

# MEMBER PLAN CHANGE JOURNEY

DISCOVERY HEALTH MEDICAL SCHEME  
2024



## You can change your health plan for 2024 online by logging in to the Discovery website and following the steps below:

- Log in to [www.discovery.co.za](http://www.discovery.co.za), tap on **MEDICAL AID** and then tap on **Manage your health plan**:

The screenshot shows the Discovery website's 'MEDICAL AID' section. The navigation bar includes 'BANK', 'MEDICAL AID' (highlighted with a green checkmark), 'MORE HEALTH COVER', 'LIFE INSURANCE', 'INVESTMENTS', 'CAR AND HOME INSURANCE', 'VITALITY', and 'TRAVEL'. Under 'Your health plan', the 'Manage your health plan' link is highlighted. Other links in this section include 'Add a dependant', 'View and track your claims', 'Benefits and cover', 'WELLTH Fund', 'Do we cover', 'Value-added savings and services', 'Your 2023 benefits and contributions', 'Our medical aid plans', and 'Compare our plans'. The 'Your health' section includes 'View your health records', 'Find a healthcare provider', 'Find or order medicine and devices', 'Discovery Health app', 'Going to hospital', 'Your chronic cover', and 'Discovery Health magazine'. The 'Get help' section includes 'Ask Discovery' and 'Find documents and certificates'. The 'About us' section includes 'About Discovery Health' and 'About Discovery Health Medical Scheme'. A promotional banner on the right encourages users to 'Unlock your WELLTH fund today' and 'Get up to R10,000 extra for your family so that you can better understand your health status! Unlocking the WELLTH Fund is easy as doing a Health Check.' with a 'FIND OUT MORE' link.

- Click on **Change your health plan**:

The screenshot shows the 'Manage your health plan' page. The header displays the member ID 'HI HUBMGBBJLCDM' and 'FEBMGBBJLCDM'. The membership number is '125468750' and the plan type is 'Classic Smart Plan'. A link to 'View your health plan details and contributions' is provided. A 'DOWNLOAD YOUR PLAN GUIDE' button is also visible. The main content area shows the 'WELLTH Fund' status: 'WELLTH Fund Total' is R 2,500.00, 'WELLTH Fund Remaining' is R 0.00, and 'WELLTH Fund Used' is R 2,500.00. A link to 'What is the WELLTH Fund?' is provided. Below this, the 'Manage your health plan' section features six cards: 'Find documents, certificates and forms' (Access personalised documents like your health plan guide, tax and membership certificates as well as application forms.), 'View your recent interactions' (Keep track of your recent claims and queries using our easy-to-use interaction timeline tool.), 'View your medical claims' (Check the status of the claims you have submitted.), 'View your personal details', 'Change your health plan' (highlighted with a blue link), and 'View and change your dependants'.



- Select **CHANGE YOUR HEALTH PLAN** again once you are on the product and benefit information page for 2024:

## Product and benefit information for 2024

We're continuing to reimagine your healthcare to support life's inevitable moments and provide healthcare that is just right for you in 2024.

Your contributions to Discovery Health Medical Scheme will change in line with medical inflation on 1 January 2024. This will ensure that the Scheme remains sustainable in the long term and can continue to provide you with market-leading benefits for healthcare.

**Log in to view your January 2024 benefit and contribution updates:**

[VIEW YOUR JANUARY 2024  
UPDATES LETTER](#)

[CHANGE YOUR HEALTH  
PLAN](#)

[MANAGE YOUR SHARIAH  
COMPLIANT ARRANGEMENT](#)

*\*The brochures and content on this page 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.*

- Select the new health plan that you want to compare to your existing health plan from the available drop-down list. Up to two other health plans can be compared to your current plan at the same time:



## Benefit Option change



### Plan changes

#### Changing your plan may impact your Medical Savings Account

The Medical Savings Account (MSA) is an amount that gets set aside for you at the beginning of each year or when you join the Scheme. You pay this amount back in equal portions as part of your monthly contribution. We pay your day-to-day medical expenses such as GP and specialist consultations, acute medicine, radiology and pathology from the available funds allocated to your MSA. Any unused funds will carry over to the next year.

