



PRODUCT INFORMATION

**BENEFIT AND
CONTRIBUTION
UPDATES FOR 2024**

Discovery Health Medical Scheme for 2024



Balancing affordability, sustainability and value for members in 2024 and beyond

Increases to contributions for 2024 will be plan specific and will range from 0% to 12.9%, to maintain contributions in line with expected claims experience, while supporting affordability for members.

Targeted plan and benefit updates for the Comprehensive series and KeyCare series ensures long-term sustainability of the benefits offered by these plans.



Transforming members' healthcare experience with the new Discovery Health app

Your gateway to a personalised, end-to-end healthcare journey. Conveniently access care and manage your health and health plan benefits in a single app. The new app also enables new benefits for all members of Discovery Health Medical Scheme, including Virtual Urgent Care, Virtual Physical Therapy, the Mental Health Assessment Benefit and digital therapeutics for mental health.



Creating personal health pathways for all qualifying members

In 2024, all Discovery Health Medical Scheme members will have access to a personal health pathway that predicts the most important actions they can take to improve their health.

Members are encouraged to complete actions through an intelligent, gamified experience, which we have personalised for every qualifying member on the Scheme.

Both the content in this brochure and January 2024 contributions are awaiting formal approval from the Council for Medical Schemes. In all instances, Discovery Health Medical Scheme Rules prevail.

2024

contribution

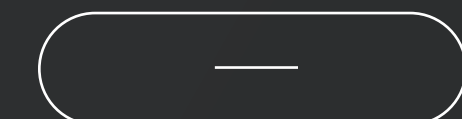
update



Ensuring high-value, affordable healthcare cover in 2024 and beyond. In 2023, Discovery Health Medical Scheme has maintained its strong financial position and continues to deliver exceptional value for you, amidst challenging economic circumstances.

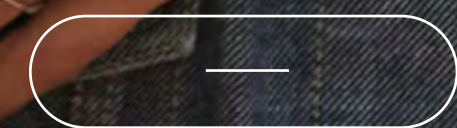
The 2024 increase in Scheme contributions is aimed at supporting you with improved affordability, ensuring you continue to enjoy high-value cover, while strengthening the long-term sustainability of the Scheme.

For specific information about the 2024 contributions on each health plan series, please view the Contribution Tables and health plan guides on our [Product Information Page](#)



A photograph of a young Black couple embracing warmly at night. The woman is on the left, leaning her head against the man on the right. They are both smiling. The background is dark with bokeh city lights. The image is overlaid with a dark grey background on the left and a yellow-to-orange gradient on the right.

2024 general benefit updates



Simple nomination process with a wide network of providers to choose from

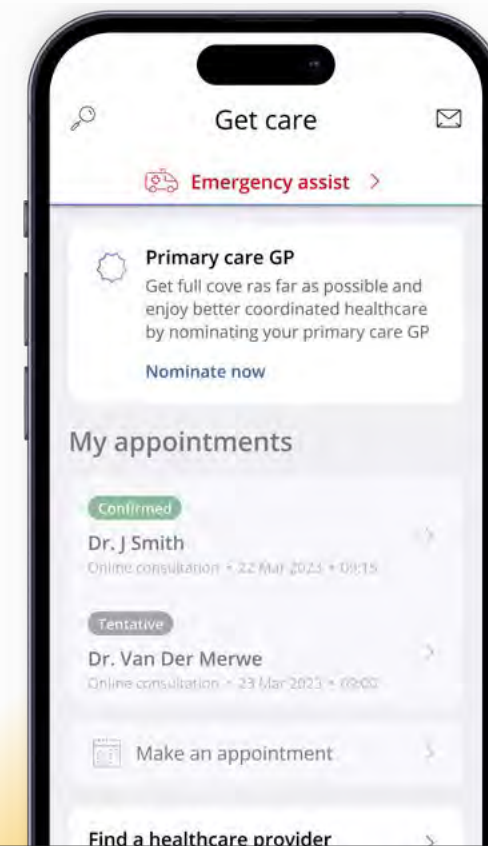
Members registered for a Prescribed Minimum Benefit chronic condition must nominate one of the 4,600 primary care GPs participating in the Discovery Health GP Network¹. Discovery Health's extensive GP Network ensures that quality care is conveniently available.

For all members registered for an approved chronic condition on all health plans except the Executive Plan, to make sure you continue to receive full payment for your chronic illness consultations, you can follow the simple process to nominate a primary care GP through the Discovery Health app, the Discovery call centre or your chosen network GP.

¹Subject to the network rules of your chosen plan

CARE COORDINATION BY A SINGLE PRIMARY CARE GP IMPROVES HEALTHCARE OUTCOMES

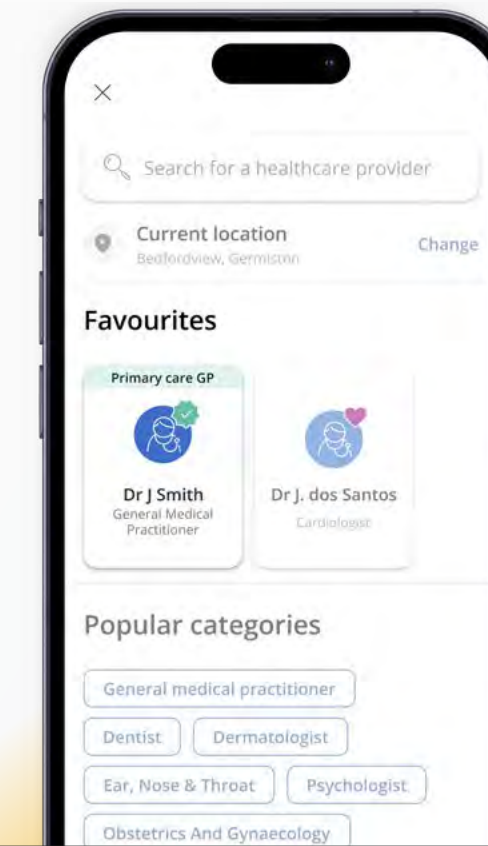
Primary care GPs manage your day-to-day healthcare needs. Your primary care GP establishes your health history, does your screening and prevention tests, coordinates specialist referrals where necessary, and makes recommendations to improve your health and wellness. This coordination of care is particularly important for the effective management of complex health conditions. This includes the more prevalent chronic illnesses, such as diabetes and cardiovascular diseases.



