

# DISCOVERER

SEPTEMBER  
**20**  
**24**  
LAUNCH DAY



 **Discovery**  
Health Medical Scheme

 **Discovery**

## HEALTH LAUNCH PRODUCT UPDATES.

Step into a future of personalised, affordable healthcare solutions for all while we optimise benefits and contributions for a healthier 2025.

It's the Future of Healthcare. Now.



# ①

## Expanding access to affordable healthcare

In 2025, the Smart Series will be extended to include a new, affordable plan - Active Smart. Active Smart is tailored for young professionals and offers access to high quality healthcare providers with risk funded day-to-day benefits at the most affordable price point in the industry at only R1,350 per month.

### THE NEXT EVOLUTION OF THE SMART SERIES



# ②

## Optimising benefits and contributions for members

Discovery Health Medical Scheme is the leading open scheme in South Africa, offering comprehensive cover and access to the highest quality healthcare. Contributions for members of the Scheme will increase between 7.4% and 10.9% for 2025 to match the healthcare utilisation experience of its members, while supporting affordability through other benefit optimisation and plan updates.

Affordability and access of KeyCare Start and KeyCare Start Regional is enhanced by introducing an additional income band and expanding the regional footprint in 2025.

### 2025 CONTRIBUTIONS, EXPANDING ACCESS, AND BENEFIT UPDATES



# ③

## Personalised and precision healthcare for all

Every adult member of Discovery Health Medical Scheme will have access to a personal health pathway that predicts the most important actions they can take to improve their health. Members are also rewarded for engaging in their health.

### PERSONAL HEALTH PATHWAYS

# ④

## Additional healthcare benefits for managing your health

The Personal Health Fund offers Discovery Health Medical Scheme members additional day-to-day benefits based on their engagement in their personal health pathway.

### PERSONAL HEALTH FUND

# ⑤

## Protecting members against financial shortfalls

A new Discovery Gap plan, Gap Active, offers young professionals affordable protection against the most common medical cover shortfalls from only R49 per month.

### DISCOVERY GAP COVER

# ⑥

## Expanding emergency cover access

A new range of medical emergency cover options for Flexicare clients. The series offers a wider range of comprehensive emergency cover including trauma cover, casualty cover and cover for major medical expenses from R90 per month.

### DISCOVERY EMERGENCY COVER

# Q1 The next evolution of the Smart Series

The Smart Series offers members the best quality healthcare at the most affordable price points, with greater day-to-day and in-hospital coverage unlocked by using digital tools and efficient healthcare networks.

In 2025, the Smart Series is evolving to include a new plan, Active Smart, designed to meet the needs of the next generation of South African healthcare consumers. Coupling the fundamental product design elements that characterise Smart plans with a focus on benefits that resonate most with young professionals entering the medical scheme market, Active Smart offers access to high quality healthcare providers with risk funded day-to-day benefits at the most affordable price point in the industry for young professionals.



# Growth in the Smart Series is a testament to its innovation

Over 220,000 lives are covered on Discovery Health Medical Scheme Smart plans in 2024.

## Unlocking medical scheme growth

The Smart Series was designed to resonate with the needs of healthy individuals seeking cost-effective medical scheme benefits.

### Frictionless healthcare journeys

Guidance through healthcare journeys, from choosing a provider to accessing and booking appointments.

### Curated and dynamic networks

Selecting providers to partner with to increase quality and efficiency of care.

### Intuitive digital interfaces

Leveraging digital solutions to provide efficient healthcare in the palm of the member's hand.

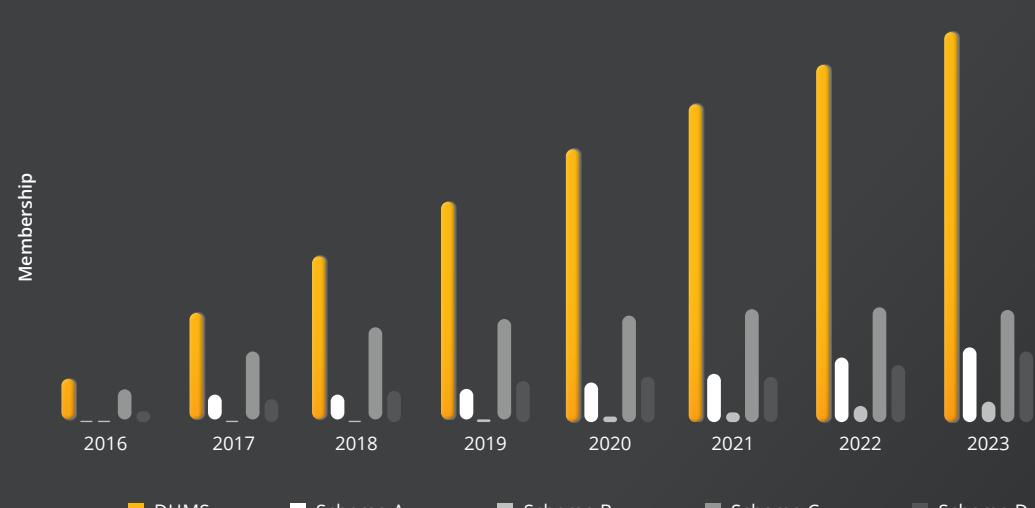
### Customised benefits

Tailored benefit design for healthy individuals seeking cost-effective coverage.

## Resonating with the target market since inception

Launched in 2016, Discovery Health Medical Scheme's Smart plans have experienced unprecedented growth. By 2023, the Smart Series accounted for 58% of the membership of similarly priced plans.

### MEMBERSHIP OF SMART SERIES AND COMPARABLY PRICED COMPETITOR PLANS



The next evolution of the Smart Series is grounded in the principles that have driven the success of the Smart Series thus far and further enhances accessibility of private healthcare to the next generation of young professionals.

# Evolving healthcare priorities of the next generation of young professionals

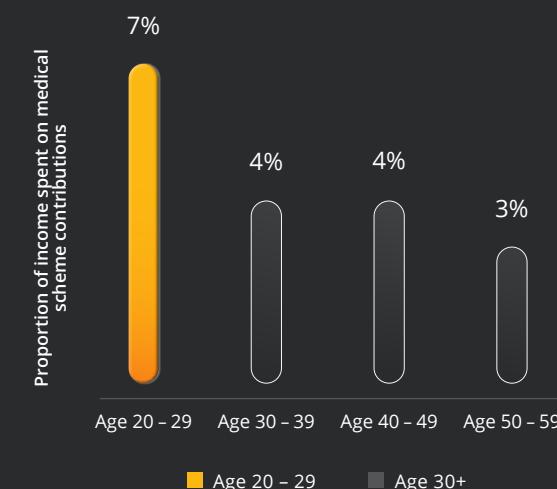
The next generation of young professionals is transforming healthcare with their unique expectations. They prioritise personalised care, healthcare coverage customised to their needs, lifestyle and wellness benefits, and affordability. Their desire for flexible solutions that fit their dynamic lifestyles and career goals has driven extensive research to create tailored solutions that offer distinct value.



## Affordability

Starting their careers, these individuals have limited disposable income and are more mindful of their spending. Budget constraints may lead some to forgo medical scheme coverage. This reflects in take-up of medical scheme coverage being 87% lower amongst adults aged 20-29 compared to take-up amongst other non-pensioner adults.

PROPORTION OF INCOME SPENT ON MEDICAL SCHEME CONTRIBUTIONS BY AGE BAND



Individuals over the age of 30 earn on average 57% more than those under 30. As a result, medical scheme contributions make up a significantly larger proportion of income for younger lives starting off their careers.

The majority of lives aged between 20 and 29 who have scheme cover are paying 7% of their income towards medical scheme contributions, while the majority of non-pensioner adults over the age of 30 are paying 4% or less of their income in contributions.

If a more affordable scheme option was available, with contributions accounting for roughly 5% of young professionals' income, an estimated 109,000 uncovered lives would take up cover.

# Evolving healthcare priorities of the next generation of young professionals

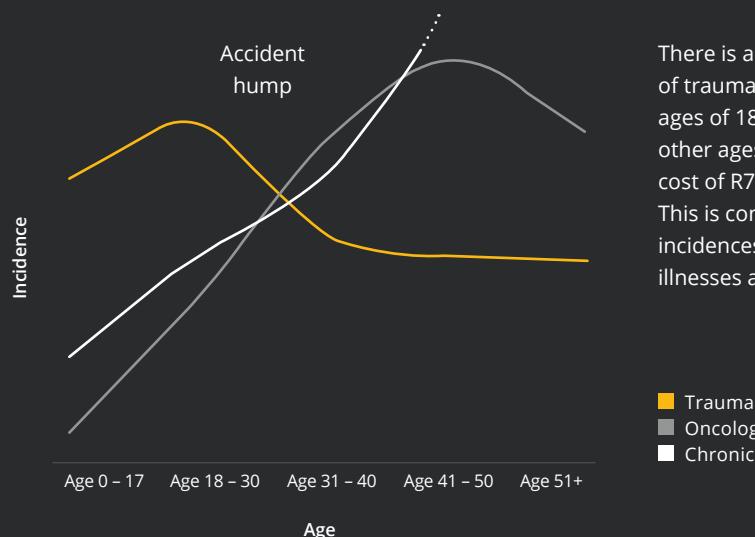
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## Healthcare needs

While adults under 30 are less likely to need advanced healthcare coverage, peace of mind through cover for emergencies is essential. The 'accident hump' phenomenon highlights a higher incidence of accidents and injuries in young adults. High quality healthcare in these potentially life-threatening events is paramount, but can be financially crippling for those without any cover.

## CONDITION INCIDENCE BY AGE



There is a 36% higher incidence of trauma events between the ages of 18 and 30 compared to other ages, with an average claim cost of R78,000 per admission. This is contrasted with lower incidences of more advanced illnesses at younger ages.

- Trauma
- Oncology
- Chronic

# Evolving healthcare priorities of the next generation of young professionals

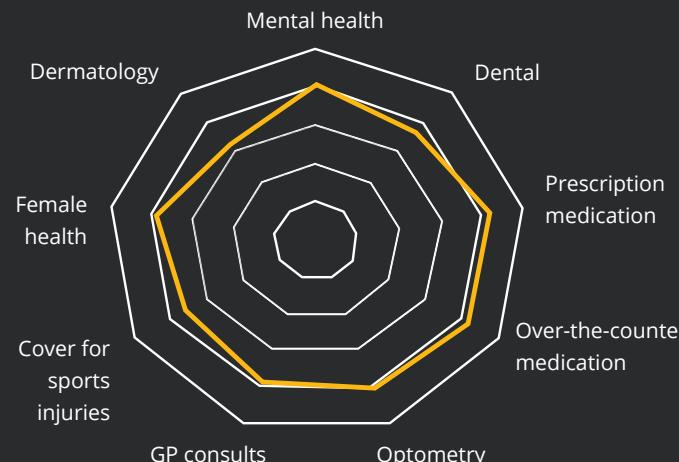
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## Healthcare wants

Young adults' healthcare spending is primarily focused on day-to-day needs, and as a result, they have a preference for medical scheme plans that provide cover for these healthcare services, demonstrating value to these individuals on a regular basis. This market also seek plans that fit their unique lifestyles, with flexibility to adjust as priorities change.

### YOUNG ADULT PREFERENCES FOR DAY-TO-DAY BENEFITS



Discovery Health surveyed young adults in South Africa to determine which day-to-day benefits are most valued by them and would be the most appealing in a health plan.

The results show that both over-the-counter and prescription medication are highly valued, followed by mental health benefits, GP consults, female health, dentistry and optometry.

Source: Consumer Council Young and Healthy Research 2024

# Evolving healthcare priorities of the next generation of young professionals

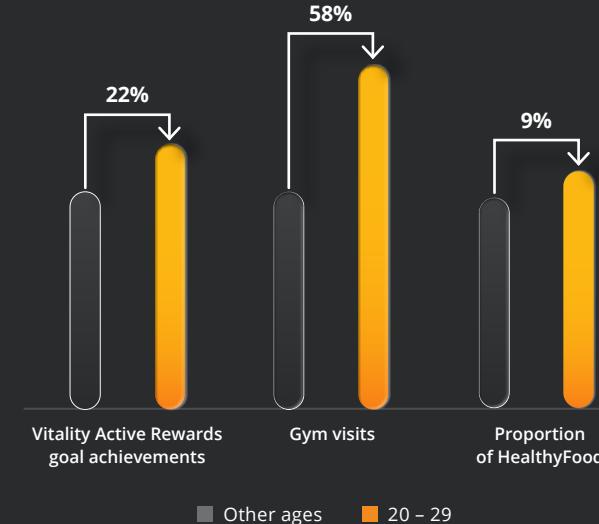
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## Lifestyle and wellness

This group is not just concerned with treating illnesses, they are proactive about maintaining their overall wellbeing. They seek holistic wellness solutions that integrate physical, mental, and emotional health, along with lifestyle benefits. The most popular wellness focus areas are fitness and nutrition.

### WELLBEING ENGAGEMENT BY AGE CATEGORY



Vitality data illustrates that members between the ages of 20 and 29 achieve 22% more Vitality Active Rewards exercise goals, visit the gym 58% more regularly and have a 9% healthier grocery shopping basket than the average Vitality member.

