Most people will find their financial security threatened if they suffer a severe illness. There are a number of costs associated with a severe illness. These include absence from work during recovery, home care during periods of illness, lifestyle modifications like changes to your home, and early retirement if you are no longer healthy enough to work.
Why Discovery Life’s Severe Illness Benefit is unique

Discovery Life’s Severe Illness Benefit is a lump sum product that covers all major body systems. Claim payouts are based on the severity of the illness and reflect the financial impact of the illness on your lifestyle.

Additional benefits for your family

The Severe Illness Benefit automatically includes severe illness cover for your children and your parents (up to a specified maximum), at no additional cost for Classic LIFE PLANS. Additional benefits that are also available to protect your family are:

- The Family Trauma Benefit which covers each family member admitted to ICU with ventilation as well as reconstructive surgery required as a result of trauma incidents.
- The Female Benefit covers cancers specific to women, complications of pregnancy and osteoporosis.
- The Childbirth Benefit covers multiple births and congenital birth defects.

The Severe Illness Benefit can be tailored to meet your specific requirements

Depending on your needs, you can choose whether a claim on the Severe Illness Benefit reduces your LIFE FUND or not. You can also choose between:

1. The Standard Severe Illness Benefit which considers the severity impact of the illness at the time of the event, or
2. The LifeTime Severe Illness Benefit which considers the long-term impact of a severe illness as well.

Severe Illness Extender Benefit™

Discovery Life’s unique Severe Illness Extender Benefit™ gives you the ability to use your Integration savings to enhance your severe illness cover.

The Severe Illness Extender Benefit™ boosts the payout levels of the Severe Illness Benefit.

By adding the Severe Illness Extender Benefit™, the severity levels on your Severe Illness Benefit will be enhanced as follows:

- Severity A 125%
- Severity B 100%
- Severity C 75%
- Severity D 50%
- Severity E to G unchanged

This benefit provides the highest payouts in the market for Severity A claims and you can receive in excess of 100% of your insured amount.

How long are you covered for?

You can choose whether you want to be covered until the age of 65 or for your whole life.

Access to the best medical practitioners and facilities in the world

With Discovery Life’s Global Treatment Benefit you can get the best possible treatment at our network of international healthcare facilities. This benefit is automatically included in Discovery Life’s Severe Illness Benefit.

This means that you can get up to 180% of your claim payout if you choose to make use of the overseas treatment facility, at no additional cost. Your illness must be between Severity A and D to qualify and you must be a member of a registered medical scheme (this is available only on the Classic LIFE PLAN).

Boost you and your spouse’s severe illness cover by up to 40%

Depending on you and your spouse’s level of cover, the Severe Illness BenefitBooster™ and Spouse Severe Illness BenefitBooster™ may provide additional cover of up to 40% (Severity A and B) at no additional premium. This will help ease the financial burden of a severe illness on you or your spouse.

Family Trauma Benefit which 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, complications of pregnancy and osteoporosis.

Childbirth Benefit covers multiple births and congenital birth defects.
Making sure the payout is sufficient

The traditional approach takes into account the initial impact of a severe illness. In addition to this, Discovery Life also takes into account the long-term impact of a severe illness.

**LifeTime Severe Illness Benefit**

The LifeTime Severe Illness Benefit takes a number of things into consideration including: the likely duration of the illness, medical treatment needed, additional assisted care needs (for example, a nurse), and any other devices needed to deal with the lifestyle change (for example, a wheelchair). The LifeTime Severe Illness Benefit also takes into account the number of financial dependants you have.

With this option you can receive a payout of up to 200% of your insured cover. This LifeTime Severe Illness Benefit model illustrates how the various factors are taken into consideration to deal with the lifestyle change.

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**Severe Illness Benefit Medical Booster™**

If you have the Financial Integrator™, you will also qualify for the Severe Illness Benefit Medical Booster™. With this benefit, if you submit a valid Severe Illness Benefit claim and the costs of your resulting claims for medicine from Discovery Health exceed a predefined level, you will receive an extra cash payment.

**The Premium Waiver Benefit**

The Premium Waiver Benefit is also available to give you peace of mind about your premiums being paid when you become severely ill.

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**Your cover does not fall away after your first claim**

On the Classic LIFE PLAN, you can receive multiple claim payments regardless of whether the illnesses are the same, related or not related. It also doesn’t matter if the severity of subsequent illnesses is the same or lower (except for progressive illnesses like cancer). You are always covered as long as you have funds available in your LIFE FUND and can therefore receive more than 100% of your benefit amount through multiple claims.

On the Essential LIFE PLAN, you can also claim for the same, related or non-related conditions, but here you will only be able to claim for subsequent related illnesses that have a higher severity than your previous illness. The total of your claims will be limited to 100% of your Severe Illness Benefit.

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**We assess your claims quickly and fairly**

We recognise the most important test of an insurance company is when you have to claim. At Discovery Life, we take the process of paying claims seriously.

Our aim is to always to save you from unnecessary worry by making sure that your claim is assessed and settled quickly and fairly.

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**You can find out more**

This brochure is a summary of the Severe Illness Benefit. For full details of Discovery Life’s products, cost structures and benefits, please refer to the Discovery LIFE PLAN Guide or refer to the Discovery website.