01 

Navigate to Get care on the Discovery Health app

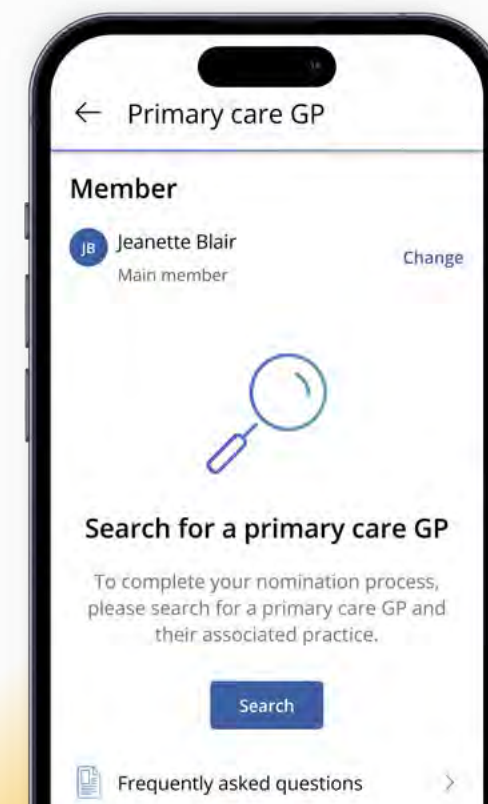
Click on the primary care GP option on the Get care tab.



02 

Confirm primary care GP

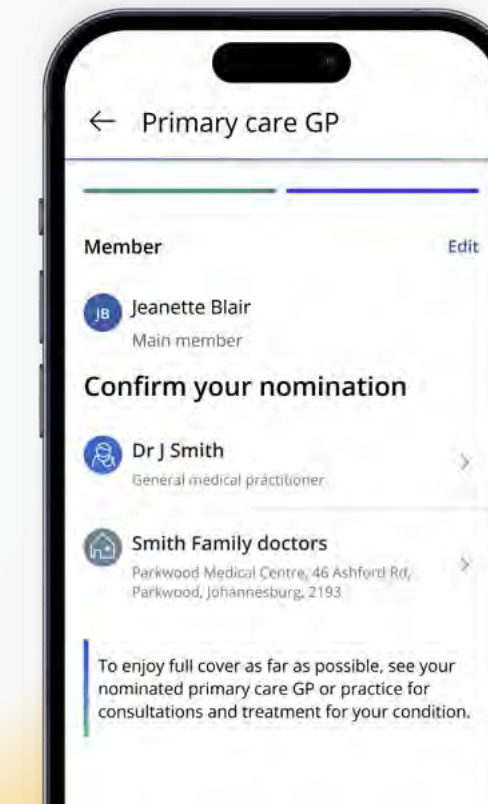
If you have visited a Discovery Health network GP before, you can simply confirm the nomination of the GP.



03 

Search for a GP in your area

If you have not visited a Discovery Health network GP before or want to choose a different GP, you can search for a GP in your area.



04 

Nominate your primary care provider

Select the GP whom you prefer and confirm the nomination. We'll let the nominated GP know about the nomination through HealthID.



Introducing the **Home-based Hospital Network** for the Discovery Hospital at Home programme

From 2024, we will introduce the Home-based Hospital Network as the designated service provider for the Discovery Hospital at Home programme for carefully selected low-acuity conditions for members on KeyCare, Smart and Delta plans. The designated service providers include Discovery Home Health, Mediclinic at Home and Quro Medical.

CONDITIONS ELIGIBLE FOR TREATMENT

If you need to be admitted for one of the following conditions, the Home-based Hospital Network would be the designated service provider for the admission. This is if you meet the additional eligibility criteria.



Pneumonia



Diabetes



Chronic obstructive pulmonary disease



Deep vein thrombosis



Asthma



Cellulitis



Stable heart failure



Urinary tract infection

PATIENTS ELIGIBLE FOR TREATMENT

You must meet the following criteria to be eligible for treatment through the Home-based Hospital Network:

- Be an adult member (18 years or older)
- Need hospital-level care that can be given in a general ward
- Live within 30 kilometers of a hospital with an emergency room (casualty unit)
- Live in Cape Town, Durban, Pietermaritzburg, Johannesburg or Pretoria
- Have enough family support to be safe at home
- Have running water within the home
- Have electricity within the home

Approval for admissions in the Home-based Hospital Network is subject to the Scheme's clinical entry criteria, treatment guidelines and protocols. For more details on the [eligibility criteria and exclusion list, click here.](#)

HOME-BASED HOSPITAL NETWORK

With the Home-based Hospital Network, treating doctors can choose which network facility their patient will be admitted to at the time of pre-authorisation.

The following home-based providers are included on the network:



**Discovery
Home
Health**



**Mediclinic
at Home**



**Quro
Medical**

All facilities included in the Home-based Hospital Network provide the highest standards of care.

If you and your admitting doctor opt out of home-based care in cases where you meet the eligibility criteria, then a deductible of R5,000 will apply to your hospital admission.

Seamless Discovery Hospital at Home patient experience

01

CLINICAL ASSESSMENT >

- You go to casualty or your doctor's rooms and get a comprehensive clinical assessment from a doctor.
- After the doctor determines that you are eligible for treatment at home, the doctor recommends Discovery Hospital at Home for your treatment.

02

DOCTOR REFERRAL >

- The doctor completes the Discovery Hospital at Home application form and submits the referral to Discovery Health.
- The doctor also shares your personalised treatment plan with the Discovery Hospital at Home care team.

03

CARE COORDINATION AND HOME SETUP

Within two to four hours of admission, the assigned nurse meets the patient at home, where they:

- Help you settle in and assess you.
- Set up the monitoring devices.
- Tell you how the Discovery Hospital at Home processes work.

The home monitoring kit includes:



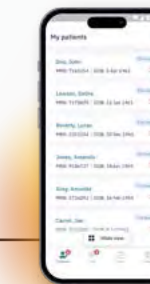
Wearable monitoring device



Blood pressure cuff and pulse oximeter



UPS backup for charging



Smartphone with dual sim and preloaded data

You'll get wearable monitoring devices with batteries that last up to 20 hours and a UPS battery for charging in the case of loadshedding. You also get a smartphone with roaming capabilities, a dual sim and data to make that you stay connected at all times.

All monitoring devices seamlessly integrate to the Biofourmis mobile app that is accessible through the provided smartphone.

05

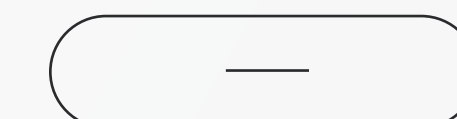
DISCHARGE

- If you are responding well to treatment and is well enough, you are discharged from Discovery Hospital at Home.
- The Discovery Hospital at Home contracted nurse helps with delivery of take-home medicine and discharge planning services.

04

LIVE MONITORING, CLINICAL SERVICES AND CONSULTATIONS

- Your condition is monitored 24/7 through a secure dashboard by your treating healthcare provider, dedicated nurse and a team of clinicians in the ER Consulting clinical command centre.
- Blood samples are taken to track how you are responding to treatment and your treating doctor receives a notification when the results are shared with the lab.
- You receive daily visits from your treating Discovery Hospital at Home contracted nurse and conducts daily online consultations with your doctor to track your progress.





CHRONIC ILLNESS BENEFIT, SPECIALISED MEDICINE AND TECHNOLOGY BENEFIT AND ONCOLOGY MEDICINES

In 2024 the Scheme will be introducing generic and therapeutic reference pricing because of the introduction of new medicines, fluctuations in medicine prices, and our ongoing efforts to secure favourable pricing for our members.