#### Impact of plan change on Medical Savings

- **Amount owed to Scheme**

Please note you may owe the Scheme an amount if more funds in the Medical Savings Account have been used than contributed in the year. We will be in touch with you regarding any amounts owed to the Scheme.

- **Accumulated Medical Savings**

Please note any accumulated Medical Savings balances will be carried over to the new plan. Should you move to a plan without a Medical Savings Account, we will refund the accumulated amount to you within 4 and half months to the bank details we have on record. Members are encouraged to maintain their bank details on the Discovery website.

#### Impact on benefits like Chronic Illness cover and Hospitalization

- Cover may be affected by the plan change.
- Please remember any existing hospital preauthorization will be impacted by plan changes, including network rules.

#### Impact on benefits limits

- Please note benefit limits will be prorated based on the plan change.

**Please note:** If you do not change your plan in time for the contribution collection, the difference in your contribution will be adjusted with your next payment.

Select plans using the drop-down menus below to compare and make a selection

### Current plan



#### KeyCare Plus Plan

From R1 652

Affordable medical aid cover



Unlimited hospital cover in our KeyCare Hospital Network



Guaranteed full cover in hospital for specialists on the KeyCare network, and up to 100% of the Discovery Health Rate (DHR) for other healthcare professionals



Full cover for chronic medicine on the KeyCare medicine list for all Chronic Disease List conditions when you use a network pharmacy

--Please select--

--Please select--

- Executive Plan
- Classic Comprehensive Plan
- Classic Smart Comprehensive Plan
- Classic Priority Plan
- Essential Priority Plan
- Classic Saver Plan
- Classic Delta Saver Plan
- Essential Saver Plan
- Essential Delta Saver Plan
- Coastal Saver Plan
- Classic Smart Plan
- Essential Dynamic Smart Plan
- Essential Smart Plan
- Classic Core Plan
- Classic Delta Core Plan
- Essential Core Plan
- Essential Delta Core Plan
- Coastal Core Plan
- KeyCare Plus Plan

--Please select--



- Select your plan option for 2024 and tap on **Next**.
- You can then review your selection and premiums and download a benefit summary of your new health plan choice. To confirm your selection, tap on **Next**.
- Confirm your plan selection by tapping on **SUBMIT CHANGE**:

**Benefit Option change**

Before you begin    Select Benefit Option    Confirm Benefit Option change

**Current Benefit Option**

Classic Comprehensive

**New Benefit Option**

**Effective from:**  
2023-01-01


**Benefit Option:**  
Essential Smart Plan

**Premium:**  
R 8,000.00

☐ I acknowledge that a change in my health plan will have an impact on my cover and benefits. I also acknowledge that I have made an informed decision about the change in my health plan and have read the terms and conditions of the new health plan.

[BACK](#) [SUBMIT CHANGE](#)

- Your health plan change will be confirmed as successful when you see the below message:

 **Successful**

Your reference number is 8196874590.

### Current Benefit Option

Classic Comprehensive

### New Benefit Option

**Effective from:**

2023-01-01

**Benefit Option:**

Essential Smart Plan

**Premium:**

R 8,000.00

[BACK TO MANAGE YOUR HEALTH PLAN](#)





## Working to care for and protect you

Our goal is to provide support for you in the times when you need it most.

### How to contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to [www.discovery.co.za](http://www.discovery.co.za) to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

### What to do if you have a complaint

#### 01 | TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on [www.discovery.co.za](http://www.discovery.co.za). We would also love to hear from you if we have exceeded your expectations.

#### 02 | TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on [www.discovery.co.za](http://www.discovery.co.za) or by emailing [principalofficer@discovery.co.za](mailto:principalofficer@discovery.co.za).

#### 03 | TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the [website](#).

#### 04 | TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | [complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za) | 0861 123 267 | [www.medicalschemes.co.za](http://www.medicalschemes.co.za).

### Your privacy is important to us

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement. You can view our latest version on [www.discovery.co.za](http://www.discovery.co.za) > Medical aid > About Discovery Health Medical Scheme.