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**Speak to your financial adviser for more information**

For more information, please speak to your financial adviser, who will prepare a Financial Needs Analysis for you. Once you have agreed on your requirements, your financial adviser will draw up a quote for you. If you are happy with the quote, you will have to fill in the necessary application forms. You will also have to complete the necessary underwriting requirements to ensure you pay the most appropriate premium.
**Discovery Life** offers extra cover for your family with the Family Trauma Benefit, the Female Benefit and the Childbirth Benefit, at no extra cost. The Global Treatment Benefit is automatically included on all Classic LIFE PLANS to ensure you get the best possible treatment at international healthcare facilities.

**BY PERFORMING A FINANCIAL NEEDS ANALYSIS** with your financial adviser, you can determine what your ongoing and future financial obligations are. You also need to consider how much cover you may need to make lifestyle changes, like modifications to your home.

**TAILOR YOUR COVER**

You can choose whether a claim on the Severe Illness Benefit reduces your LIFE FUND or not. You can also choose between the Standard Severe Illness Benefit and the LifeTime Severe Illness Benefit. The Premium Waiver Benefit can also be selected to cover your premiums if you become severely ill.

**HOW MUCH COVER DO YOU NEED**

**WHAT AFFECTS YOUR PREMIUM**

The premiums you pay each month depend on your lifestyle, pre-existing medical conditions, medical test results and how you choose your cover to increase in the future.

**GET THE BEST VALUE**

By integrating your policy with Discovery Health, DiscoveryCard and Vitality, you can enjoy an initial premium decrease and control your premium increases.

These premium reductions can be used to enhance your severe illness cover. You could choose Discovery Life’s unique Severe Illness Extender Benefit™ to boost the severity levels of the Severe Illness Benefit.

**FINANCIAL REWARDS YOU CAN ENJOY**

In addition to your initial premium discount and the ability to control your premium, you can also have a portion of your premiums paid back to you every five years.

**WHEN YOU NEED TO CLAIM**

Discovery Life takes into account the initial and long-term impact of a severe illness when assessing your claim. The Severe Illness Benefit covers all body systems and will allow you to claim multiple times. You are always covered as long as you have funds available.

With Discovery’s unique LifeTime Benefits you can also double your claim payment depending on the longer term lifestyle impact.

If you have the Financial Integrator™, you will also qualify for the Severe Illness Benefit Medical Booster™ which pays an extra cash amount if medicine costs exceed a limit.

**COVER FOR YOUR CHILDREN AND PARENTS**

Discovery Life offers extra cover for your family with the Family Trauma Benefit, the Female Benefit and the Childbirth Benefit, at no extra cost. The Global Treatment Benefit is automatically included on all Classic LIFE PLANS to ensure you get the best possible treatment at international healthcare facilities.

**HOW LONG WILL YOU BE COVERED FOR**

You can choose cover up to age 65 or for your whole life.

**BEN’S STORY**

Ben is a father of two boys, who loves watching and playing soccer with friends. He is an advertising executive and often has to work long hours.

Ben selected the LifeTime Severe Illness Benefit and pays R650 per month for his LIFE PLAN with 20% Severe Illness Benefit cover. As he was also a Discovery Health and Vitality member, he chose to integrate his policy.

He exercised regularly and played soccer often and soon he achieved Gold Vitality status.

A few months ago Ben was diagnosed with Acute Myelogenous Leukemia and had to undergo chemotherapy. Discovery Life paid out R1 million from his Severe Illness Benefit.

Ben used the lump sum payment to employ a full time nanny to take care of his two small children and home while his wife supported him through his chemotherapy. Ben is now fit and back at his demanding advertising executive position.

Ben still has cover remaining should he need to claim in the future, even for a related condition.
Having the right protection is fundamental to building a lifetime of financial security. Consider these products to create a personalised Discovery LIFE PLAN that addresses your particular needs.

Other products that complement the Severe Illness Benefit include the Income Continuation Benefit, the Capital Disability Benefit and the DiscoveryCard Protector.

**INCOME CONTINUATION BENEFIT**

The Discovery Life Income Continuation Benefit allows you to insure your monthly income, so you can maintain your standard of living if you are not to earn an income due to injury or illness. In addition for business owners, the Overhead Expenses Benefit makes sure your monthly business expenses are met under these conditions.

**CAPITAL DISABILITY BENEFIT**

Discovery Life’s Capital Disability Benefit provides a lump sum to ensure you remain financially secure if you become disabled.

**DISCOVERYCARD PROTECTOR**

The DiscoveryCard Protector will pay the outstanding balance on your DiscoveryCard if you die, become disabled or get a severe illness. It will also cover key living expenses charged to your DiscoveryCard.

**HEALTH PLAN PROTECTOR**

Discovery Life’s Health Plan Protector covers the cost of your family’s Discovery Health medical scheme contributions for up to 10 years.

**GLOBAL EDUCATION PROTECTOR**

If you suffer a life-changing event such as severe illness, disability or death, we will pay for the education of your children.

**GLOBAL HEALTH PROTECTOR**

We cover you and your family for certain procedures not performed in South Africa or where your chances of survival are significantly higher if performed in the USA.

Keep in mind that examining the different benefits with a financial adviser and finding out the appropriateness each one holds for you is the best way to determine the level of financial security you need.
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