Chronic medicine

- We'll apply the yearly changes and Chronic Drug Amount updates on 1 January 2024. We'll add generic reference pricing, where there is a generic alternative for a Chronic Disease List (CDL) medicine in 2024. We pay medicine on the medicine list in full.
- We pay medicine that is not on the medicine list up to the Chronic Drug Amount (CDA) according to the chosen plan type. The Discovery Health Rate (DHR) or Generic Reference Price also apply, whichever is applicable.

Specialised Medicine and Technology Benefit

- From 2024, we'll add a Therapeutic Reference Price for all biologic therapies across conditions covered by the Specialised Medicine and Technology Benefit. The reference price will apply to all new approvals from 2024 onwards.

Oncology

- In 2024, we'll add generic reference pricing for chemotherapy and supportive oncology medicine, where a generic alternative exists. We'll pay approved oncology medicine up to the maximum of the Discovery Health Rate or the Generic Reference Price, whichever applies, and depending on the Oncology Threshold.

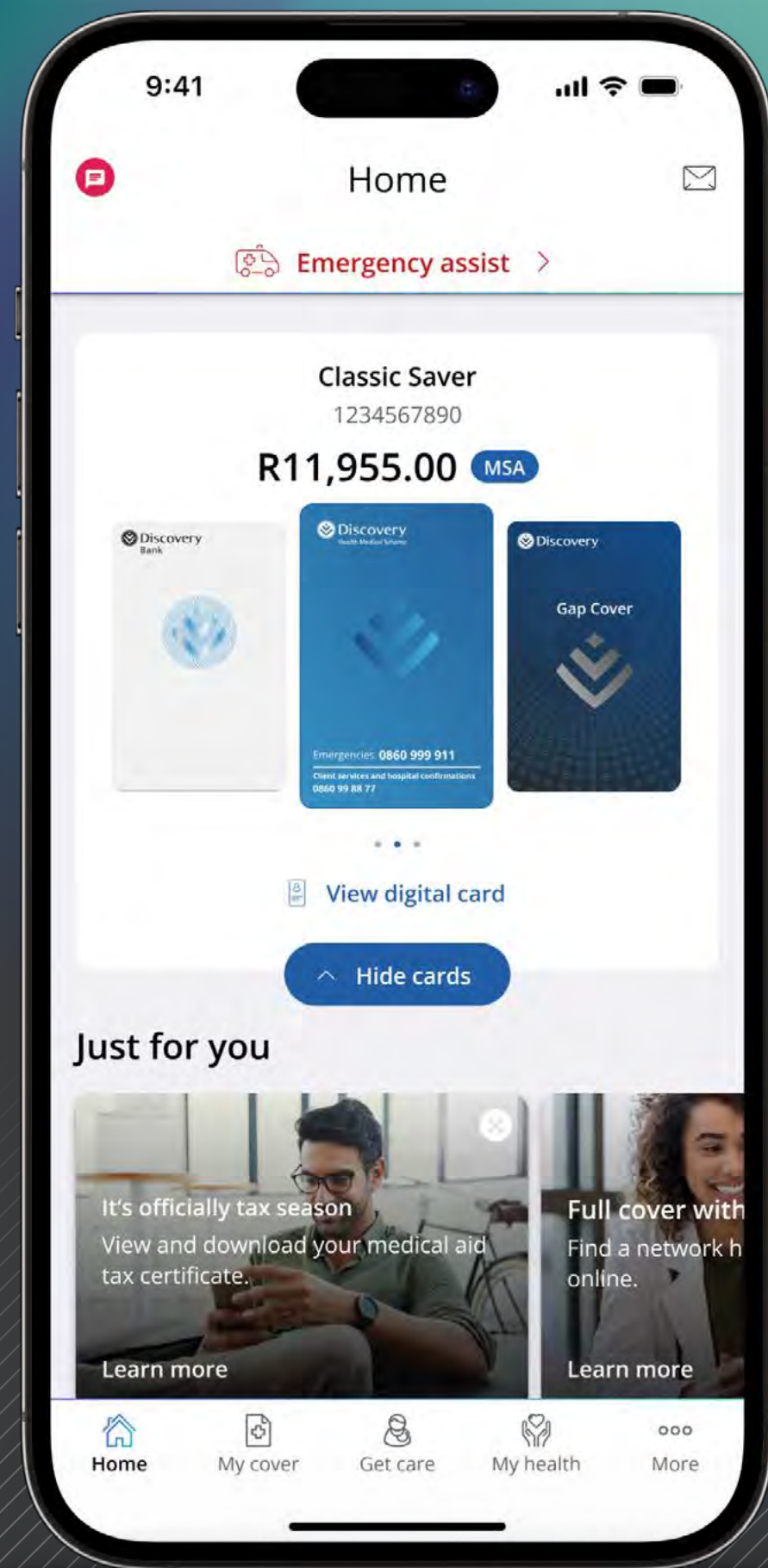
BENEFIT LIMITS, THRESHOLDS, CO-PAYMENTS AND DEDUCTIBLES

- Co-payments and deductibles will increase in line with relevant inflation.
- Thresholds for the Above Threshold Benefit on Executive, Comprehensive and Priority options will increase in line with plan-specific contribution increases.
- On 1 January 2024, benefit limits will increase in line with relevant inflation, with these exceptions:
 - International Travel Benefit
 - Oncology Benefit thresholds
 - Overseas Treatment Benefit
 - Specialised Medicine and Technology Benefit
 - Surgical and appliance items, including hip, knee and shoulder joint prosthesis, and external medical appliances.
- In 2024, spinal prosthesis limits will be updated by plan, where a non-network supplier is used.



Discovery Health app and digital benefits





Available **NOW**

Introducing the new **Discovery Health app**

THE GATEWAY TO A PERSONALISED, END-TO-END HEALTHCARE JOURNEY

The new Discovery Health app is available to all members of Discovery Health Medical Scheme from 26 September 2023. The app contains all past digital innovations Discovery Health introduced, while the design has been optimised for intuitive navigation by members. The app also enables a number of new digital healthcare innovations and benefits for members and creates a link into a connected digital health ecosystem that will continue to expand over time.



Easy access to care when you need it
connecting you to doctors and other
healthcare providers



Understand and manage
your health plan benefits



Understand your health
and how to improve it



Seamlessly shift **between**
Discovery ecosystems



Personalised, dynamic health
pathways to improve your health

The future of healthcare. **Now.**

The Discovery Health app is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.

