

Aon Member Letter – Discovery Health Medical Scheme (DHMS) Option change - 1 April 2026

Dear Aon Client,

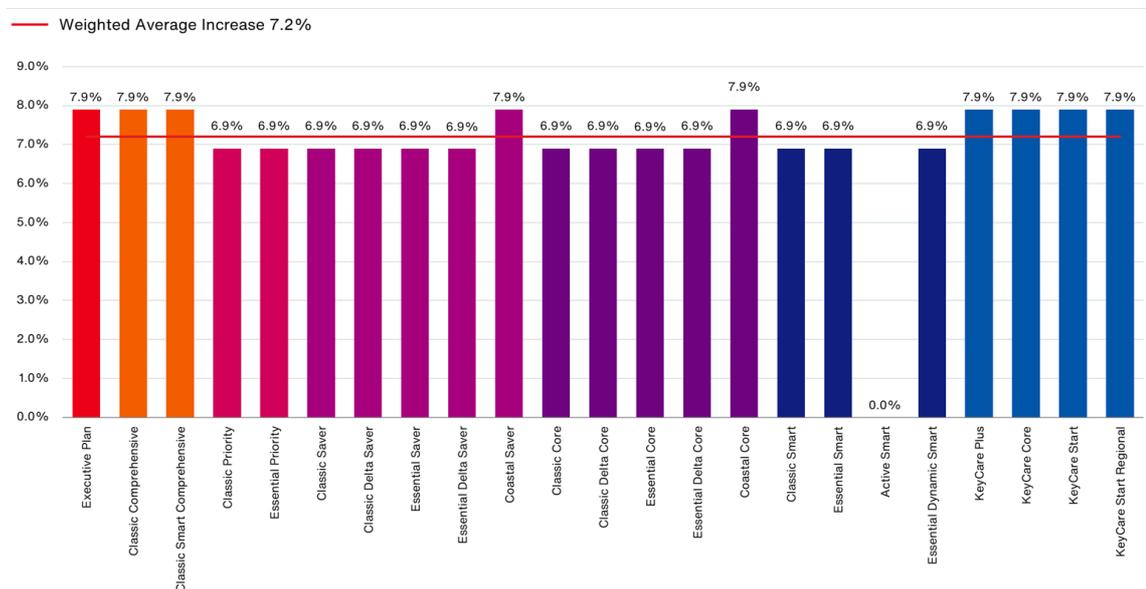
As communicated at the end of 2025, DHMS deferred the **1 January 2026** contribution increase to **1 April 2026**. With the deferral of the increase, DHMS will allow members to change their option with effect from 1 April 2026. It is important to evaluate your current healthcare cover to ensure it meets your healthcare needs and affordability for 2026. Whether you choose to remain on your current option or change to a more suitable option, it remains Aon’s responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for the remainder of 2026.

Contribution increase from 1 April 2026

The deferral of the contribution increase meant that members continued to pay the 2025 contributions for the first three months of 2026.

The 2026 **weighted average increase** announced by DHMS at the end of 2025 is **7.2%**. Members on the Active Smart option have no increase for 2026.

The increase per option is depicted in the graph below:



Important points to consider

In lieu of this special concession allowing members to change their option effective 1st April 2026, it is important for members to manage their Medical Savings Account (MSA) allocation and out-of-hospital spend prudently for the rest of 2026.

If a member is planning to downgrade their option, it is important to note that the MSA allocation is pro-rated for the year. Should a member have spent more than the MSA they were entitled to at the time of opting to downgrade their option, it may result in an amount that must be paid back to DHMS, referred to as a **clawback**. We recommend that you carefully review your claim utilisation and MSA spend for the year.

All members on options with a MSA will receive a corresponding increase in their **MSA allocation** effective 1st April 2026, relative to the contribution increase, with the additional MSA amount being allocated on the 1st of April 2026.

Members who have reached their **Above Threshold Benefit (ATB)**, before the additional MSA allocation, will remain in their ATB and continue to access the associated risk-funded benefits. The additional MSA allocation will be carried over to next year or can be used for healthcare expenses not funded by the members' ATB in 2026.

Furthermore, **income bands** on all Keycare plans will increase in line with salary inflation effective 1st April 2026.

Please note that no further changes apply to benefits, networks, limits, co-payments, deductibles or thresholds. These were adjusted on 1st of January 2026 and will remain at those levels for the remainder of the year.

Refresher Training Session (consultant to customise)

Aon will be conducting virtual/in-person training sessions on the relevant information pertaining to the 2026 medical scheme plans.

Date	Time	Virtual Platform

Your HR department / Aon consultant will send through a meeting invitation with a link to join a virtual meeting.

How do I book an individual session should I wish to change my option with effect from 1 April 2026?

We encourage members to contact their dedicated Healthcare consultant or the Aon Resolution Centre for a one-on-one consultant to make an informed decision regarding their option change.

Please e-mail your dedicated consultant as mentioned below, to schedule an individual one-on-one session.

Region	Consultant	E-mail address
Bloemfontein		
Cape Town		
East London		
Gauteng		
Gqeberha		
KwaZulu-Natal		
Tshwane		

Where do I get more information and who can I contact if I have any questions?

The DHMS Call Centre can be contacted for the clarification of benefit changes and contribution increases. You can also contact the **Aon Resolution Centre on 0860 100 404, option 3** or email **arc@aon.co.za** to provide you with advice should you wish to change your option.

DHMS Call Centre: 0860 99 88 77

DHMS WhatsApp number: 0860 756 756

DHMS SMS: 31347

Gap Cover

Aon strongly supports the purchasing of gap cover to compliment your medical scheme and to reduce your out-of-pocket exposure for in-hospital events. We recommend that you speak to your Aon Consultant to assist you in selecting the correct gap cover option.

Microsite

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing the Aon on-line microsite platform for Discovery Health, which has been developed to provide you with essential information to make better decisions regarding your medical scheme and gap cover requirements.

To access the Microsite please click [here](#).

How do I change my plan with effect from 1 April 2026? (Consultant to customise)

If you want to change your option effective 1 April 2026, please notify your HR department in writing by no later than **31 March 2026** by completing the attached option change form.

Must I complete a KeyCare plan change form?

If you want to change your current plan to a KeyCare plan effective 1 April 2026, you need to complete a separate KeyCare [application form](#) and submit it to your HR Department. Please obtain this form from your HR or dedicated Aon Consultant.

DHMS on-line option change? (Consultant to customise this section)

The advantage with an on-line option change is that it eliminates the error associated with a paper process. You can make plan changes up until 31 March 2026.

You can change your health plan on-line, effective 1 April 2026 by logging onto the DHMS member portal on the website or the mobile app on a smart device following the below steps:

- Log into www.discovery.co.za or mobile app and click on 'Medical Aid' and choose the 'Manage your plan and find documents' option on the app. On the website click on 'Medical aid'. Click on 'manage your health plan' and follow the prompts.
- Your health plan change will be confirmed as successful when you see a message with a reference number. Please keep record of this reference number in case you have queries with regards to the plan change.

If none of the above applies to you, you do not need to do anything. Please do not inform DHMS directly without also informing your HR of your decision to change your option. If you do nothing, then you will remain on your current option for the remainder of 2026.

It is important to note that no late changes will be accepted.

Connect with us

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact. We partner with our clients and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matters related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to www.aon.co.za

Aon Employee Benefits – Healthcare



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https://x.com/Aon_SouthAfrica
Click “follow” on our profile.

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