

2022/2023 Medical Aid update

Effective 2023

Discovery Newsflash

Scheme stats as at 30 June 2022

Number of beneficiaries: **2.79 million**
 Membership growth: **+46 000 beneficiaries**
 Solvency: **36%**
 Global credit rating: **AAA**
 Beneficiaries average age: **35**



2023 contribution increases

The 2023 contribution increase for Discovery Health Medical Scheme (Discovery Health) will be deferred until 1 April 2023 to leverage the Scheme's reserves to support members. Contributions will be increased in line with medical inflation on 1 April 2023, which is expected to be 3% to 4% above Consumer Price Inflation.

The announcement will be made by the end of February 2023. However, Vitality premiums will increase effective 1 January 2023.



2023 Discovery Health benefit updates

NEW – Essential Dynamic Smart:

The Dynamic Smart Hospital Network has been introduced for 2023. The network is created by merging sophisticated analysis of the quality and efficiency of clinical care in the Smart Hospital Network with the personalised insights from the health records of Smart members into data-driven care algorithms.

Based on the healthcare needs of a member, the care algorithms will create a Smart Hospital referral for the member and their Smart GP, in the member app and on HealthID, that is clinically appropriate for the member based on their location and health status.

The Dynamic Smart Hospital Network will be available from April 2023.

Members selecting the Essential Dynamic Smart option will be able to use the existing Smart Hospital Network until April 2023.

Risk Benefits:

- Unlimited cover for admissions using the Dynamic Smart Network of hospitals,
- Emergency cover in any hospital.
- Oncology benefit of R250 000 over a 12-month cycle. 80% for approved treatment at a network provider, and 20% co-payment will apply after the benefit runs out.

Chronic Benefits: Full cover for all Chronic Disease List conditions through your nominated Smart Network GP. Medicine on the Discovery Health medicine list is covered in full when using MedXpress or MedXpress Network Pharmacies.

Day-to-day Benefits:

- Unlimited GP visits within the Smart GP network, with a R150 co-payment per consultation.
- Video consultations with your Smart Network GP are covered up to the Discovery Health Rate.
- One dental check-up per year with a R220 co-payment.
- One eye test per year within the Smart Optometry Network, with a R115 co-payment.
- Over-the-counter medicine obtained through the pharmacy network, up to a family limit of R420 per annum.

NEW – Disease Prevention Programme:

The Programme is designed to assist members that are at high risk of diabetes or cardiovascular disease to reduce their risk of developing the disease. The programme uses advanced predictive modelling to identify members that are eligible for the programme and supports them for 12 months with comprehensive clinical care, coaching support, and risk benefits to improve their health.

- Discovery Health will proactively identify members that are at risk of being diagnosed with diabetes or cardiovascular disease based on their personal health records.
- The first step is a referral to a Premier Plus GP where the level of risk is confirmed, after which the member is enrolled on the Disease Prevention Programme. This gives members access to a range of risk-funded benefits for assessments and monitoring as well as lifestyle and clinical management of cardiometabolic risk.
- Identified members will be prompted to consult with a GP to confirm their risk and to enrol in the 12-month management programme, with risk benefits for clinical support and treatment.
- On completion of the programme, members will either exit the programme, remain on medicine to keep their risk under control or register for the Chronic Illness Benefit.

NEW – WELLTH Fund

The WELLTH Fund will enable Discovery Health members to better understand their own health status by providing up to R10,000 of risk funding (R2 500 per adult, R 1 250 per child limited to R10 000 per family), for a wide range of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit.

The knowledge gained by members from undertaking these additional services will empower them to manage and improve their health, and will benefit the long-term sustainability of the Scheme through the improved health of its members.



The benefit can be unlocked by doing a screening assessment. The WELLTH Fund Dashboard will allow members to view all available health checks and recommended next best actions, book consultations and keep track of their use of the WELLTH Fund.

Clients of Discovery Bank can also view their WELLTH Fund balance in the Discovery Bank app.

Updates to limits, co-payments, deductibles and thresholds

- **Co-payments and deductibles** will increase by 6% in line with expected consumer price inflation.
- **Above Threshold Benefits** will increase by 9.9% for the Executive, Comprehensive and Priority plans.
- **Benefit limits will increase by 6% on 1 January 2023, except for the following benefits where there is no increase:**
 - Specialised Medicine and Technology Benefit
 - International Travel Benefit
 - Overseas Treatment Benefit
 - Certain Surgical Items

Changes to high-cost Chronic Medicine of Specialised Medicine and Technology benefit, Chronic Drug Amounts and formularies

From 1 January 2023, certain formulary changes and Chronic Drug Amount updates will be applied. Discovery Health have been communicating these changes with impacted members. These members will have until the end of 2022 to make changes to their treatment to avoid or reduce co-payments that may result from the changes.