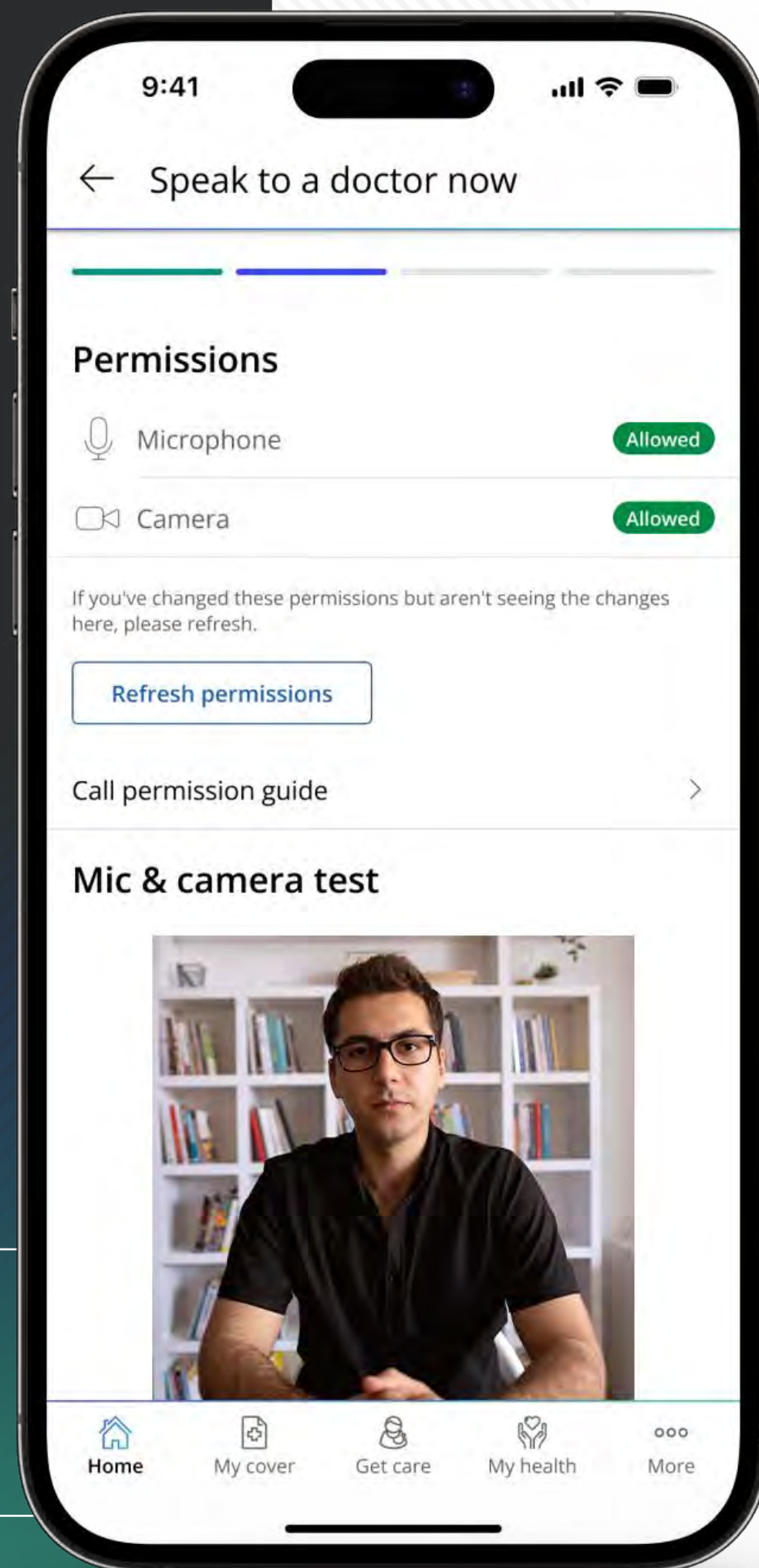


Introducing **Virtual Urgent Care**

For the highest level of convenience, you have access to a dedicated panel of emergency room doctors giving immediate virtual care for urgent medical conditions 24/7.



Available by selecting **'Speak to a doctor now'** on the new Discovery Health app.



SPEAK TO A DOCTOR WITHIN MINUTES, AT THE CLICK OF A BUTTON



MEDICAL NEEDS ASSESSED WITHIN MINUTES

The quick and easy symptom checker guides you to either emergency or urgent care.



DIAGNOSIS BY A SKILLED EMERGENCY ROOM DOCTOR ON CALL 24/7

Discovery Health has partnered with experienced and highly skilled doctors from ER Consulting who are available 24/7 to diagnose and treat you and dispatch an ambulance if they think it is necessary.



IMMEDIATE E-SCRIPTING AND MEDICINE DELIVERY

You have immediate access to electronic prescriptions after the consultation. Your medicine can either be delivered during business hours or you can collect it from an after-hours pharmacy.

YOUR RISK BENEFITS PAY FOR URGENT CARE

We pay for appropriate urgent care consultations from your risk benefits (Hospital Benefit) up to the annual benefit limit on all Discovery Health Medical Scheme plans. If the consultation is for non-urgent care, we pay from your available day-to-day benefits.

Note: KeyCare Start Regional members must access urgent care through the KeyCare Online Practice



Introducing **Virtual Physical Therapy**

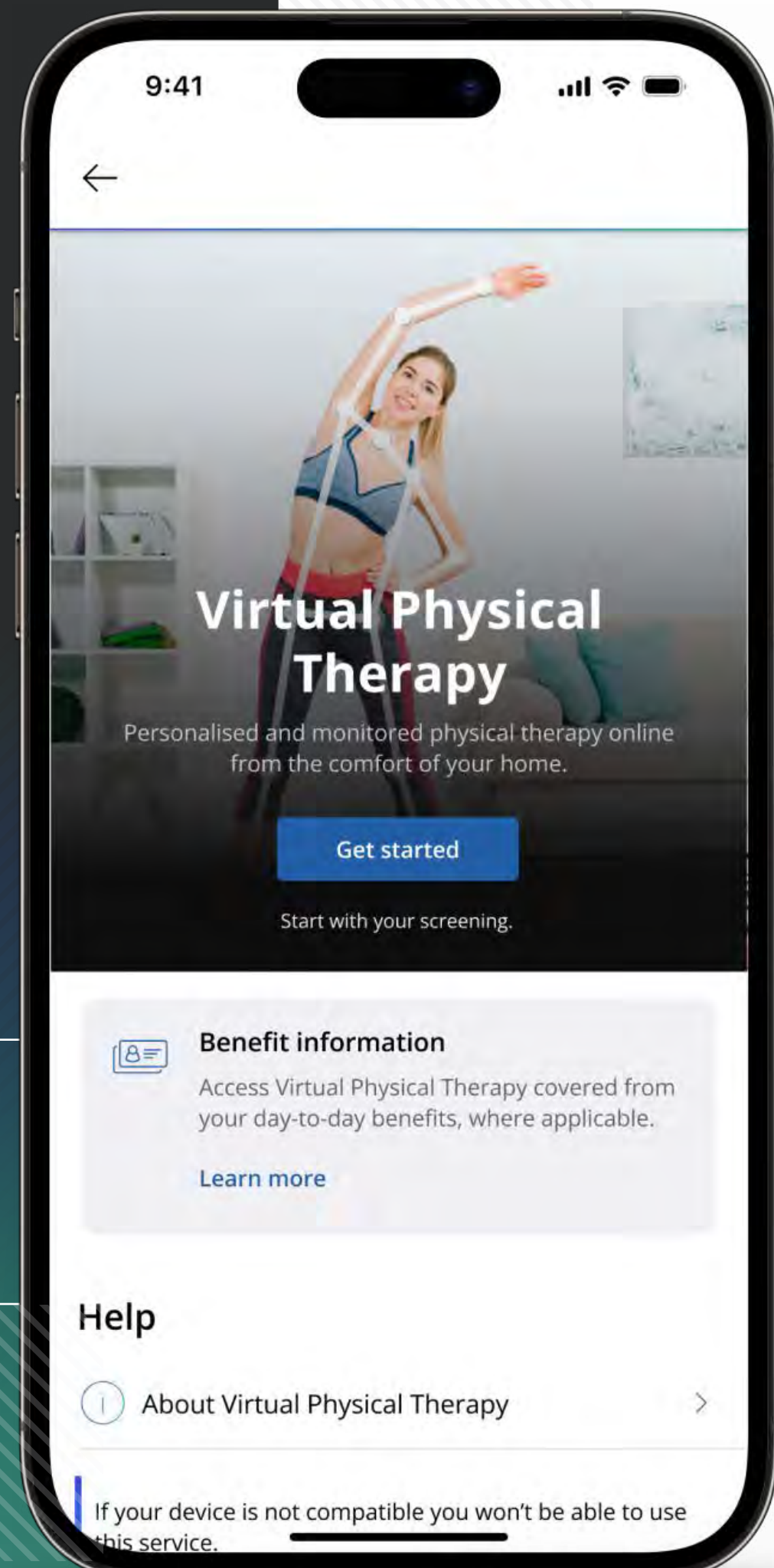
Evidence-based physical rehabilitation - done online through video and supported by artificial intelligence technology - which conveniently extends the connection between patients and allied healthcare professionals into the comfort of the patient's home.