# Active Smart is the ultimate healthcare solution for the next generation of young professionals

## Affordability

Considering the price sensitivity of this cohort, Active Smart unlocks the most affordable price point for medical scheme cover in the industry for young professionals. This price optimisation ensures that the contribution accounts for 5.1% of the average salary of this target market.

**R1,350**

per principal member per month

This presents a new opportunity to expand access to medical scheme cover to young professionals who would not have taken up cover due to cost constraints.

## Healthcare needs



### Full cover for emergencies

Full cover for emergencies in any private hospital.



### Hospital cover

Unlimited hospital cover for admissions in the Dynamic Smart Hospital Network, with a standard deductible of R7,500 per admission for elective non-PMB admissions. Specialist reimbursement rate for hospital admissions at 100% of the Discovery Health Rate.

## Healthcare wants

Day-to-day benefits ranked highly by this target market have been embedded in the plan under risk benefits.



Unlimited  
GP Consults



Dental  
Check-up



Eye test

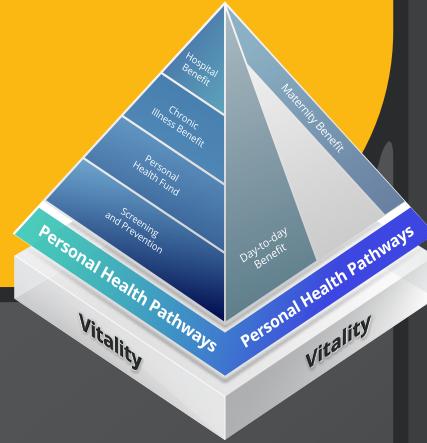


Over-the-counter  
medication

### Flexibility through the Personal Health Fund

Members have access to R1,000 per adult to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their personal health pathway. This could be used for a range of day-to-day medical expenses, including contraceptives for females and other prescription medication.

# Benefit details of Active Smart



**R1,350**

per member per month

## MONTHLY CONTRIBUTIONS FROM 1 JANUARY 2025

Main member	Adult	Child
R1,350	R1,350	R1,350

BENEFIT	DETAILS (INCLUDING 2025 CO-PAYMENTS AND LIMITS)
Virtual GP and nurse consults	Unlimited in the network (no co-payments)
In-person GP consults	Unlimited in the network (co-payment of R125)
Optometry	One eye test per member at a network provider at a cost of R125
Dentistry	One basic dental check-up per member (co-payment of R190)
Over-the-counter medication	Over-the-counter medicine obtained through the pharmacy network, up to a family limit of R535 per annum
GP prescribed acute medication, radiology and pathology	Covered through the Personal Health Fund
Physiotherapy	Covered through the Personal Health Fund
Specialist consults	Covered through the Personal Health Fund
Preventative care	Covered through Screening and Prevention Benefit and Personal Health Fund
Contraceptives	Covered through the Personal Health Fund
Mental health	Access to the Discovery Health Medical Scheme <a href="#">Mental Health Care Programme</a>
Hospital care	Full cover for emergencies in any private hospital. Unlimited hospital cover for admissions in the Dynamic Smart Hospital network, with a standard deductible of R7,500 per admission for elective non-PMB admissions. Doctors and allied healthcare service providers while hospitalised are covered up to a maximum of 100% of the Discovery Health Rate.
Oncology and maternity	The Oncology and Maternity programmes cover PMB level-of-care in full at a network facility

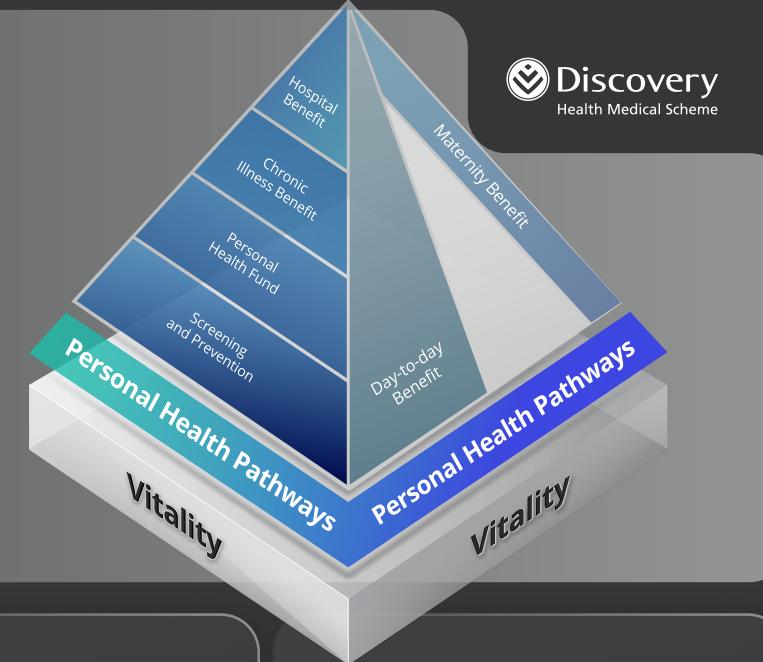


## Enabled through the Dynamic Smart Network

The Dynamic Smart Hospital Network pivots on a highly integrated hospital network solution, which dynamically refers members to the most appropriate healthcare provider and Smart network hospital within the member's preferred region. This dynamic pathway leverages Artificial Intelligence (AI) technology to help guide members along their healthcare journey and achieve efficiency and precision in care.

# The expanded Smart Series tailored for the digitally-savvy

The Smart Series was an industry-first innovation that made the prospect of access to private healthcare a tangible reality for hundreds of thousands of South Africans. Within the Smart Series, each of the four plans, Essential Dynamic Smart, Essential Smart, Classic Smart and the newly introduced Active Smart have nuances that ensure the best healthcare solution for the needs of their target market.



NEW

## Active Smart

Active Smart has been designed with the healthcare needs of the next generation of young professionals starting out their careers in mind, while keeping affordability at the forefront. The plan offers customised day-to-day benefits that young professionals would get most utility from, financial protection for medical emergencies and achieves precision in care through the Dynamic Smart Network.



**R1,350**  
PER PRINCIPAL  
MEMBER PER MONTH

## Essential Dynamic Smart

Essential Dynamic Smart has been optimised for the needs of more established young professionals. It is an efficiency discount option of Essential Smart and is underpinned by the Dynamic Smart Network. It offers a step-up on in-hospital cover and richer cover for advanced healthcare needs, such as maternity and oncology.



**R1,681**  
PER PRINCIPAL  
MEMBER PER MONTH

## Essential Smart

Essential Smart is the best fit for health-conscious singles. Members enjoy the certainty of greater provider choice within the Smart Network and richer cover for advanced healthcare needs, such as maternity and oncology.



**R2,021**  
PER PRINCIPAL  
MEMBER PER MONTH

## Classic Smart

Classic Smart is best suited to the needs of young families, demonstrated by its family pricing structure. Members enjoy comprehensive in-hospital cover of 200% of the Discovery Health Rate as well as rich out-of-hospital benefits.



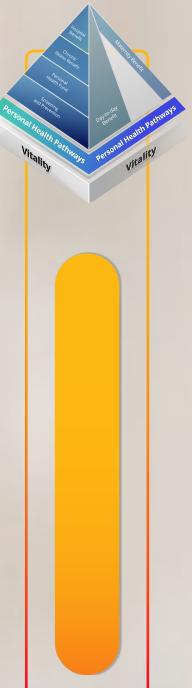
**R2,822**  
PER PRINCIPAL  
MEMBER PER MONTH

# Exceptional value at the lowest price point

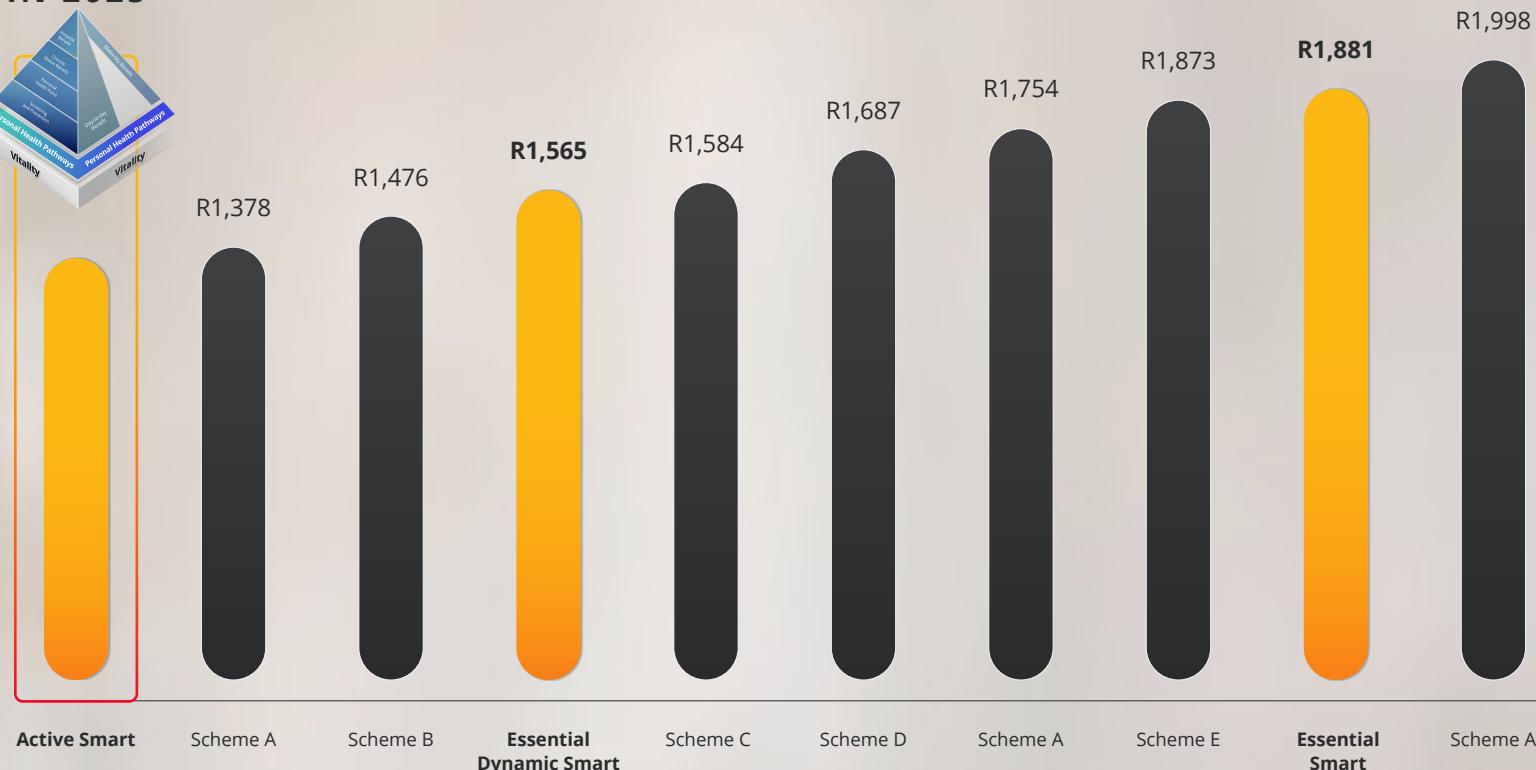


Discovery Health Medical Scheme's latest innovation of Active Smart presents a compelling value proposition for cost-conscious young professionals entering the market for medical scheme cover at the most affordable contribution in the industry.

**R1,350  
IN 2025**



2024 Principal member contributions



Personal Health Pathways is brought to Discovery Health Medical Scheme members by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. Discovery Health Medical Scheme, registration number 1125, is an independent non-profit entity governed by the Medical Schemes Act, and regulated by the Council for Medical Schemes. Vitality is a separate wellness product, sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07. Limits, terms and conditions apply.

# 2025 contribution and benefit updates

Discovery Health Medical Scheme is the leading open scheme in South Africa, offering comprehensive cover and access to the highest quality care. Contributions for members of the Scheme will increase between 7.4% and 10.9% for 2025 to match the healthcare utilisation experience of its members, while supporting affordability through other benefit optimisation and plan updates.

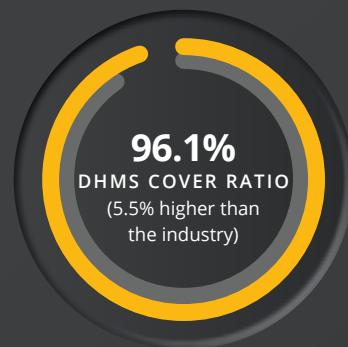
Affordability and access of KeyCare Start and KeyCare Start Regional is enhanced by introducing an additional income band and expanding the Regional footprint in 2025.



# Discovery Health Medical Scheme provides industry-leading cover and service levels

Members of Discovery Health Medical Scheme have peace of mind that they have access to the highest quality healthcare with plan options that offer the highest levels of cover in the industry, surrounded by industry-leading service support. Discovery Health and Discovery Health Medical Scheme are committed to pushing the industry forward and ensuring members continue to get the best value medical scheme cover in the industry in 2025.

