

AON

Discovery Health Medical Scheme

Alert

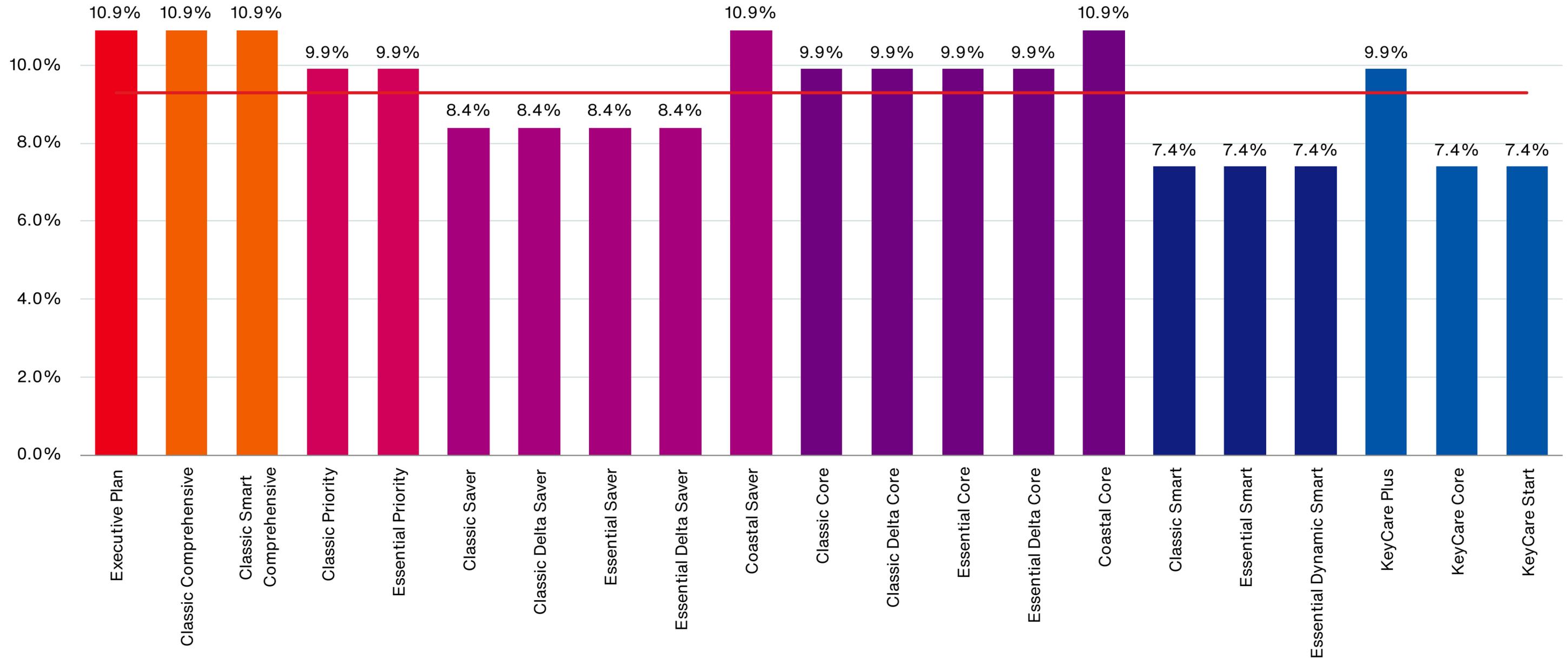


2025 Contributions

- Discovery Health Medical Scheme (DHMS) has announced a weighted average contribution increase of 9.3% effective 1 January 2025.
- The following plans have an increase above the weighted average contribution increase: Executive, Comprehensive, Priority, Coastal, Core and KeyCare Plus.
- An additional income band will be introduced on the KeyCare Start and Start Regional plans.
- Income band thresholds for Keycare Plus will increase with 4.8%.

2025 - Weighted Average Increase

— Weighted Average Increase - 9.3 %



2025 Benefits Changes

Benefit changes:

- Members must use a Designated Service Provider (DSP) for cataract surgery to avoid a 20% co-payment. This will apply to all plans except members on the KeyCare Start plan, where a R6 000 deductible applies.
- Annual updates to the chronic medication formulary and drug amounts, and Oncology reference pricing will be applied.
- Changes have been made to the cataract surgery, Maternity and Mental Health benefit on KeyCare Start and KeyCare Start Regional.
- Out-of-hospital treatment for depression on the KeyCare Start plans will attract a 20% co-payment if the member is not registered on the Mental Healthcare programme.
- In-room scopes will attract a co-payment if members don't access the DSP network.

Benefit Enhancements:

- Post-surgery Programme - certain low acuity procedures performed in short stay surgical network facilities will unlock additional risk funded benefits including home nursing and virtual physical therapy.
- Enhanced maternity support will include access to an 18-month subscription to the Parent Sense app. In addition, the maternity benefit will allow 2 mental health consultations and 1 nutrition assessment during pregnancy or after delivery.
- The Screening and Preventative benefit will include self-sampling testing kits, related pathology tests for bowel cancer screening once every 2 years, Human Papilloma Virus (HPV) testing every 5 years and cover for a breast biopsy in the network of accredited mammography centres following a positive result.
- Pretoria and Johannesburg will be added as 2 new regional hubs on the KeyCare Start Regional plan.

2025 Benefits Changes

Benefit limit increases:

- Benefit limits, co-payments and deductibles will increase in line with inflation with the exception of the following benefits: Oncology threshold, Specialised Medicine and Technology, International Travel, Overseas Treatment, surgical and appliance items.
- Thresholds limits will increase by 1% more than the contribution increase.

New Benefits:

- Introduction of a new Active Smart plan will provide full cover for emergency hospital admissions, planned admissions for elective procedures with a R7 500 deductible, maternity, oncology and cover for certain day-to-day benefits.
- Members on the Active Smart plan can purchase Discovery Gap Active to cover the deductible and in-hospital Specialist shortfalls up to 100% above the medical scheme rate at a cost of R49 if the member is younger than 30 years of age and R99 if the member is between the ages of 30 to 39.
- A Risk Management Programme will be introduced that includes mental wellbeing consultations, virtual coaching sessions, dieticians, digital therapeutics and Internet-based Cognitive Behavioural Therapy (ICBT) benefits. Qualifying members will be identified by Discovery through predictive modelling.
- The Personal Health Pathways platform will be rolled out 1 January 2025 where members will receive instant rewards for completing health and exercise actions by creating healthy habits. These actions will unlock additional day-to-day value through your Personal Health Fund.
- Members will have access to world-class female health management tools that will support women in all life stages from reproductive health to menopause through the Personal Health Fund and maternity benefit.
- Contraceptives can be funded from their Personal Health fund once unlocked.
- A personalised Menopause Care programme will be introduced. Discovery Health has partnered with the Stella app which will be funded by the Personal Health Fund.
- A Depression Risk Management programme will be introduced for members that meet certain criteria.

2025 Vitality

New partners

- United Airlines has been added as a new international travel partner with effect from 1 October 2024 for members travelling to the United States.

Benefit Enhancements

- By completing a Vitality Health Check, Vitality age assessment and engaging in Vitality Active Rewards, members can get up to 50% discount on qualifying paddle gear.
- Vitality Fitness class booking platform will include Virgin Active and expand to over 300 facilities.

These are the salient benefit changes announced. More detailed information to follow in the member letter.

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