DELIVERED IN PARTNERSHIP WITH



Available via the **My health** tab on the new Discovery Health app.

We pay for Virtual Physical Therapy from your available **day-to-day benefits**.

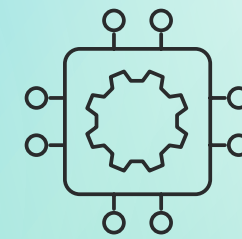


ANYTIME ACCESS TO EVIDENCE-BASED VIRTUAL PHYSICAL THERAPY



CONVENIENT RECOVERY FROM ANYWHERE

The curated exercise and rehabilitation programme prescribed by your healthcare provider is easily accessible from anywhere, 24/7.



AI TRACKING AND MONITORING

Your motion is tracked during exercises to ensure correct form through artificial intelligence camera technology.



COACHING SUPPORT

You have direct access to coaching for better recovery outcomes through virtual consultations or through the chat function.



Introducing the **Mental Health Assessment Benefit**

In 2019, Discovery Health Medical Scheme launched the Mental Health Care Programme, giving affected members risk benefits in addition to Prescribed Minimum Benefit level care. Two years later, we improved the Mental Health Care Programme to expand access, give a richer risk-funded basket-of-care and introduced the Relapse-prevention Programme.

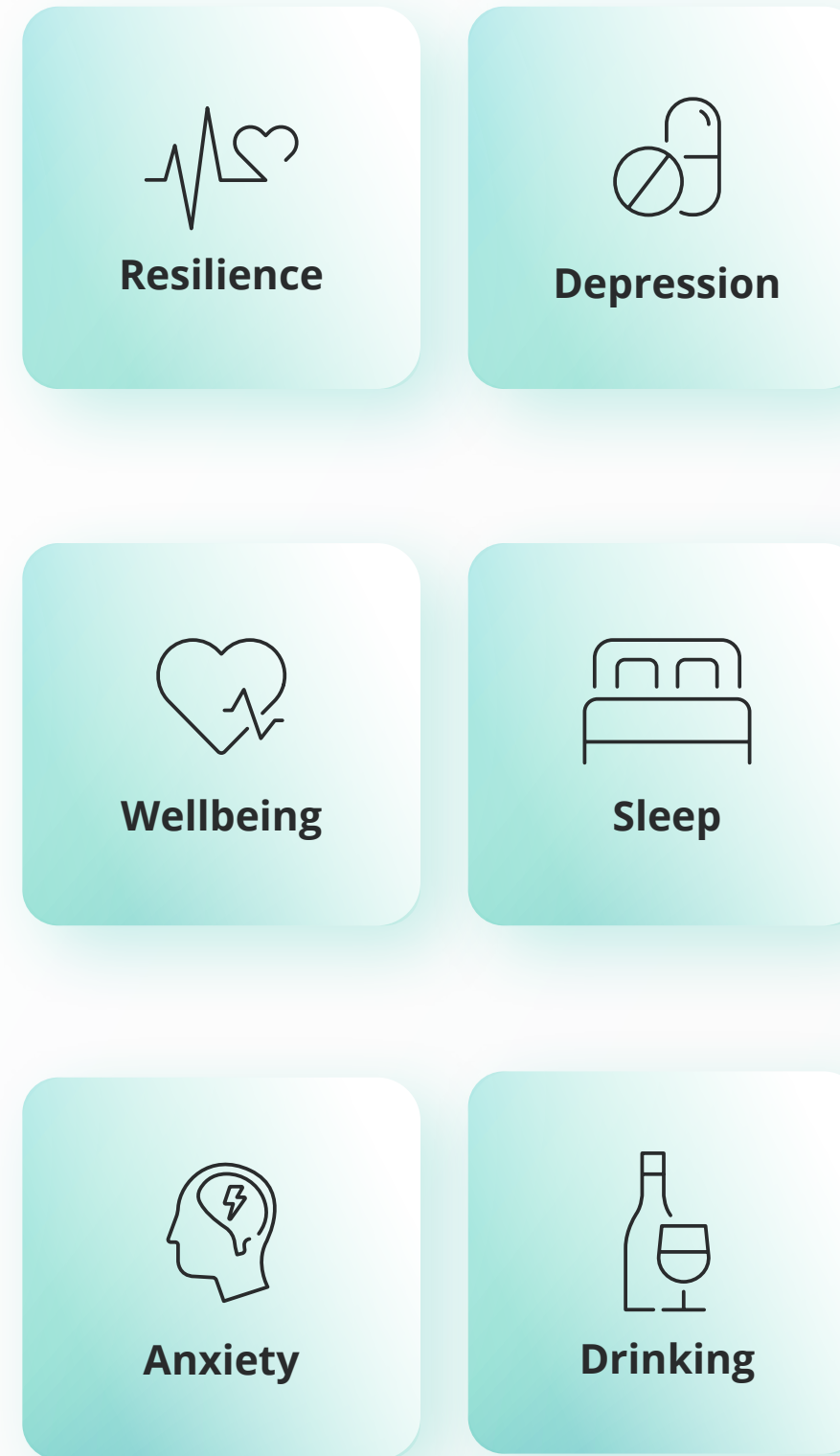
In 2024, we will increase the focus on early intervention, by introducing the Mental Health Assessment Benefit – a quick and easy mental wellbeing assessment available to all members through the Discovery Health app. Once completed, we use the assessment results and clinical data to evaluate you mental health risks and give you risk-funded interventions if you are at-risk.