## Members are financially protected through greater levels of cover



**+R2.4bn**  
in additional cover  
for DHMS members  
in 2023

■ DHMS  
■ Industry

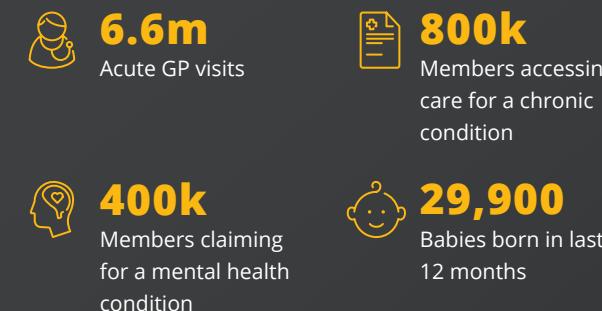
Discovery Health Medical Scheme is focused on delivering industry-leading healthcare cover for its members. Standardised industry analysis indicates that Discovery Health Medical Scheme members have enjoyed higher levels of in-hospital cover when compared to other medical schemes. On average, 96.1% of all costs related to hospitalisation is covered by the Scheme, compared to 90.6% covered by the rest of the industry.

This higher cover ratio was worth more than R2.4 billion in additional cover for members of Discovery Health Medical Scheme in 2023.

This advantage arises from Discovery Health's extensive provider network agreements with members receiving full cover at over 93% of all specialists across the country.

## Members receive a wider range of cover when they need it most

### DHMS CLAIMS EXPERIENCE (2023)

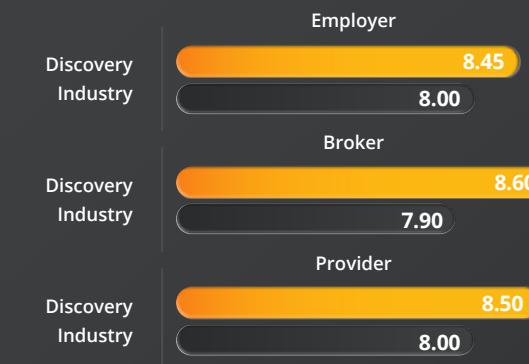


Discovery Health Medical Scheme continues to offer the highest levels of cover across a wide range of benefits, particularly complex conditions.

The Scheme is committed to being there for members when they need it most. The Discovery Health high touch care team has been there for over 6,000 members in 2024. The team offers members going through a life-changing medical condition or traumatic event a hand-held journey with extensive member support, guiding members through a complex healthcare ecosystem to ensure they get the best quality healthcare during the most challenging times of their lives.

## Members experience industry-leading service levels

Discovery Health's award winning service is independently recognised by the industry for the exceptional service it provides to members, employers, doctors and brokers.



Product Suppliers of the Year  
FIA Experience Awards 2023



Best Domestic Contact Centre  
CCMG Awards 2022

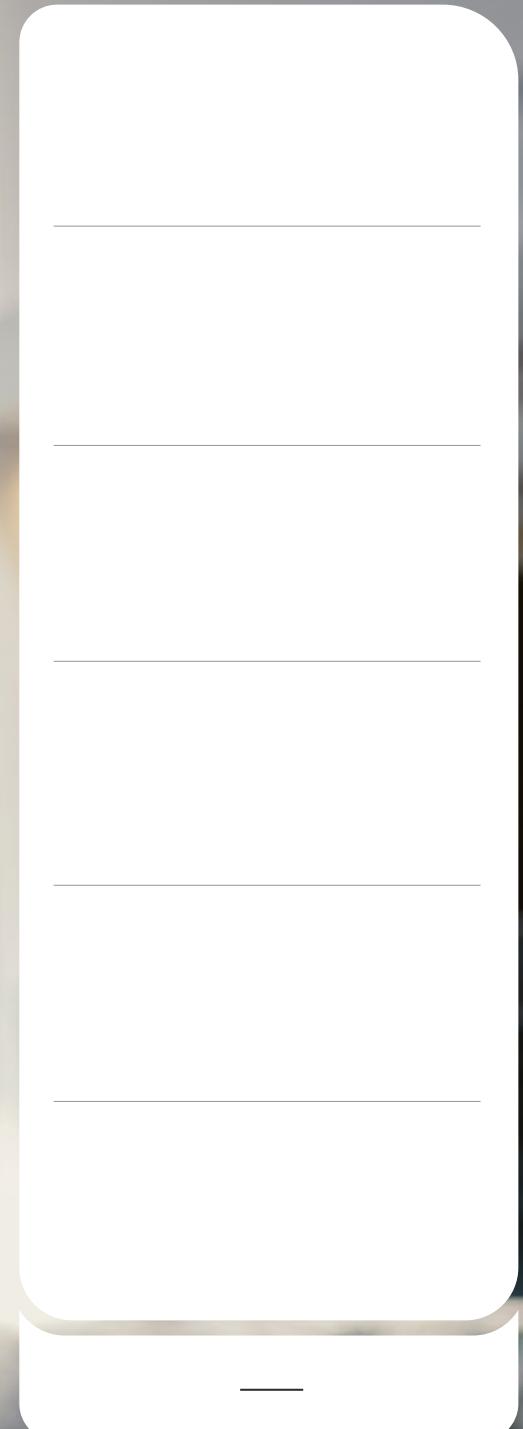
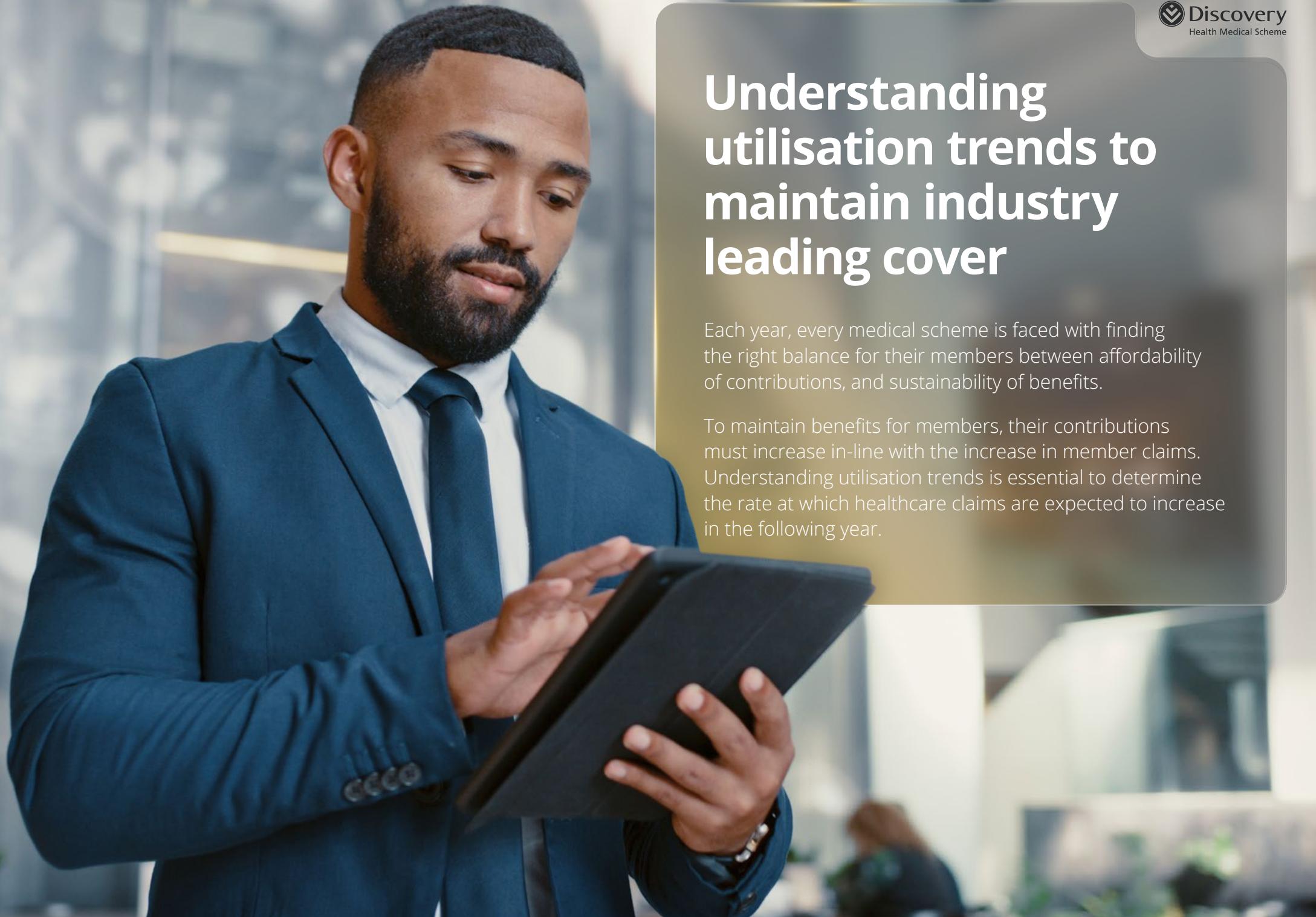


Best Contact Centre  
Customer Experience Awards 2021

# Understanding utilisation trends to maintain industry leading cover

Each year, every medical scheme is faced with finding the right balance for their members between affordability of contributions, and sustainability of benefits.

To maintain benefits for members, their contributions must increase in-line with the increase in member claims. Understanding utilisation trends is essential to determine the rate at which healthcare claims are expected to increase in the following year.



The demand for healthcare services correlates with the health of members. If health deteriorates, demand for healthcare services increases. Each benefit option on Discovery Health Medical Scheme has a unique demand experience in 2024. As a result, projected medical inflation is differentiated by plan.

### Membership ageing differs by plan

CHANGE IN AVERAGE AGE (2018 – 2023)



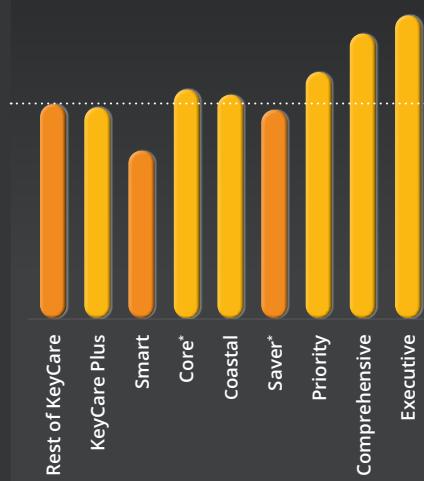
As members age, their demand for healthcare services increases.

The Executive, Comprehensive, Priority and Coastal plans are ageing 1.4 times faster than the rest of the benefit options.

The Saver, Smart and KeyCare (excluding KeyCare Plus) plans see an outlying ageing experience with less than 3 years of ageing in a 5-year period.

### Unique chronic disease burden levels by plan

PROPORTION OF MEMBERS WITH MULTIPLE CHRONIC CONDITIONS (2023)

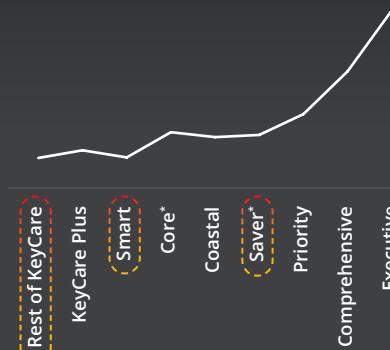


Similarly, members that have chronic conditions or multiple chronic conditions have a greater demand for healthcare.

The Saver, Smart and KeyCare plans experience 14.9% lower levels of chronicity with a lower proportion of their members having multiple chronic conditions.

### More high cost claimants on richer benefit options

DISTRIBUTION OF CLAIMS IN EXCESS OF R250,000 (2023)

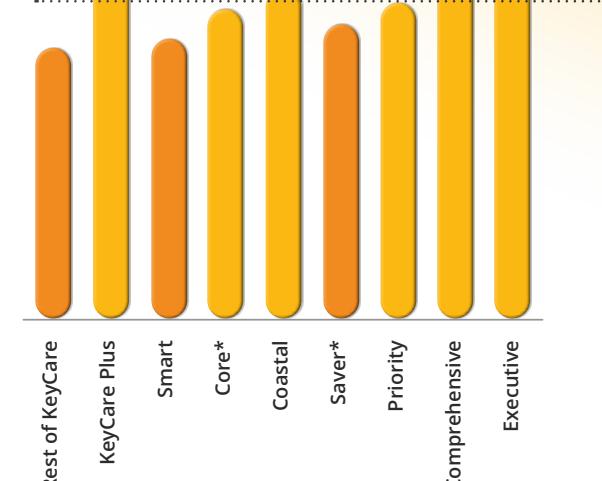


The proportion of high cost claimants is directly associated with the increases in claims expected on a particular plan.

While the proportion of high-cost claimants correlates with the benefit richness of each plan, there are far fewer high-cost claimants on the Saver, Smart and KeyCare (excluding KeyCare Plus) plans. Therefore, these plans experience lower claims inflation than others.

### Varying levels of utilisation across the DHMS benefit options

Average utilisation



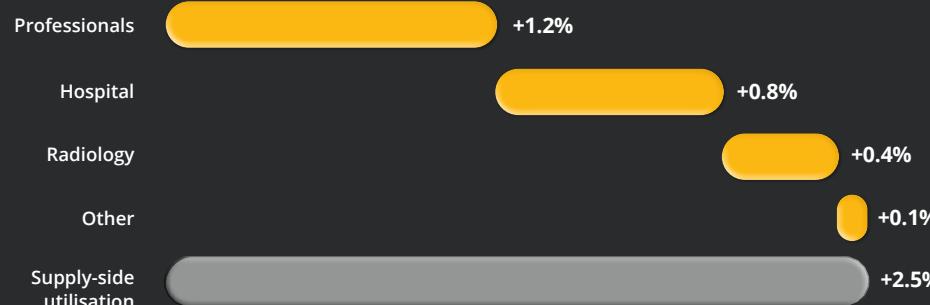
The utilisation index represents the net outcome of ageing, chronicity and high-cost claimants into one measure to illustrate the total utilisation of healthcare on a particular plan. The utilisation index highlights the varying claims experience across the Discovery Health Medical Scheme plan range. A higher utilisation index indicates higher demand-driven utilisation and higher medical inflation.

