	R6 500-R9 999	R2 499-R6 799
Level 5 claimer	R10 000 +	R6 500 +

### Quantum Medical Aid Society

#### Families (based on plan)

Claims category	Essential Comprehensive	Essential Saver
Level 1 claimer	R0-R5 499	R0-R1 499
Level 2 claimer	R5 500-R14 999	R1 500-R4 999
Level 3 claimer	R15 000-R24 999	R5 000-R9 499
Level 4 claimer	R25 000-R49 999	R9 500-R24 999
Level 5 claimer	R50 000 +	R25 000 +

#### Individual

Claims category	Essential Comprehensive	Essential Saver
Level 1 claimer	R0-R1 499	R0-R599
Level 2 claimer	R1 500-R7 999	R600-R1 999
Level 3 claimer	R8 000-R11 999	R2 000-R2 999
Level 4 claimer	R12 000-R19 999	R3 000-R9 999
Level 5 claimer	R20 000 +	R10 000 +

### Remedi Medical Aid Scheme

#### Families (based on benefit option)

Claims category	Remedi Comprehensive	Remedi Classic	Remedi Standard
Level 1 claimer	R0-R5 499	R0-R1 499	R0-R1 199

Level 2 claimer	R5 500-R14 999	R1 500-R4 999	R1 200-R3 999
Level 3 claimer	R15 000-R24 999	R5 000-R9 499	R4 000-R6 499
Level 4 claimer	R25 000-R49 999	R9 500-R24 999	R6 500-R9 999
Level 5 claimer	R50 000 +	R25 000 +	R10 000 +

#### Individual

Claims category	Remedi Comprehensive	Remedi Classic	Remedi Standard
Level 1 claimer	0-1499	0-599	0-349
Level 2 claimer	1500-7999	600-1999	350-1499
Level 3 claimer	8000-11999	2000-2999	1500-2499
Level 4 claimer	12000-19999	3000-9999	2499-6799
Level 5 claimer	20000 +	10000 +	6500 +

#### Retail Medical Scheme

##### Families (based on plan)

Claims category	Essential Plus Option	Essential Option
Level 1 claimer	R0-R3 999	R0-R199
Level 2 claimer	R4 000-R9 499	R200-R1 499
Level 3 claimer	R9 500-R16 999	R1 500-R2 999
Level 4 claimer	R17 000-R34 999	R3 000-R7 499
Level 5 claimer	R35 000 +	R7 500 +

##### Individual:

Claims category	Essential Plus Option	Essential Option
Level 1 claimer	R0-R999	R0-R99
Level 2 claimer	R1 000-R4 999	R100-R499
Level 3 claimer	R5 000-R9 999	R500-R1 499
Level 4 claimer	R10 000-R14 999	R1 500-R3 499
Level 5 claimer	R15 000 +	R3 500 +

#### TFG Medical Aid Scheme

Claims category	Total claims based on a family	Total claims based on an individual
Level 1 claimer	R0-R1 499	R0-R599
Level 2 claimer	R1 500-R4 999	R600-R1 999
Level 3 claimer	R5 000-R9 499	R2 000-R2 999
Level 4 claimer	R9 500-R24 999	R3 000-R9 999
Level 5 claimer	R25 000 +	R10 000 +

#### Tsogo Sun Group Medical Scheme

##### Families (based on plan)

Claims category	Classic Comprehensive	Classic Saver
Level 1 claimer	R0-R5 499	R0-R1 499
Level 2 claimer	R5 500-R14 999	R1 500-R4 999
Level 3 claimer	R15 000-R24 999	R5 000-R9 499
Level 4 claimer	R25 000-R49 999	R9 500-R24 999
Level 5 claimer	R50 000 +	R25 000 +

#### Individual

Claims category	Classic Comprehensive	Classic Saver
<b>Level 1 claimer</b>	R0-R1 499	R0-R599
<b>Level 2 claimer</b>	R1 500-R7 999	R600-R1 999
<b>Level 3 claimer</b>	R8 000-R11 999	R2 000-R2 999
<b>Level 4 claimer</b>	R12 000-R19 999	R3 000-R9 999
<b>Level 5 claimer</b>	R20 000 +	R10 000 +

#### UKZN Medical Scheme

Claims category	Total claims based on a family	Total claims based on an individual
Level 1 claimer	R0-R1 499	R0-R599
Level 2 claimer	R1 500-R4 999	R600-R1 999
Level 3 claimer	R5 000-R9 499	R2 000-R2 999
Level 4 claimer	R9 500-R24 999	R3 000-R9 999
Level 5 claimer	R25 000 +	R10 000 +

#### WitsMed

##### Families (based on plan)

Claims category	Standard Option	Network Option
Level 1 claimer	R0-R1 499	R0-R1 199
Level 2 claimer	R1 500-R4 999	R1 200-R3 999
Level 3 claimer	R5 000-R9 499	R4 000-R6 499
Level 4 claimer	R9 500-R24 999	R6 500-R9 999
Level 5 claimer	R25 000 +	R10 000 +

##### Individual

Claims category	Standard Option	Network Option
Level 1 claimer	R0-R599	R0-R349
Level 2 claimer	R600-R1 999	R350-R1 499
Level 3 claimer	R2 000-R2 999	R1 500-R2 499
Level 4 claimer	R3 000-R9 999	R2 499-R6 799
Level 5 claimer	R10 000 +	R6 500 +

We combine your claims category and Discovery Card average spend for the last three months, and use the below table to determine your Travel Booster.

**Calculation matrix for Travel Booster**

Claims category	Average monthly spend*					
	R0- R4,999	R5,000 – R9,999	R10,000 – 14,999	R15,000 – R19,999	R20,000 – 24,999	R25,000 +
Level 1 claimers		5.0%	7.5%	10.0%	12.5%	15.0%
Level 2 claimers		5.0%	5.0%	7.5%	10.0%	12.5%
Level 3 claimers			5.0%	5.0%	7.5%	10.0%
Level 4 claimers				5.0%	5.0%	5.0%
Level 5 claimers						

The following claims will not be considered when calculating your claims category:

- Optometry claims
- Dentistry claims
- Claims for childbirth without complications
- The following screening benefits:
  - Blood glucose tests
  - Blood pressure tests
  - Cholesterol tests
  - Body Mass Index assessments
  - Mammograms
  - Pap smears
  - Prostate - specific antigen tests
  - HIV tests
  - Flu vaccines.

The following transactions do not qualify as spend on your Discovery Card:

- Cash withdrawals
- Traveller’s cheque purchases
- Electronic fund transfers
- All budget facility transfers
- Gambling transactions made with your Discovery Card
- Yearly Discovery Card and Discovery Miles fees
- Debit orders
- Fuel or fuel-related transactions on the DiscoveryMotor Card\*

**\*Note:** If you use your Discovery Card to pay for your fuel, your transaction will go through as a normal credit card transaction and add up as qualifying spend. If you’ve registered for Discovery Miles, you will also get Discovery Miles for the purchase.