MENTAL HEALTH ASSESSMENT TO IMPROVE YOUR AWARENESS OF YOUR MENTAL HEALTH



All Discovery Health Medical Scheme members now have access to a **mental wellbeing assessment** via the Discovery Health app

IDENTIFYING MEMBERS WHO ARE AT RISK OF DEVELOPING A MENTAL HEALTH CONDITION



We evaluate your mental health risks based on the results of the assessment and clinical data.

ACCESS TO IMMEDIATE RISK-FUNDED BENEFITS FOR DIAGNOSIS AND REFERRAL

Level of risk	Benefits
LOW	You can take the mental health assessment again at any time.
MODERATE	You get a risk-funded virtual consultation with a Premier Plus GP or psychologist.
SEVERE	You get a risk-funded, proactive virtual coaching session with a trained healthcare professional to discuss your symptoms. You get a risk-funded virtual or face-to-face consultation.

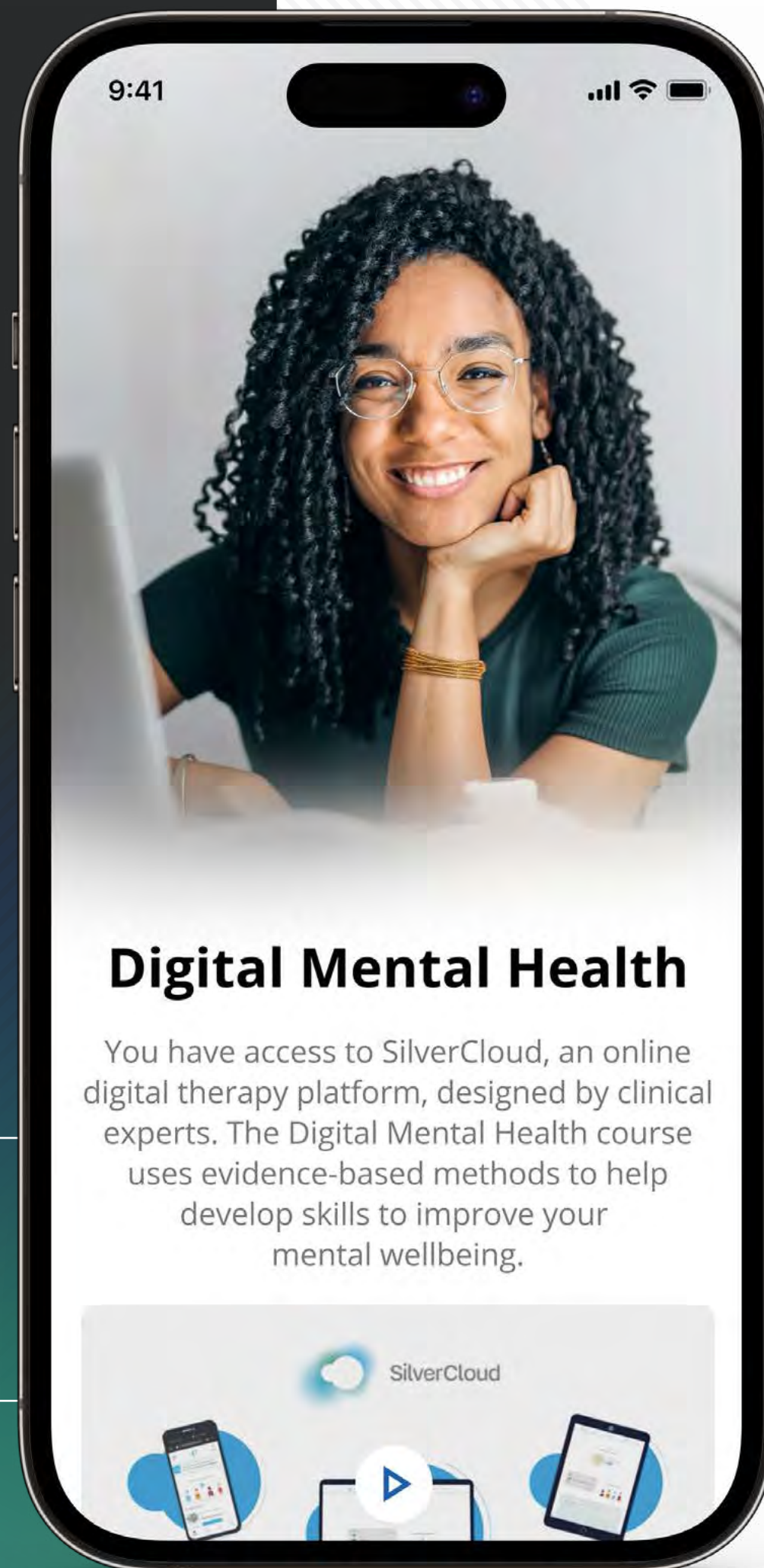


Introducing **digital therapeutics for mental health**

Discovery Health is partnering with Silvercloud to deliver the first ever digital therapeutics product in South Africa that is paid for by a medical scheme. The platform gives convenient access through the Discovery Health app to evidence-based mental health therapy. Eligible members have paid, always-on access to modules focused on early intervention against depression or depression with anxiety.



Available through the **My health** tab on the new Discovery Health app.



ON-DEMAND, CLINICALLY PROVEN DIGITAL THERAPEUTICS FOR MENTAL HEALTH



24/7 access to engaging modules focused on fighting depression or depression with anxiety.



Personal supporters on hand to guide you through the modules and make sure you engage with the content.



A 24-hour self-harm and suicide support service for those with severe mental health risk.



Wellbeing modules for **resilience, sleep and coping with stress.**



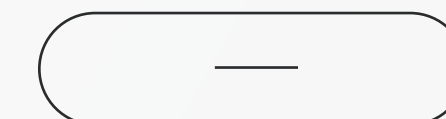
Improving the Mental Health Care Programme

Digital therapeutics for mental health is a new, risk-funded benefit available through the Mental Health Care Programme.



Increasing access to mental health support for all members

The platform is also available to all members who are not on the Mental Health Care Programme, who are referred by a GP or psychologist. We will pay for this from your available day-to-day benefits.



Comprehensive support along the full mental health journey

The Mental Wellbeing Assessment and Silvercloud's internet-based cognitive behavioural therapy platform boosts the comprehensive and proactive support for mental health, from early identification to clinically relevant treatment and ongoing management of more severe conditions.



Assessment

Access to mental wellbeing assessments



Available to all members.

Evaluation

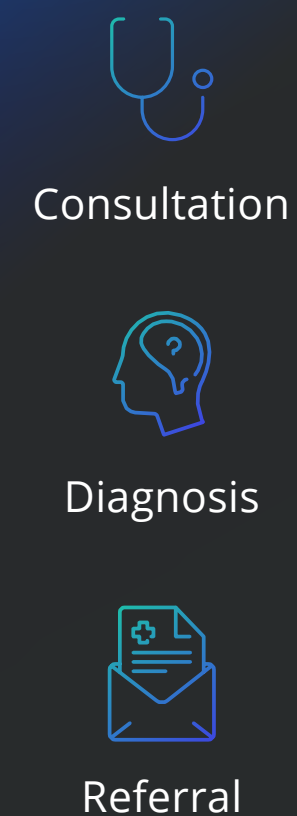
Ongoing evaluation of depression risk



Mental health risks are evaluated through re-assessment and clinical data.

