

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

Dear Aon Client,

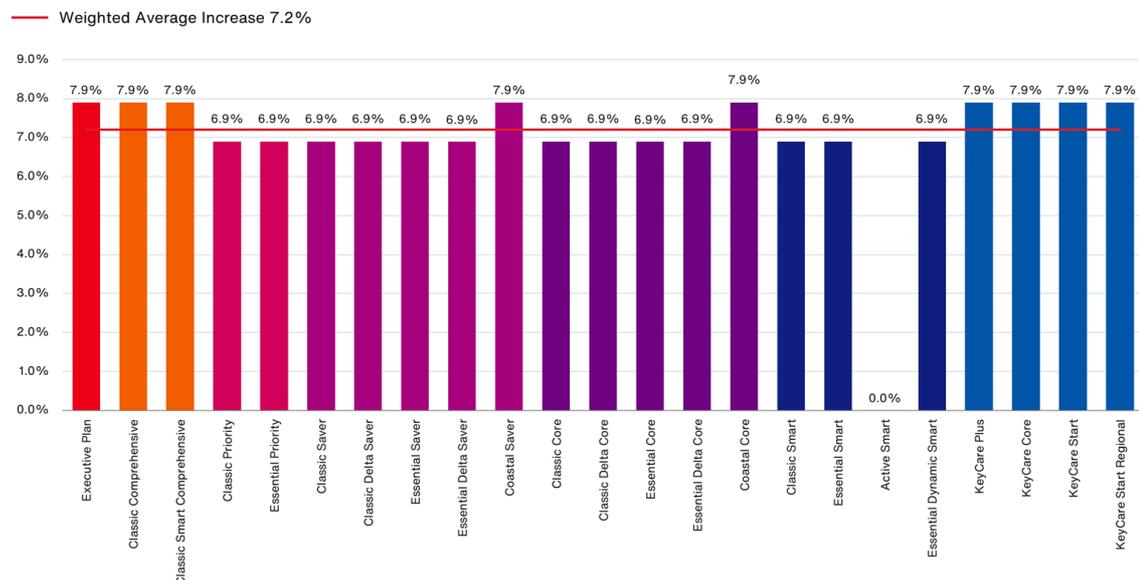
As communicated at the end of 2025, DHMS deferred the **1 January 2026** contribution increase to **1 April 2026**. With the deferral of the increase, DHMS will allow members to change their option with effect from 1 April 2026. It is important to evaluate your current healthcare cover to ensure it meets 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 1<sup>st</sup> 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 1<sup>st</sup> April 2026, relative to the contribution increase, with the additional MSA amount being allocated on the 1<sup>st</sup> 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 1<sup>st</sup> April 2026.

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

## 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](#).

## **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

## **How do I change my plan with effect from 1 April 2026?**

If you want to change your option effective 1 April 2026, you need to do so by no later than **31 March 2026**, either by making the change on the Discovery website or mobile application 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](http://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.

Alternatively, If you could not change your option selection on-line, please click [here](#) to complete the option change form.

If you do nothing, then you will remain on your current option for the remainder of 2026.

## **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 [administration@discovery.co.za](mailto:administration@discovery.co.za) with all the supporting documents indicated on the form.

***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](http://www.aon.co.za)

Aon Employee Benefits – Healthcare



<https://www.facebook.com/aon.healthcare>  
Click "Like" on our page (Aon Healthcare)



[https://x.com/Aon\\_SouthAfrica](https://x.com/Aon_SouthAfrica)  
Click "follow" on our profile.

### About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better —to protect and enrich the lives of people around the world. Through actionable analytic insight, globally integrated Risk Capital and Human Capital expertise, and locally relevant solutions, our colleagues in over 120 countries and sovereignties provide our clients with the clarity and confidence to make better risk and people decisions that help protect and grow their businesses.

© Aon SA (Pty) Ltd. All rights reserved.

On all services provided, Aon's Terms & Conditions of Business, as amendment from time to time, are applicable and can be found at <http://aon.co.za/terms-of-trade> or will be sent to you upon request.

Disclaimer: The benefits and contributions are subject to approval by the council for medical schemes. Although care is taken to represent the rates and benefits correctly, errors and omissions could occur. In case of any conflict, the rules of the affected medical scheme prevail. Any decisions regarding your medical scheme portfolio should be made in conjunction with your Aon Employee Benefits consultant or manager. While Aon has taken reasonable steps to ensure that the information contained in this report is relevant, accurate and current, no warranties of any kind, whether express or implied, including but not limited to the accuracy, completeness, relevance, or fitness for a particular purpose are given and Aon expressly disclaims any liability for any loss or damage that may arise from the use of this report. This report is confidential and intended solely for the use of the individual or entity to whom it is addressed. If you received this report in error, you should not disseminate, distribute, or copy this report and you should notify Aon if you are not the intended recipient and destroy the report. The report is copyright of Aon SA (Pty) Ltd. You may not, except with our express written permission, distribute or commercially exploit the report. Aon hereby authorizes you to copy the report for non-commercial use within your organization.

Please click [here](#), to view the Aon South Africa (Pty) Ltd Healthcare privacy notice.