The higher utilisation index of KeyCare Plus is driven by the increased ageing and increasing disease burden on the plan with chronic ratios increasing at a faster pace than other plans in the range.

2025 contribution increases are informed by the unique utilisation experience per plan option.

# Supply-side utilisation managed through risk saving initiatives

## Key components of supply-side utilisation (adjusted for demographic impact)



After accounting for the additional healthcare utilisation as a result of ageing, chronicity and other demand-side factors, the key drivers of healthcare utilisation by suppliers include:

- Professionals due to the increased involvement of allies, the additional number of doctors per episode and an increase in the number of consultations per member out-of-hospital.
- Hospitals due to the increased number of emergency admissions, increased theatre time as well as the increased number of cases in ICU and High Care.
- Radiology due to the shift to MRI and CT scans, more imaging done in-hospital and the increased imaging requested for oncology members.
- Other practice types make up 0.1% of supply-side utilisation largely due to members having greater access to healthcare.
- These components require a 2.5% increase in healthcare claims for 2025.

In addition to increases in the demand for healthcare services due to ageing and chronicity, healthcare claims also increase annually due to supply-related factors. These factors include, supplier induced demand - increases in utilisation due to over-supply or advances in medicines, medical procedures and medical technology, at higher costs than the medicine, procedure or technology it replaces.

## Optimising quality and cost to manage supply-side inflation

Over time, Discovery Health has implemented unique risk management interventions to reduce medical inflation for Discovery Health Medical Scheme. These interventions support the management of supply-side inflation experienced by Discovery Health Medical Scheme.

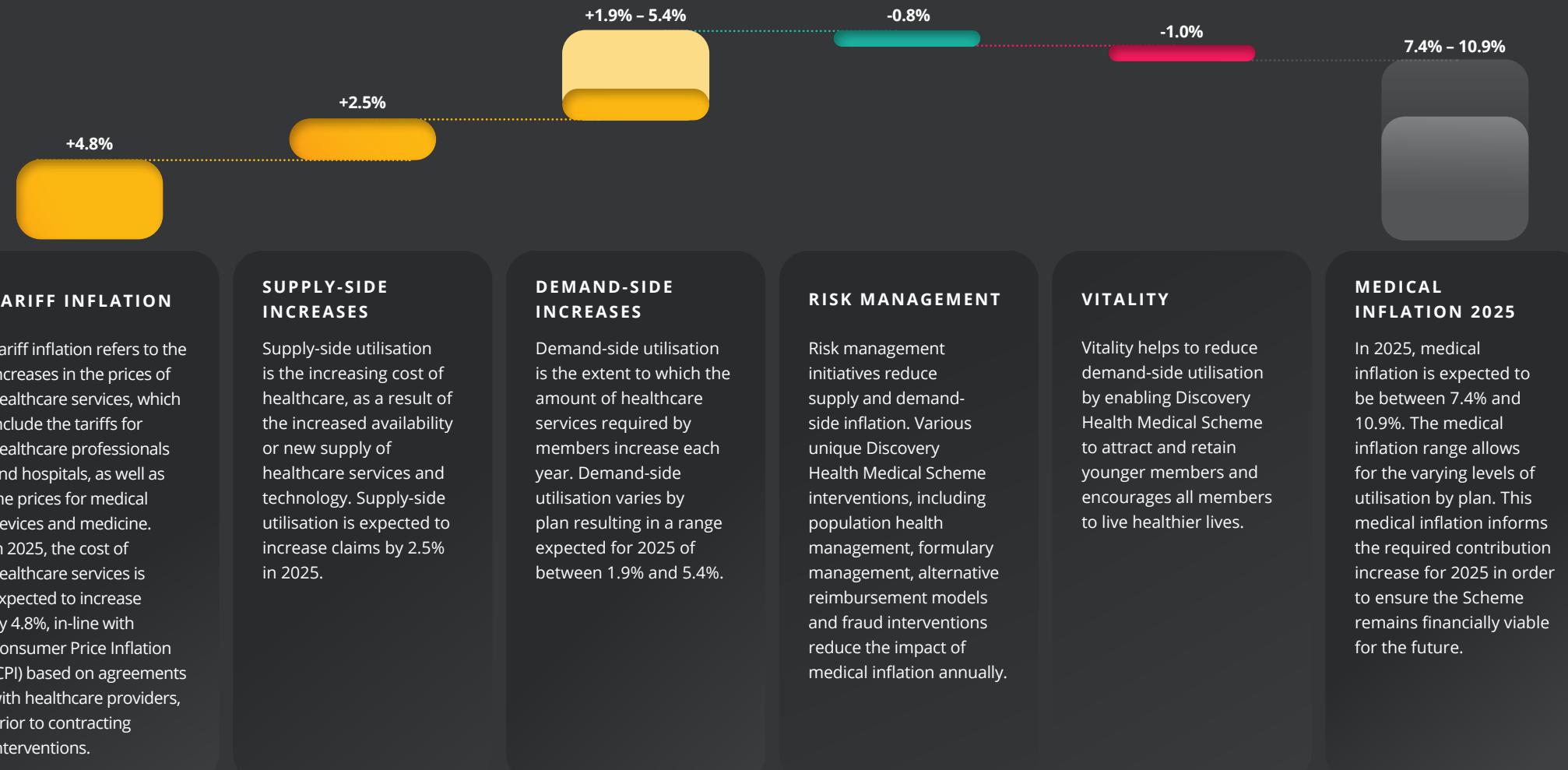
These risk management initiatives and their associated savings include:

- R0.1 billion achieved through the optimisation of alternative reimbursement models to manage the increasing costs of professionals.
- R1.1 billion through the efficiencies created within the hospital networks.
- R4.8 billion through tariff negotiations with radiologists, pathologists and hospitals.
- R0.5 billion generated through interventions that recover costs associated with fraudulent or wasteful healthcare expenses, or abuse of benefits.
- R3.4 billion generated through other risk management initiatives.

These initiatives reduce the impact of supply-side inflation significantly for all Discovery Health Medical Scheme members. In the absence of these initiatives, the Scheme would incur an additional R9.9 billion in claims annually.

# Medical inflation for 2025

Member contributions must increase according to the medical inflation rate to ensure that contributions continue to match claims each year. In the absence of these increases, the Scheme would be required to reduce benefits to remain financially solvent for the future. Medical inflation is determined by tariff inflation and utilisation changes, while risk management initiatives and Vitality engagement help to curb medical inflation. For 2025, medical inflation is expected to range between 7.4% and 10.9%.



# Discovery Health Medical Scheme contribution increase for 2025

To maintain the industry-leading cover levels for all Discovery Health Medical Scheme members, while balancing the long-term sustainability of the Scheme, contributions are required to increase in-line with the medical inflation rate of the Scheme.

The weighted average contribution increase for Discovery Health Medical Scheme in 2025 is 9.3%.

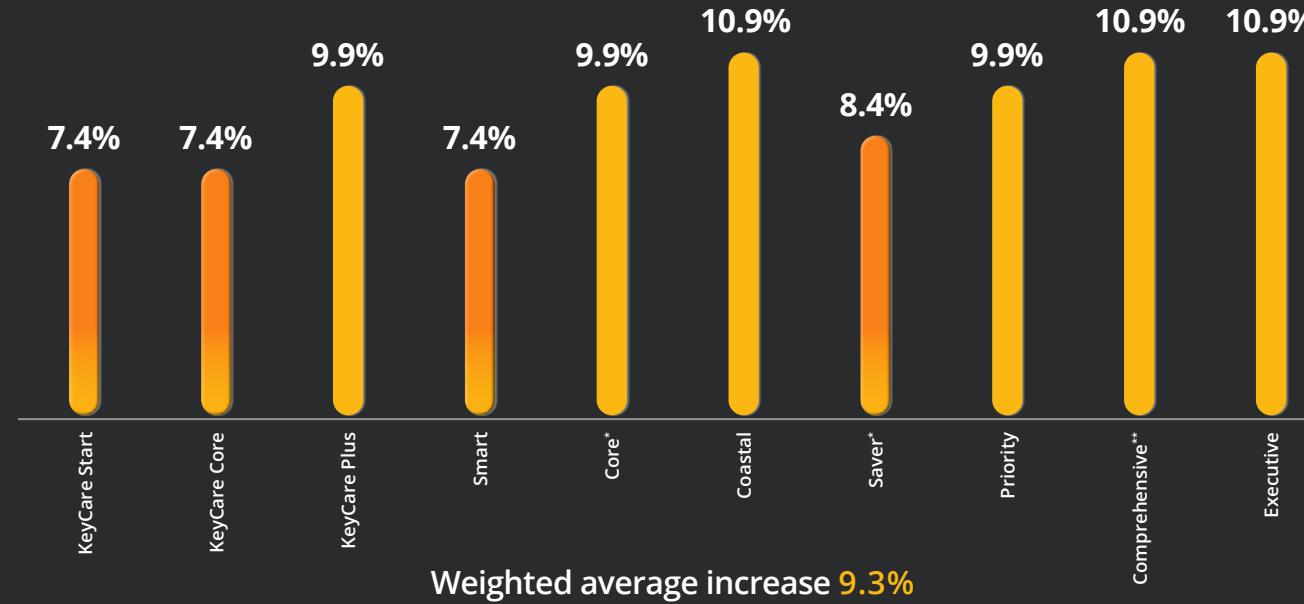
Contribution increases for 2025 allow for variation in medical inflation at a plan level

50% of members will have an increase of 8.4% or lower, including the most popular growth options.

50% of DHMS members experience an increase of 8.4% or lower for 2025

50% of members will have an increase of 9.9% or greater, to ensure that their contributions can maintain their benefit utilisation.

**2025 contribution increases 7.4% -10.9%**



# KeyCare - Affordable medical scheme options for employers and their employees

Discovery Health Medical Scheme introduced the KeyCare Series to employers more than 20 years ago. These plans were designed specifically for employers seeking medical scheme options for employees across all income levels, and offered the first income-banded contribution structure in Discovery Health Medical Scheme.

Today, KeyCare covers nearly 380,000 beneficiaries, with more than 50% of those beneficiaries earning less than R10,100 per month. On a stand-alone basis, KeyCare would be the third largest open medical scheme in South Africa, funding over R6.5 billion in claims in 2023. More than 4,600 employers offer KeyCare as an option for their employees to fund their access to private healthcare.

The introduction of KeyCare Start in 2019 and KeyCare Start Regional in 2022 improved affordability of the KeyCare Series by offering employers and employees access to care through innovative and fully integrated healthcare delivery systems, allowing members to retain full cover journeys at lower contributions.



**R6.5 billion**

CLAIMS PAID IN 2023



**1.4 million**  
ACUTE GP VISITS



**86,400**

HOSPITAL ADMISSIONS



**5,500**  
BABIES BORN



**From R738 per month**

2024 CONTRIBUTION NET OF MEDICAL TAX CREDIT

## Maintaining affordability on the KeyCare Series

Employees on the KeyCare Series are highly sensitive to price changes due to the strain placed on their household income. Small changes to the affordability of the plans have a significant impact on the livelihoods of employees that utilise the KeyCare plans. Similarly, employees must continue to have access to full cover journeys to ensure they are not faced with unexpected out-of-pocket medical expenses, which could be detrimental to their livelihoods and compromise their access to healthcare.

It is important to continue to innovate and optimise the KeyCare plans to ensure the plans continue to deliver high quality, high value healthcare, while remaining affordable for employees.

## Updates to the KeyCare Series in 2025 - sustaining benefits and creating more value for employers

- The contributions on KeyCare Core, KeyCare Start and KeyCare Start Regional will increase by 7.4% in 2025. The income band structures of KeyCare Start and KeyCare Start Regional are also adjusted to provide more affordability to employees across income levels.
- The KeyCare Start Regional plan will also be enhanced through more regional healthcare delivery networks, to offer more value and choice to employers and their employees.
- KeyCare Plus contributions will increase by 9.9% for 2025 to ensure contributions can maintain benefit utilisation by members. Income band thresholds for KeyCare Plus will increase by 4.8% to maintain affordability.

# Enhancing affordability and access on KeyCare Start and KeyCare Start Regional

Discovery Health Medical Scheme is expanding access to its most affordable income-banded plans, KeyCare Start and KeyCare Start Regional, by introducing an additional income band. Networks have also been introduced to optimise efficiencies and improve quality of care.

## Optimising the income bands on KeyCare Start and KeyCare Start Regional to improve affordability for employers

In 2025, a new income band will be introduced for KeyCare Start and KeyCare Start Regional. The highest income band will be split into two income bands, improving the affordability on the KeyCare Start plan:

- For those earning between R10,551 and R15,950 per month, KeyCare Start members will experience an effective contribution decrease of 6.4% - combining a reduction in contributions due to the additional income band of 12.8%, with a 7.4% contribution increase.
- For those earning between R15,951 and R24,250 per month, KeyCare Start members will experience an effective contribution decrease of 5.7% - combining a reduction in contributions due to the additional income band of 12.2%, with a 7.4% contribution increase.