Intervention



Scheme-funded proactive interventions for those at risk



If you are at-risk of depression, you have access to risk-funded interventions.

Management

Scheme-funded management and support

-  **Mental Health Care Programme**
 - GP consultations and psychotherapy
 - Medicine
 - Internet-based cognitive behavioural therapy (CBT)
-  **Access to digital therapeutics for mental health** for any member who is referred outside of the Mental Health Care Programme.



Creating

personal

health pathways

for every member of
Discovery Health Medical Scheme

In 2024, all qualifying members of Discovery Health Medical Scheme will have access to personal health pathways that predict the most important action you can take to improve your health.



With Discovery Health Medical Scheme, **everyone can be healthier**

During 2024, Discovery Health Medical Scheme will introduce a disease management programme that seeks to make people healthier, giving each qualifying member a personalised healthcare pathway through the new Discovery Health app and an intuitive WhatsApp journey. This will make it easy for you to know what will have the biggest effect on your long-term health.



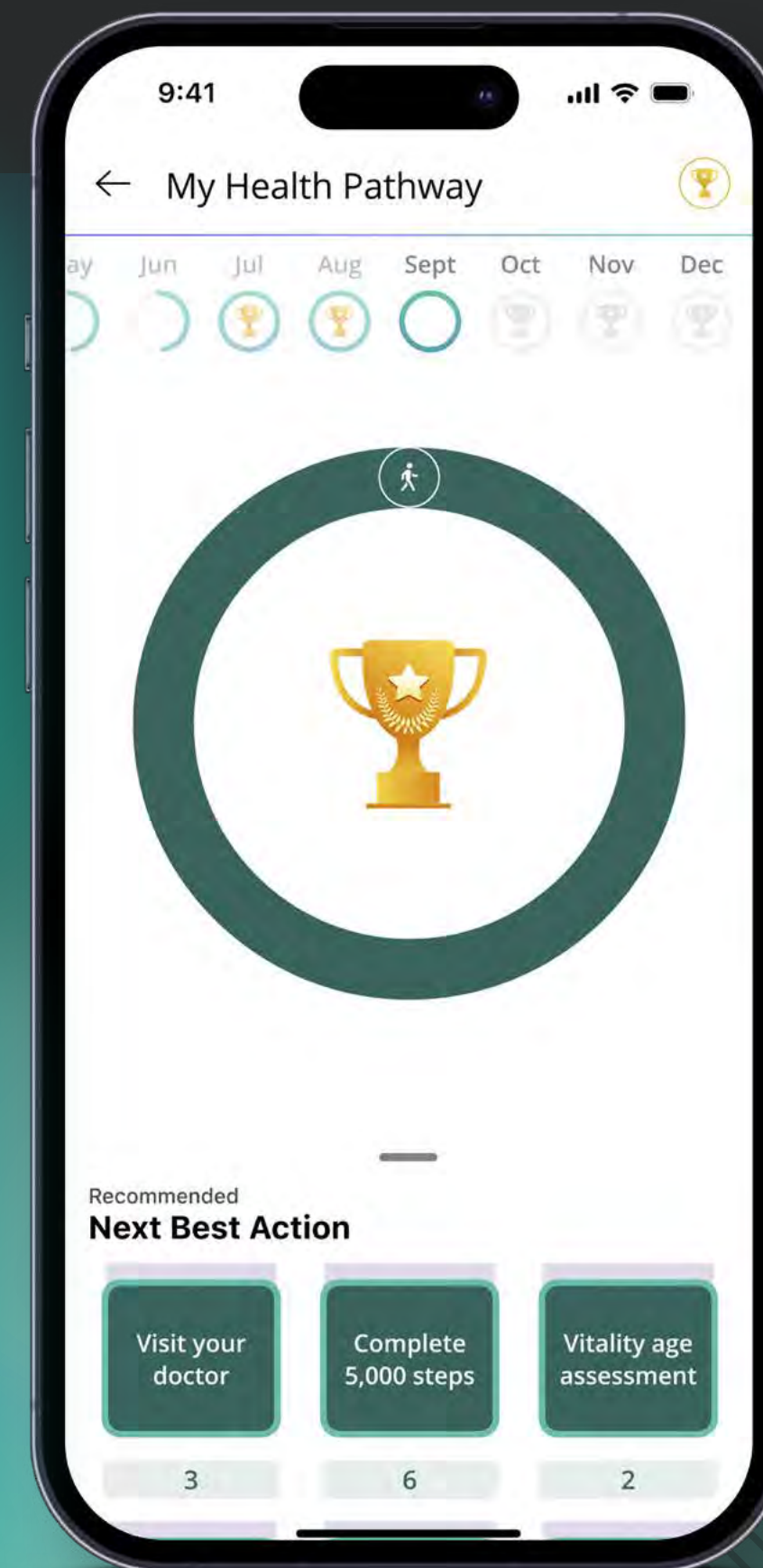
PERSONALISED HEALTH PATHWAYS TO NAVIGATE MEMBERS TO BETTER HEALTH

Personalised and dynamic pathways that follow you throughout your life and changing health status.



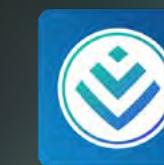
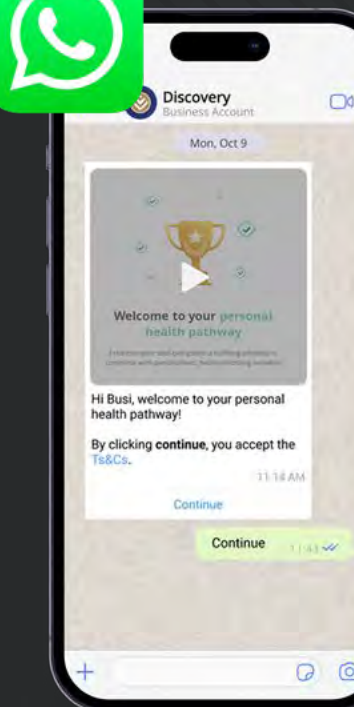
NEXT BEST ACTIONS TO SIMPLIFY ENGAGEMENT

The most important clinical and lifestyle actions you can take to improve your health.



AVAILABLE WHEREVER AND WHENEVER YOU NEED IT

Simple and intuitive journeys for members and doctors.



