



Daberistic Solutions cc t/a

Daberistic Financial Services

Creating financial security, prosperity and wealth



An authorised financial services provider, FSP 25477
4 Basalt Place, Jukskei Park
Tel: 011 658 1333
Fax: 086 249 7192
www.daberistic.com
[Facebook: Daberistic](https://www.facebook.com/Daberistic)
[Twitter.com: Daberistic](https://twitter.com/Daberistic)

How to Select a Discovery Health Medical Aid Plan

Discovery Health is the largest open medical scheme in South Africa, with a market share of 54%. It is the top medical scheme with many corporate employers. It offers quite a lot of options – 22 in total – to choose from. So how does one select a suitable plan?

Corporate Clients

For managers and office administrators, consider Classic Saver or Classic Priority, a hospital plan with savings accounts for day-to-day benefits. If an employer or staff member has a higher budget, may consider Classic Comprehensive or even the top plan, Executive Plan.

If a staff member is only concerned with major medical expenses (hospital admissions and chronic illnesses), he may consider Core Series plus gap cover (sold separately).

For workers in factories or in mines, consider KeyCare series or Primary Care.

Individual Clients

Does this apply to you:	You may consider the following plans
Buying medical aid for the first time in South Africa	Entry level hospital plan (Essential Delta Core/Essential Core) plus gap cover (sold separately)
Young (below 30 years of age), healthy, enjoys technology and mobile phone apps	Core Series (hospital plan) or Smart Plan
Married with no kids	Core Series (hospital plan) plus gap cover (sold separately)
Planning to have children but not pregnant yet	Classic Saver plus gap cover (sold separately)
Married with kids	Classic Saver or Classic Priority, plus gap cover (sold separately)
Affordability not a problem, or being sick and need to be in hospital or visit specialists often, incurring lots of medical expenses	Classic Comprehensive or Executive Plan (top plans on Discovery Health)
Living in coastal provinces – Kwazulu Natal, Eastern Cape, Western Cape, Northern Cape	Coastal Core or Coastal Saver, plus gap cover (sold separately)