This means that at least 14% of KeyCare Start members will experience up to 6% lower contributions in 2025 compared to 2024.

### Impact of KeyCare Start income band changes on 2025 principal member contributions

Income band	Contribution prior to income band introduction	Contribution after income band introduction
R0 – R10,550	R1,331	R1,331
<b>R10,551 – R15,950</b>	<b>R2,239</b>	<b>R1,952</b>
<b>R15,951 – R24,250</b>	<b>R3,488</b>	<b>R3,063</b>
R24,251 +	R3,488	R3,488

## Network changes to improve efficiency and quality of care

A curated set of designated service providers are introduced across specific benefits on KeyCare Start and KeyCare Start Regional to optimise efficiencies and quality of care. These changes will apply to the maternity benefits, mental health benefits and cataract surgery benefits.

# Expanding the national footprint of KeyCare Start Regional

Exceptional value through an integrated, regional healthcare delivery system

KeyCare Start Regional was launched in 2022 with a clear purpose to deliver high quality care at lower contributions by creating efficiencies through an integrated healthcare delivery ecosystem, in line with the recommendations of the Health Market Inquiry.

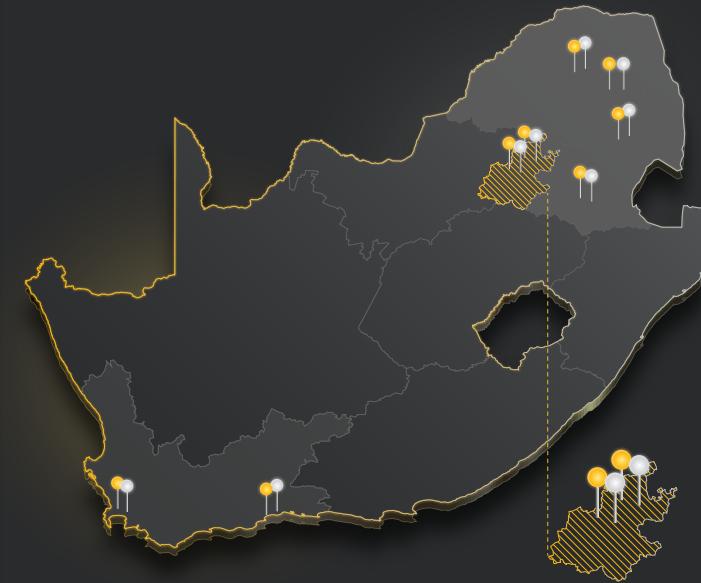
Coordination of care on a regional basis, delivered through Mediclinic and Intercare, enables the KeyCare Start Regional plan to unlock one of the most valuable options in the market on a price per benefit unit basis.

Discovery Health in partnership with Mediclinic and Intercare has created a healthcare offering that is customised for specific regions according to population size, disease burden and ability to provide a quality healthcare solution at the most affordable price.

With unlimited in-hospital cover and extensive day-to-day benefits, KeyCare Start Regional is an attractive solution for employers situated within any of these integrated healthcare delivery regions.

For 2025, the regions of KeyCare Start Regional have been expanded beyond the six existing regions to include Johannesburg Central and Pretoria

With the expansion of the regional network into South Africa's busiest hubs, KeyCare Start Regional becomes an entry-point into the medical scheme environment for more employers wanting to provide affordable, high-quality healthcare cover for their employees. With KeyCare Start Regional covering eight regions in 2025, this means that 42% of KeyCare members are now located within a KeyCare Start Regional Hub. KeyCare Start Regional has the potential to enhance access to care for existing Discovery Health Medical Scheme employers and their uncovered employees in these regions.



 Mediclinic (MC) Hospital

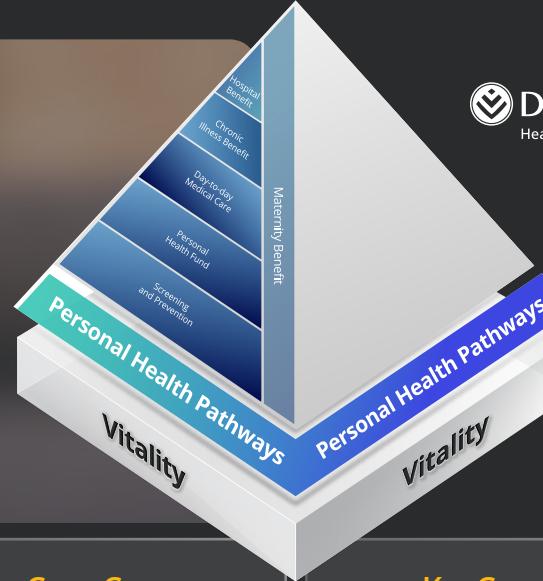
 Intercare GP's

REGION	MEDCLINIC (MC) HOSPITAL	INTERCARE GPS
Pretoria	Medforum MC	Intercare Tramshed
Johannesburg Central	Donald Gordon Medical Centre MC	Intercare Linden
Bellville	Milnerton MC   Louis Leipoldt MC	Intercare Century City
George	George MC   Geneva MC	Intercare George
Trichardt	Highveld MC	Contracted
Mbombela	Nelspruit MC	Contracted
Polokwane	Limpopo MC	Contracted
Tzaneen	Tzaneen MC	Contracted



# KeyCare Series 2025

 **Discovery**  
Health Medical Scheme



## KeyCare Start Regional

Greatest value healthcare in selected regions through highly coordinated care delivery

Hospital Benefit  
Full cover in chosen KeyCare Start Regional Network



Chronic Illness Benefit

Oncology  
State



Maternity

Day-to-day benefits\*  
GP consults, specialist benefit, X-rays, blood tests, dentistry, eye care and medicine

Screening and Prevention  
Personal Health Fund

Personal Health Fund

Personal Health Fund

Personal Health Fund

FROM R1,184 PER MONTH

## KeyCare Start

High-value healthcare through an innovative delivery model tailored for the worried well

Full cover in chosen KeyCare Start Network



Chronic Illness Benefit

Oncology  
State



Maternity

Day-to-day benefits\*  
GP consults, specialist benefit, X-rays, blood tests, dentistry, eye care and medicine

Screening and Prevention  
Personal Health Fund

Personal Health Fund

Personal Health Fund

Personal Health Fund

FROM R1,331 PER MONTH

## KeyCare Core

Unlimited private in-hospital cover for members with few limited day-to-day healthcare needs

Full cover in the KeyCare Hospital Network



Chronic Illness Benefit

Oncology  
State



Maternity

Day-to-day benefits\*  
Antenatal services and specialist consultations



Screening and Prevention  
Personal Health Fund

FROM R1,381 PER MONTH

## KeyCare Plus

Access to extensive private in-hospital and day-to-day cover with defined networks

Full cover in the KeyCare Hospital Network



Chronic Illness Benefit

Oncology  
State



Maternity

Day-to-day benefits\*  
GP consults, specialist benefit, X-rays, blood tests, dentistry, eye care and medicine



Screening and Prevention  
Personal Health Fund

FROM R1,817 PER MONTH

\*Available when referred by KeyCare Online Practice for KeyCare Start Regional, nominated KeyCare Start GP for KeyCare Start or nominated KeyCare GP for KeyCare Core and KeyCare Plus.

Vitality is a separate wellness product, sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07. Limits, terms and conditions apply.

Personal Health Pathways is brought to Discovery Health Medical Scheme members by Discovery Health (Pty) Ltd; registration number 1997/013480/07.

# Providing access to world-class female health management tools

Discovery Health Medical Scheme is launching tailored benefits including access to cutting-edge female health technology. These tools support women through all life stages, from reproductive health to menopause. The benefits will be available in the Women's Health Hub on the Discovery Health app, accessible through the Personal Health Fund or the Maternity Benefit.

## Enhanced maternity support in partnership with Parent Sense

Fourteen thousand Discovery Health Medical Scheme members register annually as first-time parents on the maternity programme.

Recognising the need to increase support for young families, Discovery Health Medical Scheme members will now get access to an 18-month subscription to the Parent Sense App, an all-in-one parenting app and baby tracker, as part of the Maternity Benefit.

Powered by 



### HEALTH

Vaccine schedules and reminders, weight tracking and access to medical resources.



### SLEEP

Sleep routine planning and tracking, tips for night and day sleep.



### FEEDING

Breastfeeding and bottle-feeding guidance, personalised feeding schedules and solids recipe planning.

## Personalised menopause care in partnership with Stella

Embrace's Menopause Survey done in July 2023 indicated that 35% of women do not know whether they are in menopause or not, with 61% acknowledging that they are experiencing menopause symptoms.

Discovery Health Medical Scheme has partnered with the Stella App to bring members access to groundbreaking end-to-end menopause management, funded through the Personal Health Fund.

Powered by

 STELLA



### SYMPTOM ASSESSMENT TOOLS



### PERSONALISED BEHAVIOURAL AND LIFESTYLE CHANGE PLANS



### ONE- ON-ONE COACHING SUPPORT



### CURATED CONTENT LIBRARY



### VIRTUAL CONSULTS WITH GPS TRAINED ON MENOPAUSE CARE



### SUPPORTIVE ONLINE COMMUNITY

In addition, all Discovery Health Medical Scheme members can fund contraceptives through their Personal Health Fund.

# Discovery Health Medical Scheme benefit introductions and enhancements for 2025



## Depression Risk Management Programme

The Depression Risk Management Programme is a six-month long care programme grounded in neuroscience, aimed at reducing the risk of depression and enhancing mental wellbeing. Members are deemed to be eligible for the programme either based on the results of their mental wellbeing assessment, or they will be proactively identified by a cutting-edge machine learning algorithm designed to dynamically identify depression risk.



### Input

Current clinical, assessment and demographic data



### Model

Predictive modelling through machine learning



### Output

Members at risk of claiming or registering for Depression



### Action

Structured benefits to ameliorate severity and reduce depression risk

Members identified as being at risk of depression will have access to the following benefits to reduce their risk of being diagnosed with depression:

- Face-to-face or virtual mental wellbeing consultations with a Premier Plus Network GP or psychologist on the Mental Health Network.
- Cover for three virtual coaching sessions with a suitably trained healthcare professional to monitor progress and identify the appropriate next steps.
- Two sessions with a dietitian.
- Digital therapeutics and Internet Cognitive Based Therapy to improve mental wellbeing and depression symptom severity.
- Continued monitoring and screening of symptom severity through validated mental health and wellbeing assessments.

Cover is up to the Discovery Health Rate and subject to the Scheme's clinical entry criteria, treatment guidelines and protocols.



## Enhancement to the Maternity Benefit

In 2025, the Scheme will enhance the Maternity Benefit by allowing the two mental health consultations and one nutrition assessment to be available during pregnancy or after delivery.



## Enhancements to the Screening and Prevention Benefit

In order to support members and encourage early detection, the Scheme will enhance its Screening and Prevention Benefit to include:

- Self-sampling testing kits and related pathology tests for bowel cancer screening, once every two years.
- Self-sampling testing kits and related pathology tests for Human Papilloma Virus (HPV) testing, once every five years.
- Cover for a breast biopsy at the Scheme's network of accredited mammography centres following a positive result on their mammogram.

# Targeted interventions to optimise care



## Changes to cover for scopes

In 2025, the Scheme is introducing a quality network for in-room scopes. If a scope is performed in-room at a healthcare professional outside of the network, then a co-payment will be applied. Co-payments will not apply to gastroscopies, colonoscopies, proctoscopies and sigmoidoscopies for children 12 years and younger, or for confirmed PMB cases.

The in-rooms co-payment will be applicable to all Discovery Health Medical Scheme plans, with the exception of the KeyCare Series where only PMB scopes are covered, and is as follows:

- For a single scope, the co-payment will be R1,750
- For bi-directional scopes, the co-payment will be R3,000.



## Introduction of a designated service provider (DSP) for cataract surgery

In 2025, the Scheme will introduce a DSP for cataract surgery. When cataract surgery is performed within this DSP, members will receive full cover for their surgery. If the member goes outside of the DSP for their surgery, then a 20% co-payment will apply to the hospital account.

The co-payment will be applicable to all Discovery Health Medical Scheme plans, with the exception of KeyCare Start and KeyCare Start Regional where a deductible of R6,000 will apply. The co-payment or deductible will not apply in the case of involuntary access to a non-DSP.



## Introduction of supportive post-surgery programme

For certain low-acuity surgical procedures performed in the Scheme's Short Stay Surgical network, members will unlock access to a defined risk-funded basket of care for post-operative care, including:

- Access to two daily visits by a qualified Discovery HomeCare health professional.
- Pain management as required to supplement oral medicine.
- At home post-operative recovery care through the Scheme's approved Virtual Therapy programme.

Cover is subject to meeting the Scheme's clinical entry criteria, treatment guidelines and protocols.

# Annual benefit updates for 2025



## Limits, co-payments, deductibles and thresholds

- Co-payments and deductibles will be increased in line with relevant inflation of 4.8% in 2025.
- Annual thresholds for the Executive, Comprehensive and Priority options will be increased by 1% more than the contribution increases on each plan.
- The Above Threshold Benefit limit for Comprehensive and Priority plans will not increase.
- Benefit limits will increase on 1 January 2025 in line with relevant inflation, with the following exceptions remaining constant:
  - Oncology Benefit Threshold
  - Specialised Medicine and Technology Benefit
  - International Travel Benefit
  - Overseas Treatment Benefit
  - Surgical and appliance items including hip, knee and shoulder joint prosthesis, and external medical appliances.