Available to qualifying members **in 2024**



Plan-specific

changes to your

health plan



Simplification of the Comprehensive series

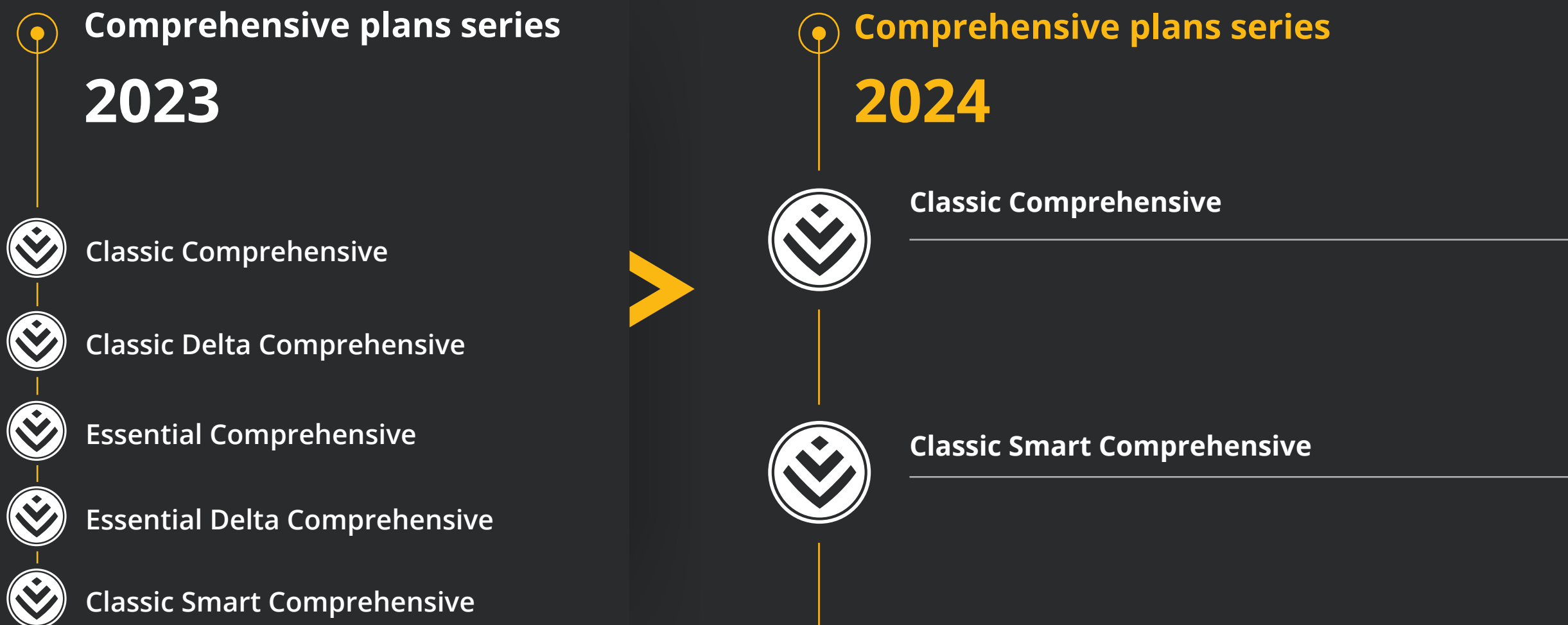
We are consolidating the Comprehensive plans in 2024 to simplify Comprehensive series.

We are combining the Comprehensive plan range into two options:

- Classic Comprehensive
- Classic Smart Comprehensive

This makes the plans more competitive with the extensive day-to-day cover that the Comprehensive series is known for, at a more affordable price point.

CONSOLIDATING THE COMPREHENSIVE SERIES INTO TWO PLANS



AFFORDABLE COVER FOR EXTENSIVE DAY-TO-DAY BENEFITS

The Discovery Health Medical Scheme extensive day-to-day range maintains outstanding value for members in 2024. It offers the most comprehensive benefits in the industry at a highly competitive price point.

If you are currently on the Classic Delta Comprehensive, Essential Comprehensive, or Essential Delta Comprehensive plan, to ensure that you remain covered as a member of the Comprehensive series, we'll move you to either the Classic Comprehensive or Classic Smart Comprehensive plan from 1 January 2024 if we don't receive a plan option from you. These plans offer you the most similar benefits based on your current benefits and healthcare claims.

You do have the option to select a new health plan that is right for you any time before 31 December 2023. You can make this selection with the support of your financial adviser, which we recommend, or you can decide for yourself by reading and understanding the [Comprehensive series health plan guide here](#).



Optimisation of day-to-day benefits on the Saver series in 2024

Economic pressures from rising interest rates, slow growth and high levels of consumer price inflation have placed substantial financial strain on affordability for members in 2024.

After careful consideration of the current economic climate, Discovery Health Medical Scheme aims to optimise affordability for its members by reducing the Medical Savings Account (MSA) contributions on the Saver series in 2024:

- Classic Saver and Classic Delta Saver MSA contributions will reduce from 25% to 20%.
- Coastal Saver MSA contributions will reduce from 20% to 15%.
- Essential Saver and Essential Delta Saver MSA contributions will reduce from 15% to 10%.

To maximise value for members, the Scheme will be enhancing the risk-funded day-to-day benefit offering in 2024 for key categories of healthcare where members would typically utilise MSA funds.

These enhancements include:

- Mental health preventative screening and access to the Cognitive Behavioural Therapy (ICBT).
- Urgent care cover through the virtual urgent care platform.

In 2023, 7.3% of MSA funds were used to pay for mental health and casualty care. The allowance for these risk funded benefits will help members extend the life of their MSA balances and increase the value of DHMS' day-to-day benefit offering.

In addition, all new and existing members can continue to access valuable day-to-day benefits through the funds available in their WELLTH Fund, which continues over 2024.



BENEFIT CHANGES AND NETWORK OPTIMISATION

We're committed to improving the quality and coordination of your care. That's why we've made changes to your day-to-day cover for GP healthcare services, so that you can continue to get the right support you need from the primary KeyCare GP you have nominated.

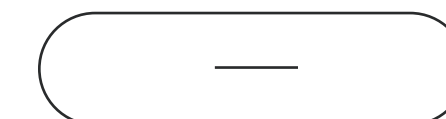
From 1 January 2024, your day-to-day cover for the secondary KeyCare GP you have nominated will be removed, but you'll continue to have day-to-day cover for visits to the primary KeyCare GP you have nominated, as well as the option to change that nomination during the year. You'll also continue to have day-to-day cover outside the KeyCare GP network, through a new, nation-wide primary care clinic network.

We will share the details of this new network with you in a separate communication soon.

We have made changes to the KeyCare Hospital Network for 2024, and you can find the list of [KeyCare Hospital Network](#) to make sure we offer the highest quality of care, efficient healthcare delivery and value for members.

* You can easily find a network provider using the Find a healthcare provider function on the Discovery Health app or website

KeyCare series changes



Discovery Health Medical Scheme, registration number 1125, administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. The brochures are only a summary of the key benefits and features of Discovery Health Medical Scheme plans. Both the content in the brochures and January 2024 contributions are awaiting formal approval from the Council for Medical Schemes. In all instances, Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on www.discovery.co.za > Medical aid > About Discovery Health Medical Scheme. When reference is made to 'we' in the context of benefits, members, payments or cover, in the brochures, this is reference to Discovery Health Medical Scheme. The Discovery Health app, HealthID and Personal Health Pathways are brought to you by Discovery Health (Pty) Ltd.