

AON

# Discovery Health Medical Scheme

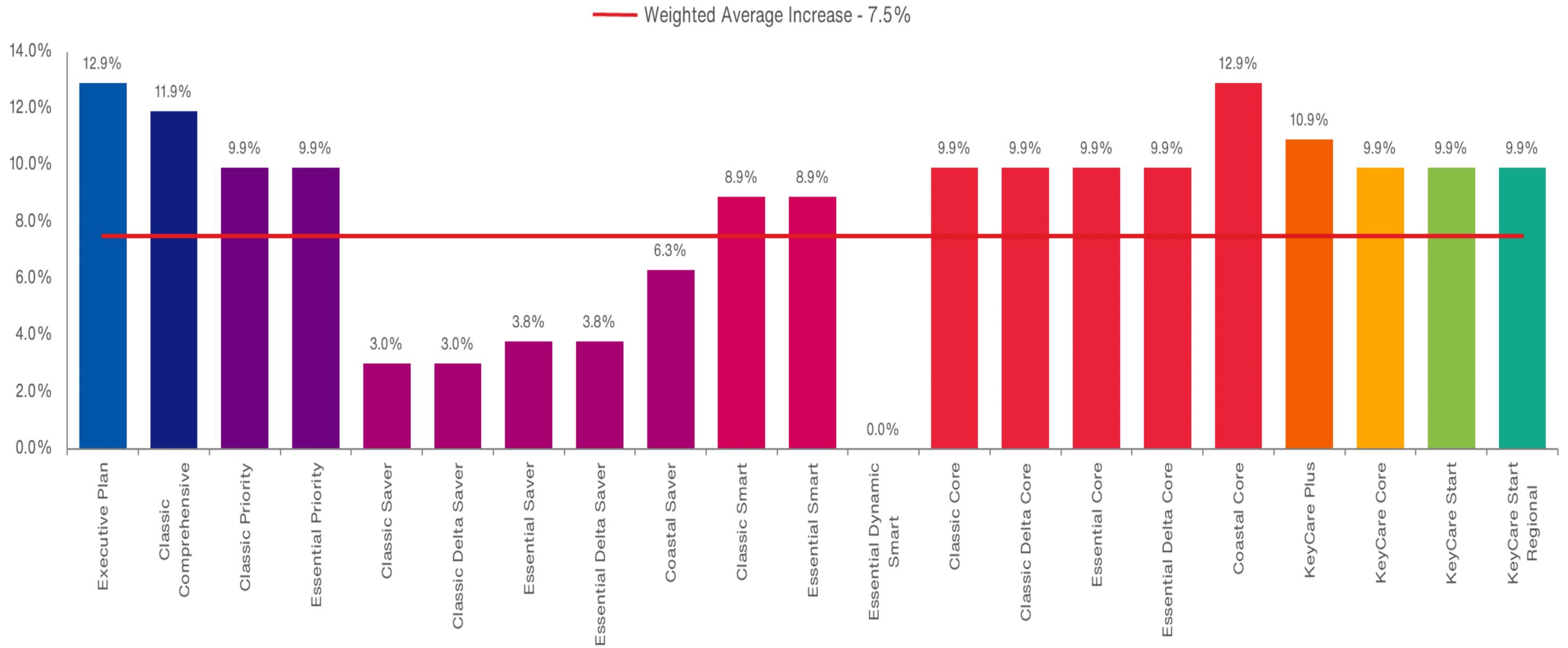
Alert



# 2024 Contributions

- Discovery Health Medical Scheme (DHMS) has announced a weighted average contribution increase of 7.5% effective 1 January 2024.
- No contribution increase on the Essential Dynamic Smart plan.
- Income bands on all Keycare plans will not be increased 1 January 2024.

# 2024 - Weighted Average Increase



# 2024 Benefits Changes

## Benefit changes:

- Comprehensive plan series has reduced from 5 to 2 plans, i.e. Classic Comprehensive and Classic Smart Comprehensive. Members on the Essential Comprehensive, Essential Delta Comprehensive and Classic Delta Comprehensive will be defaulted to alternative plans.
- Classic Comprehensive Oncology Innovation Benefit – a 50% co-payment for a defined list of oncology drugs will be introduced.
- Members registered on the Chronic Illness Benefit must nominate a Primary Care GP to avoid a 20% co-payments.
- Keycare, Smart and Delta plans - members must use the home-based hospital network as a Designated Service Provider for a list of low acuity conditions.
- Keycare hospital network has been updated.
- Annual updates to chronic medication formulary, Chronic Drug Amounts and Oncology reference pricing will be applied.

## Benefit Enhancements:

- Classic Smart Comprehensive – members will have a Medical Savings Account allocated to this plan with effect from 1 January 2024. Unlimited GP consultations with a R65 co-payment.
- Innovative changes made to the Discovery App in the form of:
  - Access ER Doctors on call 24/7
  - Virtual Physical Therapy
  - Mental wellbeing assessment benefit

# 2024 Benefits Changes

## Benefit limit increases:

- Benefits, co-payments and deductibles will be increased in line with inflation.
- Above Threshold Benefit limits on Executive, Comprehensive and Priority options will be increased in line with plan-specific contribution increases.

## Benefit reductions:

- Medical Savings Account on the Saver series will be reduced by 5% for 2024, as a proportion of total contribution.
- A usage limit on the Above Threshold Benefit will be introduced on the Classic Comprehensive series.
- Child dependant contributions will reduce on the Classic Smart Comprehensive.
- Keycare Plus secondary GP allocation has been removed.
- Tonsillectomies, Myringotomies and Adenoidectomies will be added to the KeyCare Series exclusions list, with cover provided in the case of emergencies or Prescribed Minimum Benefit (PMB) treatment.
- Keycare Plus out-of-network consultation benefit is now nurse-led through a network pharmacy clinic with a GP referral. Reduced to only one visit per annum.

## New Benefits:

- DHMS will be introducing certain virtual specific urgent care funded from risk benefits.
- Non-urgent care will be funded from available day to day benefit.

# 2024 Vitality

## New partners

- HealthyFood – Introduction of a primary in-store partners and a primary on-line partner through:
  - Checkers – late 2024
  - Checkers Sixty60 – late 2024
  - Pick n Pay ASAP
  - Woolworths DASH
- New Vitality Fitness Network offering members 24 free visits to find the best fitness partner.
- Africa Padel will be added to the fitness network, where members can get a 20% discount on early access to court bookings from November 2023.

## Benefit Enhancements

- Vitality Active members will receive up to a 75% discount at selected gym partners for a limited period starting November 2023.

# 2024 Vitality

## Benefit Enhancements (continued)

- Vitality benefits will be available to new members from date of activation and not date of commencement of the DHMS policy effective from December 2023.
- The limit on the Healthy Food benefit will be increased to R2 500 per single member and R5 000 per family per month.
- Vitality has enhanced how members can receive cardio fitness and health points.
- On-line gym activation fee has been reduced from R920 to R499 from 26 September 2023.
- Members can earn double base points (5 000 points) for completing a Vitality Health Check. Members will receive additional points for having more than 2 metrics in range.

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

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