## Changes to high-cost chronic medicine of Specialised Medicine and Technology Benefit, Chronic Drug Amounts and formularies

In light of negotiations with various pharmaceutical groups and the introduction of new generic medicines, the Scheme expects to obtain price reductions for a defined list of formulary drugs. There will be corresponding price and formulary changes effective 1 January 2025.



# Personal Health Pathways

Discovery Health has pioneered a groundbreaking approach to personalised healthcare. By analysing data that spans more than 60 million life years, Discovery Health has determined the optimal health actions and personalised health pathways for each of the 2.2 million eligible adult members on Discovery Health Medical Scheme.

In 2025, each eligible Discovery Health Medical Scheme member will get access to their Personal Health Pathway - a unique sequence of the most important actions they can take to improve their health.

# The science behind **PERSONAL HEALTH PATHWAYS**



Despite the universal desire of people to live in good health, most individuals remain uncertain of the steps they can and should take to improve their health. As a result, they delay the simple actions that can have a significant impact on their long term health and life expectancy.

Through a few precise and tailored actions, everyone can improve their health, and by making these actions a habit, people can live longer in better health. These simple actions and habits are diverse in nature, from adhering to prescribed medicine and completing routine health assessments to exercising regularly.

Discovery has unparalleled repositories of clinical, lifestyle, and behavioural data. By deploying sophisticated machine learning and artificial intelligence across this data, Discovery Health has pioneered a groundbreaking approach to precision healthcare that predicts the next best actions a member should take to improve their health, motivating them to form healthy habits, and ultimately improving their healthspan and lifespan.

For Discovery Health Medical Scheme, this scientific approach to healthcare enables personalised pathways and actions for each of the 2.2 million eligible adult members.

## Personal Health Pathways offers members:

03

### DYNAMIC AND PERSONALISED ENGAGEMENT

Pathways are dynamic and respond to changing health risks, lifestyle habits and individual preferences. Methods of motivation and engagement are personalised based on a member's unique health status and engagement patterns, encouraging them to form healthy habits and improve their health.

02

### INTUITIVE AND GAMIFIED MEMBER EXPERIENCE

A series of unique next best actions make up each member's personal health pathway in a simple and intuitive journey through WhatsApp or the Discovery Health app.

01

### PRECISE AND SCIENCE-BASED NEXT BEST ACTIONS

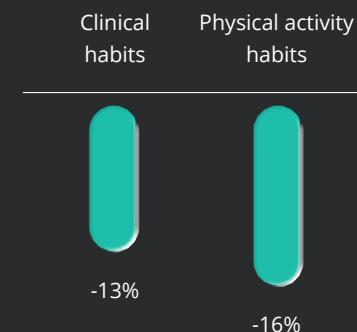
Discovery Health is able to recommend precise, clinically relevant and personalised actions for each member that have the highest likelihood of improving their health, based on causal models using clinical, actuarial and behavioural data.

# Healthy habits drive significant improvements in health outcomes

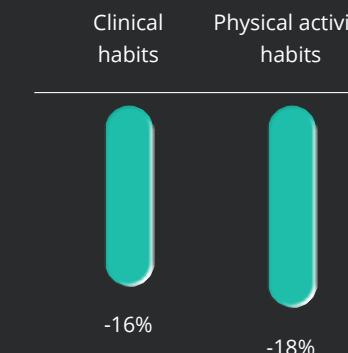
## The impact of habit formation on mortality and morbidity improvements are significant

Evidence from this study shows that improving one's health-seeking behaviour and physical activity habit, from a poor habit to a strong habit results in a 13% and 16% reduction in morbidity (measured as in-hospital costs) respectively.

### RELATIVE MORBIDITY REDUCTION MOVING FROM A POOR HABIT TO A STRONG HABIT



### RELATIVE MORTALITY REDUCTION MOVING FROM A POOR HABIT TO A STRONG HABIT



Habits are fundamental drivers of health outcomes. Cultivating positive habits such as regular physical activity and health-seeking behaviour can positively alter a person's health trajectory, increasing the likelihood of living a healthier and longer life. Discovery Health's and Vitality's comprehensive datasets have allowed for a breakthrough; a causal understanding of the impact that healthy habits have on mortality and morbidity.

## Return on investment for Discovery Health Medical Scheme in incentivising habit creation

Investing in Personal Health Pathways delivers significant return on investment for Discovery Health Medical Scheme by driving lasting behaviour change and optimising shared-value in healthcare.

### MORBIDITY IMPACT OF CLINICAL HABITS

**R1: R2.50**

For every R1 spent funding clinical habit formation in a chronic member base, a return of R2.50 is generated for Discovery Health Medical Scheme

### MORBIDITY IMPACT OF PHYSICAL ACTIVITY HABITS

**R1: R3.90**

For every R1 spent funding physical activity habit formation in a chronic member base, a return of R3.90 is generated for Discovery Health Medical Scheme

# Everyone can be healthier with Personal Health Pathways

Discovery Health Medical Scheme will present each member with a personalised healthcare pathway through the Discovery Health app and an intuitive WhatsApp journey, making it easier for each member to navigate the healthcare system and to know what actions to take to have the biggest impact on their long-term health. Completing these actions will not only have a positive influence on their health but will also reward and incentivise members to stay engaged in their health.

## Get healthy

COMPLETE YOUR NEXT BEST ACTIONS  
AND CLOSE YOUR RINGS



Brought to you by Discovery Health

## Get rewarded

GET PERSONALISED REWARDS FOR  
CLOSING YOUR RINGS

Instant reward



Discovery Miles



OR

Instant reward



Play the gameboard

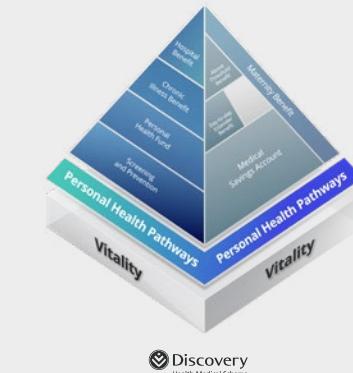


OR

## Access your Personal Health Fund

ACCESS ADDITIONAL HEALTHCARE  
BENEFITS FOR MANAGING YOUR HEALTH

As members complete their next best actions additional day-to-day value accumulates, for them and their families, to their Personal Health Fund.

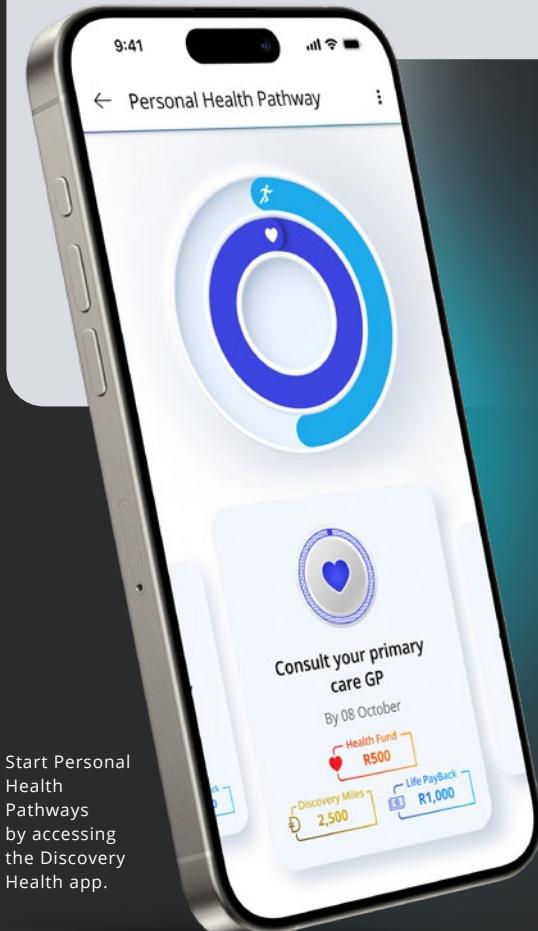


Discovery  
Health Medical Scheme

Brought to you by Discovery Vitality

# Complete your next best actions and close your rings

Discovery Health Medical Scheme recognises the significant impact that small actions to improve health and regular exercise can have on optimising long-term health and wellbeing. Through Personal Health Pathways, members are encouraged to complete both their health and exercise actions and watch their rings close as they complete them.



Start Personal Health Pathways by accessing the Discovery Health app.

## STEP

# 01

## Complete your next best actions

Members get up to 3 next best actions at a time: 2 health actions and 1 exercise action. Once members complete an action, it contributes to closing a ring, and is replaced by a new action in their unique healthcare pathway.

### Health actions



### Exercise actions



- Encourages completion of clinical, screening and lifestyle actions.
- Each health action displays a date by when the action must be complete to close the ring.
- Encourages physical activity appropriate for each member, such as walking, going to the gym or heart-rate workouts.
- Each exercise action runs on a weekly cycle from Saturday morning until the next Friday at midnight.

## STEP

# 02

## Close your rings

Members get 2 rings: the health ring and the exercise ring. Members close their rings by completing their next best actions.

### Health ring



### Exercise ring



- Each health action will close the ring by a defined amount based on that action's contribution to improving the member's health.
- For example, some actions may close the ring by a half, whilst others may close the ring fully.
- Each exercise action closes the ring fully each week.

# Next best actions are hyper-personalised for every member

## Clinically verified and personalised health actions

Each individual's healthcare pathway is personalised for them. For a member with 12 actions, there are more than 7 million possible pathways to complete those actions. If you increase this to 24 actions, this number soars to the billions. By leveraging sophisticated data-science and machine-learning models, these actions have been personalised for every member based on their unique health status and engagement patterns. Actions are clinically relevant, shown at the right time and in the right sequence, and automatically update and adjust based on a member's changing healthcare needs.

A portrait of a young Black man with a beard, wearing an orange button-down shirt, sitting in an office environment. The background is slightly blurred.

**YOUNG HEALTHY PERSON**  
Sample pathways

- Select your primary GP
- Go for a Health Check
- Complete a Vitality Age assessment
- Go for a dental check-up
- Get a flu vaccination
- Complete a mental wellbeing assessment

A portrait of a middle-aged Black woman with short hair, wearing a red blazer over a white top, smiling. The background is slightly blurred.

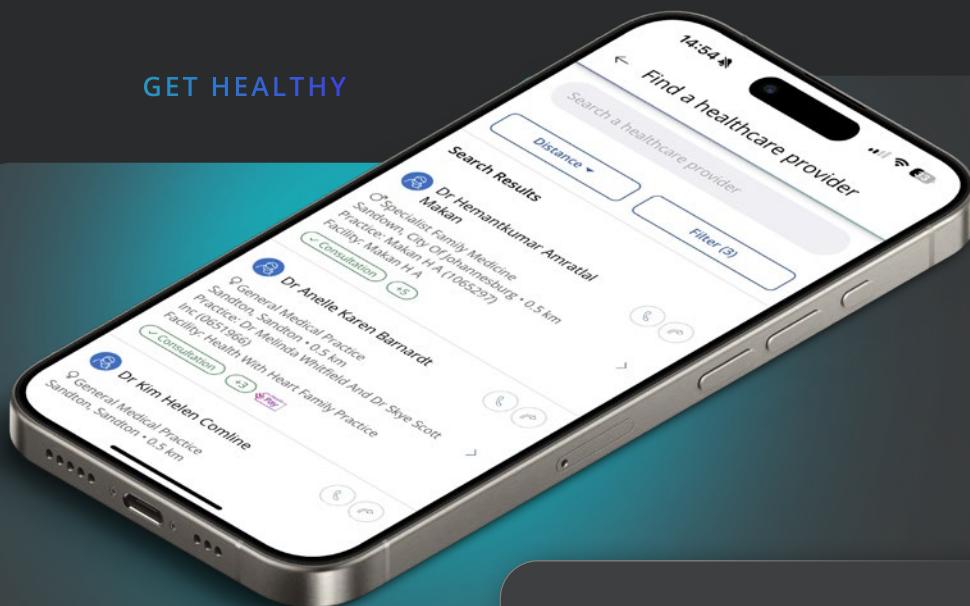
**MIDDLE AGED PERSON LIVING WITH DIABETES**  
Sample pathways

- Consult your primary care GP
- Complete a mental wellbeing assessment
- Complete a Vitality Age assessment
- Go for an HbA1c test
- Go for a mammogram
- Go for a foot screening
- Get a flu vaccination
- Collect your medicine
- Go for a Pap smear

**Personalised exercise actions based on a member's physical activity levels**

Personalised exercise actions make it easy for members to create healthy exercise habits through the recommendation of physical activity that meets their weekly exercise goal. This journey will make forming a healthy exercise habit easier by guiding them on how best to achieve their weekly exercise goal through a variety of physical activities, including heart-rate workouts, parkruns, or by walking.

GET HEALTHY



Available on the  
Discovery Health app



### A gateway to a personalised, end-to-end healthcare journey

Accessing healthcare has never been easier with a suite of digital tools and functionality integrated into each member's personal healthcare pathway navigating them to better health.

The Discovery Health app and Personal Health Pathways are brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider, administrator and managed care provider of medical schemes.

# Supporting members along their healthcare pathway



Find a healthcare provider in minutes using the  
Find a Provider tool



Snooze or dismiss your health next best actions  
to complete at a later time



Book an appointment with a doctor using an  
integrated appointment booking platform



View actions endorsed by your treating doctor



Upload a script and order medicine for delivery



Get personalised nudges and reminders along  
the way



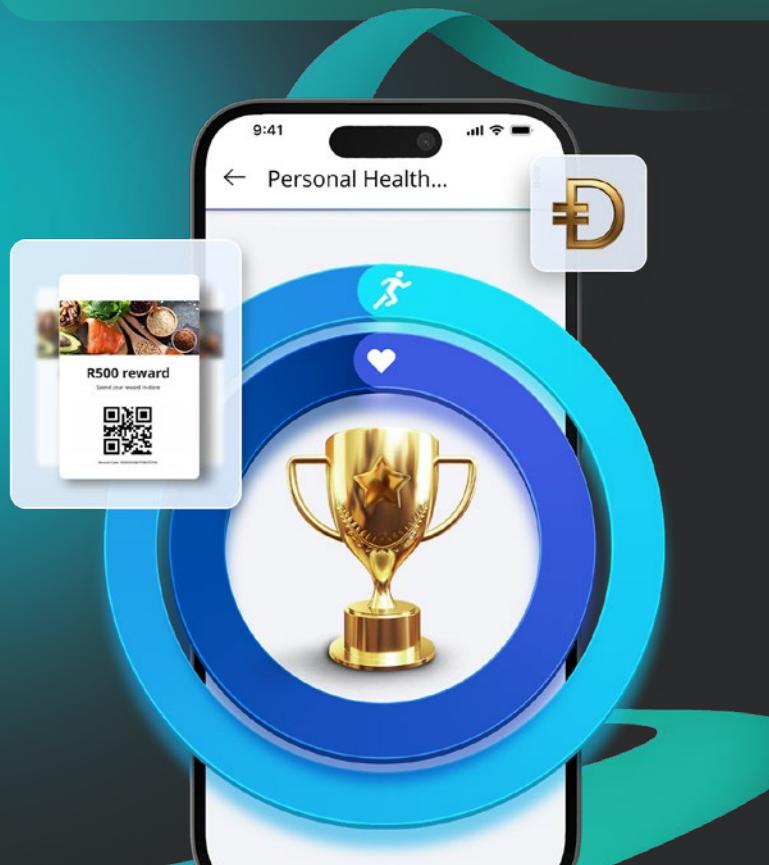
Link a phone or fitness device to track exercise



View and track progress in the activity history

# Dynamic and personalised rewards to drive engagement

Members are rewarded for completing next best actions. This gamified rewards system drives engagement with the programme, creates healthy habits and makes members healthier.



**Get rewarded**

**Exercise rewards**



Choose an instant reward  
OR  
Play the gameboard on Rewards Wednesday



Enabled by Vitality's behaviour change expertise.

**Health rewards**



Choose an instant reward  
OR  
Earn Discovery Miles



**Redeem Discovery Miles**

Members can redeem their Discovery Miles in the Vitality Mall – from coffees and smoothies to shopping and entertainment rewards.



Discovery Health Medical Scheme members do not need to be Vitality members to participate in Personal Health Pathways and earn rewards. All eligible members who participate in Personal Health Pathways will have access to these rewards. Vitality members will experience a seamless journey with Personal Health Pathways integrated into their Vitality programme. Vitality members receive rewards on Personal Health Pathways in addition to their existing Vitality benefits.

# Personal Health Fund

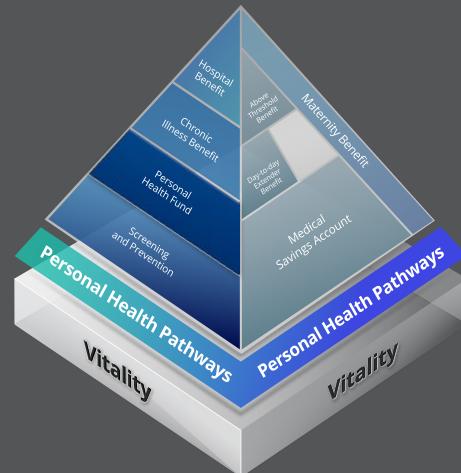
The WELLTH Fund, which was introduced in 2023, has been highly successful – more than 850,000 Discovery Health Medical Scheme members completed their Health Check since 2023, and unlocked R800 million in supplementary day-to-day benefits. In addition, the multitude of health actions enabled by the WELLTH Fund resulted in the collection of over 6.3 million data points to feed into the Personal Health Pathways engine, elevating the accuracy and precision of the recommendations offered through Personal Health Pathways.

Now the WELLTH Fund is evolving to the next level of precise and personalised healthcare through the Personal Health Fund. Members accumulate funds every time they complete a health action in their personal health pathway, which they can use for day-to-day medical expenses.



# Access additional healthcare benefits through the Personal Health Fund

The Personal Health Fund is a new category of healthcare funding which members can accumulate as they engage in their Personal Health Pathways and complete their next best health actions. The fund can be used for day-to-day medical expenses.



From 2025, members will accumulate additional value in their annual Personal Health Fund by completing their next best health actions indicated on Personal Health Pathways. The amount available in additional day-to-day funding is defined by the member's plan choice and the family structure of the membership.

MAXIMUM PERSONAL HEALTH FUND ALLOCATION BY PLAN SERIES PER ANNUM				
		Per adult	Per child	Per family
Classic	Executive, Comprehensive, Priority and Saver	R2,500	R1,250	R10,000
	Core and Smart	R2,000	R1,000	R8,000
Essential and Coastal	Priority and Saver	R1,500	R750	R6,000
	Core and Smart	R1,000	R500	R4,000
Keycare	KeyCare Plus, Core and Start	R500	R250	R1,000



Accumulated funds in the Personal Health Fund can be used for day-to-day medical expenses, such as GP and specialist consultations, medicine, radiology and pathology.



New members joining Discovery Health Medical Scheme from 2025 can access an additional once-per-lifetime benefit in their Personal Health Fund.

Following the success of the WELLTH Fund in 2023 and 2024, all new joining members will continue to get a once-per-lifetime benefit, built into the Personal Health Fund in 2025. New joining Discovery Health Medical Scheme members who activate Personal Health Pathways and complete their once-off high-value tile action, will get up to R10 000 in additional funds in their Personal Health Fund, available immediately. This is a once-per-lifetime benefit in addition to the annual Personal Health Fund allocation received by all Discovery Health Medical Scheme members. The once-per-lifetime benefit is the same value as the maximum Personal Health Fund allocation by plan series - as shown in the table above.

# How the Personal Health Fund works

The Personal Health Fund represents a new category of healthcare funding giving all Discovery Health Medical Scheme members access to up to R10 000 in day-to-day, risk-funded benefits for medical expenses each year. The benefit works in three simple steps:

STEP

01

Download the  
Discovery Health App  
and understand your  
next best actions



All members can view their next best actions on the Personal Health Pathways programme, available on the Discovery Health App and Discovery website.

STEP

02

Complete recommended health actions and build up the Personal Health Fund, up to the maximum annual limit



MAXIMUM PERSONAL HEALTH FUND ALLOCATION BY PLAN SERIES PER ANNUM				
		Per adult	Per child	Per family
Classic	Executive, Comprehensive, Priority and Saver	R2,500	R1,250	R10,000
	Core and Smart	R2,000	R1,000	R8,000
Essential & Coastal	Priority and Saver	R1,500	R750	R6,000
	Core and Smart	R1,000	R500	R4,000
Keycare	KeyCare Plus, Core and Start	R500	R250	R1,000

For every completed next best health action on Personal Health Pathways, members accumulate R500 into their Personal Health Fund. They can continue to accumulate funds up to a maximum limit each year, based on the plan choice and family structure of the membership. Any unused funds in the Personal Health Fund expire at the end of a benefit year, and do not carry over to the next benefit year.

STEP

03

Use available funds for day-to-day medical expenses



Members can use available funds on any day-to-day medical expenses, such as GP visits, specialist consultations, physiotherapy and medicine.

05

## Discovery Gap Cover

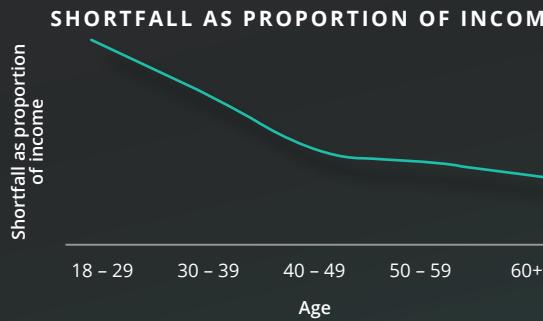
**Expanding its  
product range to  
include affordable  
cover designed for  
young professionals**



Discovery Gap Active is being introduced as a foundational product option in the Discovery Gap Cover range. This new option is focused on providing young professionals with the most affordable cover for common medical expense shortfalls following hospitalisation.

# Enabling affordable financial protection against shortfalls on hospital bills for young professionals

Financial impact of medical expense shortfalls is greater at younger ages.



Disposable income typically increases with age. In the context of in-hospital claims shortfalls, the impact of a shortfall is much more significant on those aged below 30 given their lower income levels.

Without comprehensive healthcare cover, the claims shortfall in-hospital is likely to have a significant impact on a young professional's financial situation.

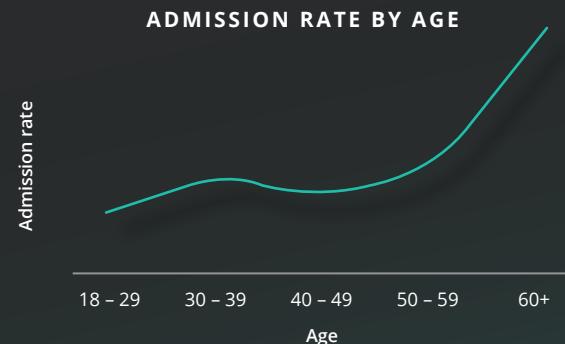
Medical expense shortfalls on hospitalisation is the same for all ages.



Although the probability of a hospital admission is correlated with age, the average claims shortfall, once admitted to hospital, remains relatively flat across the age bands. A young professional is likely to experience as significant of a claims shortfall as a 50 year-old when admitted to hospital.

Medical expense shortfalls on hospitalisation can have a significant impact on personal finances, especially for those early in their careers with limited savings and disposable income. While gap cover products provide financial protection, they are often unaffordable for young professionals who need this financial protection the most. By creating affordable gap cover that pairs with Discovery Health Medical Scheme, young professionals can supplement their medical scheme cover to achieve complete financial peace of mind.

Financial protection against medical expense shortfalls using traditional gap cover is not cost effective at younger ages.



The probability of hospitalisation is correlated with age, with the highest admission rates being experienced by those 60 years and above. Young professionals below the age of 30 have the lowest probability of a hospital admission. As a result of this low probability as well as the material cost of extensive medical scheme cover, many young professionals do not prioritise additional financial protection for unexpected shortfalls.

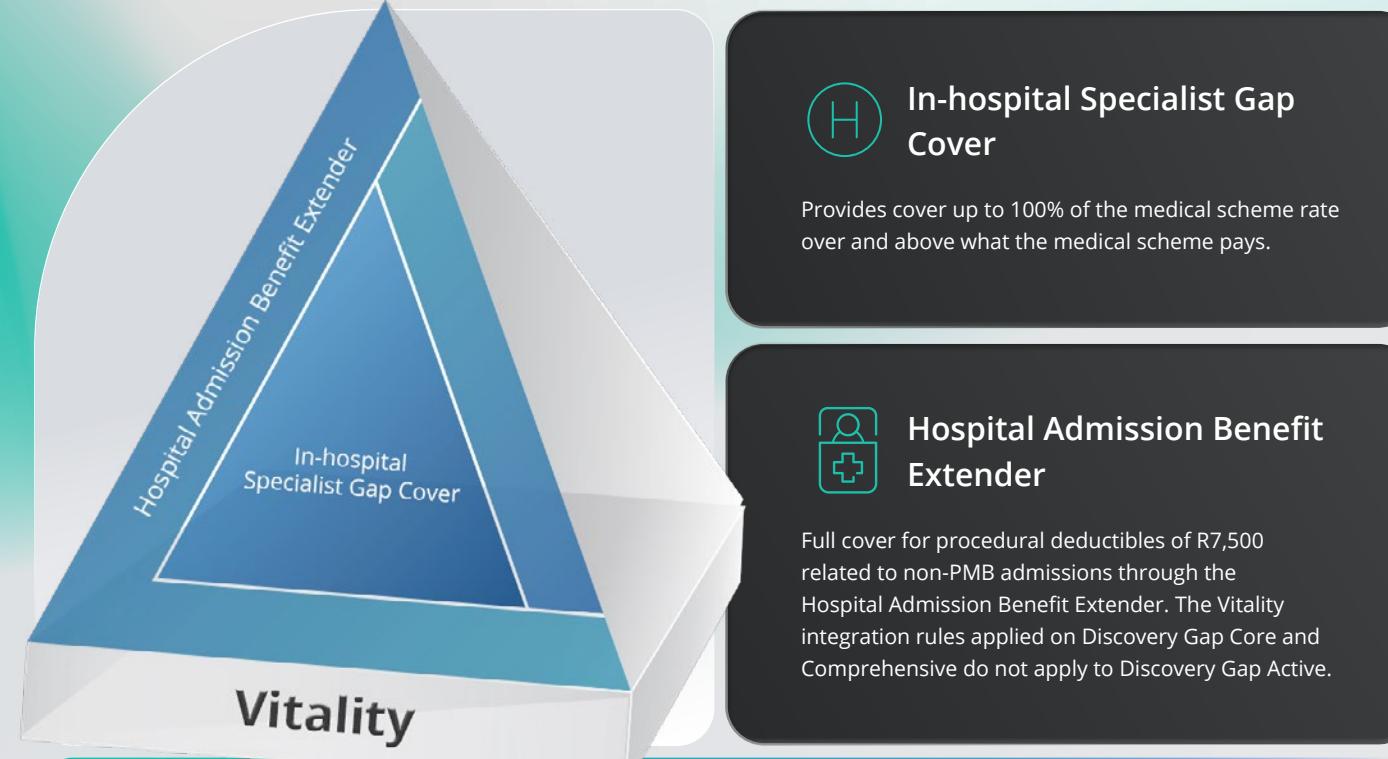
When integrated effectively, gap cover products can supplement medical scheme cover to offer a new level of affordability for comprehensive private healthcare cover.

# Introducing Discovery Gap Active

Extending affordable access to top-up healthcare cover, particularly for young professionals.

The product design of a member's selected plan type or the use of healthcare providers outside of a contracted network can create shortfalls and unexpected medical expenses. The Discovery Gap Cover product range is designed to provide financial protection against these unforeseen costs.

Discovery Gap Active is being introduced as a foundational product option for young professionals, that provides financial protection against the most likely experienced medical cover shortfalls, at the most affordable price.



## In-hospital Specialist Gap Cover

Provides cover up to 100% of the medical scheme rate over and above what the medical scheme pays.



## Hospital Admission Benefit Extender

Full cover for procedural deductibles of R7,500 related to non-PMB admissions through the Hospital Admission Benefit Extender. The Vitality integration rules applied on Discovery Gap Core and Comprehensive do not apply to Discovery Gap Active.



## Seamless claims integration

Offered with all Discovery Gap Cover products, including Discovery Gap Active. Members submit a single claim to Discovery Health and all gaps are identified, assessed and paid once the medical scheme claim has been processed. This eliminates the need to submit a separate claim and creates the optimal integrated healthcare cover experience.

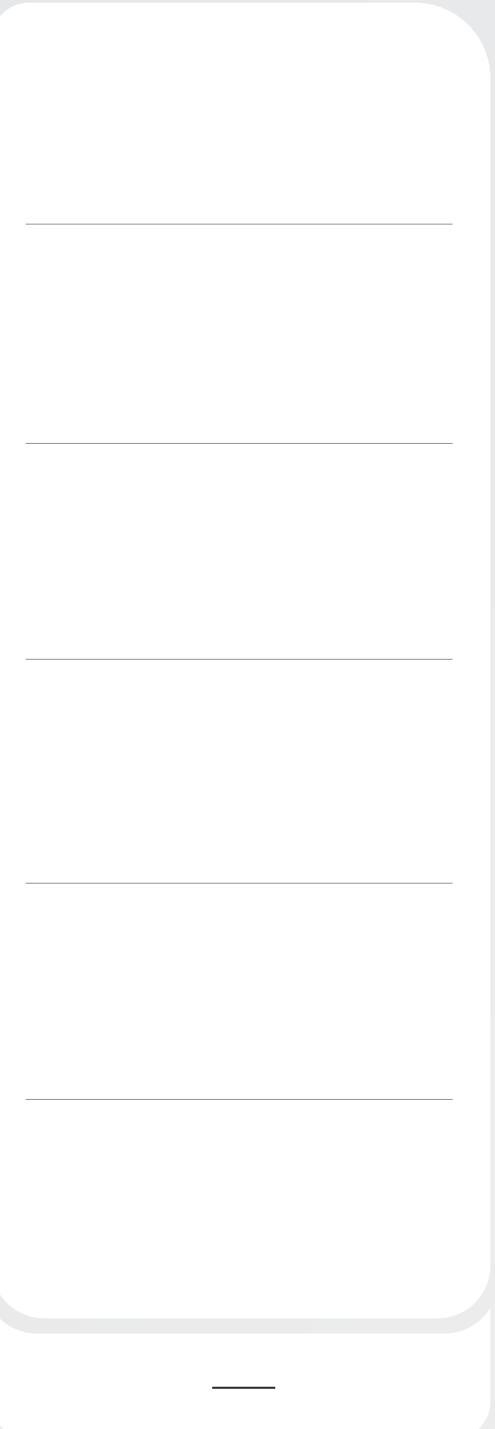
**FROM R49** /PER MONTH  
for those younger than 30 years

**FROM R99** /PER MONTH  
for those between 30 - 40 years

06

# Discovery Emergency Cover

Discovery Health offers clients cover for healthcare expenses related to accidental emergencies through the Trauma Cover Benefit. In 2025, Discovery Health is providing an expanded suite of options to cover the cost of emergencies.



# The importance and value of having financial protection during a medical emergency

Trauma and accidents account for 36% – 56% of South African casualty visits

**780,859**

number of casualty cases recorded last year for medical schemes and health insurance products administered by Discovery Health.\*

**36% – 56%**

of casualty cases in South Africa are the result of an accident or trauma event.

**R516,000**

one of the higher claims paid to date for a Flexicare member with Trauma Cover.

Most casualty cases do not require an admission

Excluding trauma, the most frequent conditions needing treatment at casualty units are:



**GASTROINTESTINAL PAIN**



**RESPIRATORY STRAIN**



**EARs, NOSE AND THROAT**



**MUSCULOSKELETAL PAIN**

**R3,000**

average cost per casualty claim.

**82%**

of casualty cases can be treated and resolved within the same day.

Significant cost of major medical emergency admissions

While less frequent, in-hospital treatment for emergency procedures is far more expensive. Where the costs for full prescribed minimum cover is unaffordable, individuals place high value on the ability to access private healthcare for major medical events.

The below list illustrates the average costs of in-hospital private healthcare cover for a mixture of high-cost and frequent emergency conditions:

<b>IN-HOSPITAL CONDITION</b>	<b>AVERAGE COST</b>
Heart attack	R405,168
Stroke	R196,218
Acute renal failure	R95,541

Sources: Case studies of South African hospitals, DHMS internal claims data.

\*The quoted casualty figure includes Discovery Health Medical Scheme, 19 restricted schemes and individuals who have cover through the Trauma Benefit.

# Extensive, end-to-end cover for medical emergencies through the Discovery Emergency Cover range

## More emergency cover options to suit the needs of your clients

Discovery Health offers clients cover for healthcare expenses related to accidental emergencies through its Trauma Cover, and is building on this to provide an expanded suite of options to cover the cost of emergencies.

Clients can select one of three emergency cover packages. Each package option has been thoughtfully constructed to ensure maximum cover in the most appropriate private healthcare setting with no unforeseen out-of-pocket expenses.

The expanded Discovery Emergency Cover range offers flexible pricing and peace of mind that employees and individuals will receive access to comprehensive, quality emergency healthcare when they need it most.

This extensive emergency cover pairs perfectly with the comprehensive primary healthcare benefits accessed through Flexicare's product range, ensuring individuals and employees have cover for their day-to-day healthcare needs and financial certainty in the unfortunate case of an accident, medical emergency or emergency hospital admission.



# In 2025, Discovery is expanding access to quality, private emergency healthcare

Individuals, employees and their families will now have access to end-to-end cover for accidents and trauma events, treatment in casualty and emergency in-hospital procedures.

	EMERGENCY CORE	EMERGENCY PLUS	EMERGENCY MAX
Emergency Cover package detail	Private emergency transfer, casualty treatment and in-hospital cover for a broad range of accidents and trauma events.	Cover as per Emergency Core, as well as: <ul style="list-style-type: none"> <li>Cover for stabilisation and treatment in casualty for all medical emergencies.</li> <li>Cover for casualty and in-hospital treatment for confirmed heart attacks or strokes.</li> </ul>	Cover as per Emergency Plus, as well as cover for casualty and in-hospital treatment for a defined list of medical emergencies.
Conditions covered	Cover for casualty and in-hospital treatment for the following accidental and traumatic events: <ul style="list-style-type: none"> <li>Burns.</li> <li>Head injuries, chest injuries or severe fractures as a result of a fall.</li> <li>Loss of an arm, hand, leg or foot.</li> <li>Near-drowning.</li> <li>Poisoning or a serious allergic reaction that may cause death.</li> <li>Injuries resulting from a crime, sexual assault, a car accident or an injury at work.</li> </ul>	Cover as per Emergency Core. Cover for casualty and in-hospital treatment of confirmed heart attacks or strokes. Cover for any medical emergency condition in a casualty facility, including stabilisation and treatment, subject to: <ul style="list-style-type: none"> <li>R200 co-payment when using network facility.</li> <li>R250 co-payment when using a non-network facility.</li> <li>This co-payment will be refunded if the member is diagnosed with a heart attack or stroke.</li> </ul>	Cover as per Emergency Plus. Cover for casualty and in-hospital treatment for the following medical emergencies: <ul style="list-style-type: none"> <li>Acute appendicitis, acute asthma, ectopic pregnancy, acute inflammation of gall bladder, fit or seizure, acute pneumonia, kidney stones, acute renal failure, pulmonary embolism.</li> </ul> The casualty co-payment will be refunded if the member is diagnosed with any one of these medical conditions.
Differentiating benefits	Discovery Emergency Core provides affordable cover for the unforeseen costs of private ambulance transport and emergency medical treatment for trauma and accidents.	Discovery Emergency Plus provides peace of mind to employees, that they can be stabilised and treated in casualty for a wide range of medical and accidental emergencies, and have cover for the in-hospital treatment of defined accidental emergencies and confirmed heart attacks or strokes.	Discovery Emergency Max provides ultimate peace of mind to employees that they have financial protection against the costs of stabilisation and treatment in a casualty, as well as the cost of hospitalisation for a wide range of medical and accidental emergencies.
Cover limits	R400,000 or R1,000,000 limit per event.	R400,000 or R1,000,000 limit per event.	R400,000 or R1,000,000 limit per event. R400,000 sub-limit will apply to the nine defined emergency conditions.
Pre and post emergency event support	 Emergency transport  Counselling sessions  Take-home medicine  Voucher for groceries or personal care items		

## Thembí's experience

Thembí is a 35-year-old female whose employer provides healthcare cover through Flexicare Plus topped up with Discovery Emergency Max.

Thembí is struggling to shake her flu-like symptoms and her cough is getting progressively worse. She visits her closest casualty facility and is diagnosed with acute pneumonia and then admitted to hospital.

Once Thembí arrives at her closest network casualty facility, her healthcare journey is covered in full. Discovery Emergency Cover provides the financial protection and post admission support so that she can focus on her recovery.



### CASUALTY COVER

Thembí was assessed and stabilised in casualty.



### HOSPITAL ADMISSION

Authorisation for her admission to a private hospital is approved.



### HOSPITAL TREATMENT

Her treatment starts and she remains in hospital for 14 days.



### TAKE-HOME MEDICATION

Thembí is discharged with prescribed medication.



### POST ADMISSION SUPPORT

As an employee on Flexicare and Discovery Emergency Cover, Thembí has access to additional support during her post admission recovery.



- Cover for take-home medication
- Two free counselling sessions
- A R500 in-store voucher from Checkers or Shoprite to assist with groceries or Clicks for personal care items.

**Checkers**  **CLICKS**   
**SHOPRITE**

**DISCOVERY EMERGENCY COVER HAS SAVED THEMBI R345,467 IN OUT-OF-POCKET COSTS THAT SHE WOULD HAVE OTHERWISE EXPERIENCED.**



### CASUALTY COVER

Out-of-pocket costs for casualty assessment R2,663.



### HOSPITAL ADMISSION

Upfront deposit needed to secure admission.



### HOSPITAL TREATMENT

Total cost for in-hospital admission R342,804.



### TAKE-HOME MEDICATION

Any medication would be for her expense.



**flexicare**

Powered by Discovery

In order to continue offering access to quality private primary healthcare, Flexicare premiums must account for increasing healthcare costs. It is our objective to keep Flexicare premiums as affordable as possible and to this end we are pleased to confirm:

**90% of employer groups will experience a premium increase of 5% or less.**

Financial Advisers will be notified of their corporate clients' individual premium increases by 30 September 2024.



DOWNLOAD THE DISCOVERY APP



This Discoverer is intended for financial advisers only, and is presented by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider, which is the administrator of the Discovery Health Medical Scheme, in terms of its contractual arrangements. This Discoverer is only a summary of the key benefits and features of the Discovery Health Medical Scheme plans, awaiting formal approval from the Council for Medical Scheme. For detailed information on all Discovery Health Medical Scheme plan options, please visit [www.discovery.co.za](http://www.discovery.co.za) for access to plan brochures as well as a full copy of the proposed 2025 Scheme Rules. Discovery Health Medical Scheme, registration number 1125, administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.

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Discovery Gap Cover is an insurance product. It is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership. Discovery Gap Cover is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, a licensed insurer and an authorised financial services provider.