Enhanced benefit – Oncology

Oncology Benefit thresholds will be increased by 25% effective 1 January 2023. Going forward, the Oncology Benefit thresholds will be R500 000 on Comprehensive and Executive plans, R375 000 on the Classic Smart Comprehensive plan and R250 000 on all other plans (excluding KeyCare plans).



Enhanced benefit - International Second Opinion Service

The Scheme currently covers 100% of the cost of the consultation on the Executive Plan and 50% of the cost of all other plans. In 2023, the Scheme will increase the cover on all other plans from 50% to 75% of the cost of the consultation.



Vitality update 2023

Vitality Active Rewards 3.0

Full functionality available through the Discovery Bank App

- Encourage activity by performance measurement and enhanced dynamic goals.
- Improve rewards with a personalised instant rewards mechanism and customised gameboards.

Vitality Centurion Awards

All Vitality Active Rewards members who have an Exercise goal streak of 100, 200 or 300 will receive a Vitality Centurion T-shirt with their century streak number printed on the back.

Simplifying Access to Gyms

By utilising the Discovery Bank Operating System gym activation can be done electronically following three easy steps. No activation fee will apply by doing the activation through Discovery Bank.

NEW – Vitality HealthyWeight Programme

In 2023, Vitality members will have access to a new, personalised weight-management solution aimed at motivating them to eat more healthily and maintain a healthy lifestyle. This hands-on, customised weight-management programme is led by a personal nutrition coach at highly affordable rates. The Vitality HealthyWeight programme has been designed to support members through their entire weight-management journey. From food shopping to cooking and meal preparation, members will receive daily encouragement and personalised support from their very own nutrition coach, helping them to stay on track to achieve their weight-management goals.

Vitality Updates for 2023

Vitality Purple will be closed to new businesses. All existing Vitality purple members will be moved to Vitality Premium and their premiums reduced accordingly.

Vitality points – the age range for earning Vitality points when completing the following health checks has been adjusted to align with clinical guidelines and the funding rules of the Discovery Health.

- Female members between the ages of 25 and 65 years (previously between the ages of 16 and 65 years) will earn 2,500 points for completing a pap smear. Members will earn the points in the year of the screening and the next two years.
- Members aged 45 years or older (previously 50 years or older) will earn 2,500 points once a year for completing a colonoscopy.



Vitality Travel

- The benefit will be available on the Discovery Bank App and allows clients access to Priority Fast Track airport channels, airport lounges and travel insurance.
- New members joining Vitality will no longer have a three-month waiting period applied to the travel benefit.
- Before COVID-19, members were required to book international flights 6 weeks in advance to get the full Vitality Health and Money discount. This booking rule will be reinstated from January 2023. Vitality members can still receive a 10% discount on all bookings made less than six weeks from departure.

The Vitality 65+ - will consist of an age-appropriate biometric range assessment and a falls risk assessment. The hearing and vision pre-screening test will be removed. Members can do these tests at other providers if they would like to do so. There is no change to the Vitality points earned during a Vitality Health Check for 65+.

Cash Back Payments - If the reward for any benefit that pays cashback is below R50 in a month, Vitality will hold this reward for an additional month to allow it to accumulate to more than R50 and be paid out, otherwise this reward will be forfeited. This includes cash backs for Healthy Baby, Healthy Dining, HealthyFood and Team Vitality.

Discovery Miles - Members can get up to 40% off when spending Discovery Miles online or in-store, in the Active Rewards Mall or when purchasing airline or prepaid products and services.



Discovery Gap Cover

Special offer: Members can join Discovery Gap Cover at no cost for 3 months. Offer valid for policies with a start date of 1 October, 1 November, and 1 December 2022, subject to underwriting.



Introduction of Discovery Trauma Cover

Discovery Trauma Cover is an affordable standalone insurance product that will provide clients with the peace of mind that they and their family can access quality private emergency hospital care following an accidental healthcare emergency.

Clients can choose to have R400 000 or R1 000 000 for each accidental emergency event. This cover includes evacuation through Netcare 911, stabilisation at a casualty or emergency room, as well as private hospital cover.

Premiums for a main member range from R160 to R224 per month.



Digital links

Discovery Health

Discoverers

[Health Discoverer](#)

[Plan Comparison 2023](#)

[Contributions 2023](#)

Discovery Health Plan Guides

[Executive Plan 2023](#)

[Comprehensive Plans 2023](#)

[Priority Plans 2023](#)

[Saver Plans 2023](#)

[Smart Plans 2023](#)

[Core Plans 2023](#)

[KeyCare Plans 2023](#)

Networks

[Hospital Network List 2023](#)

[Day Surgery Network List 2023](#)

[Major Joints Network List 2023](#)

[KeyCare Start GP Network List 2023](#)

Discovery Gap Cover

[Discovery Gap Cover Brochure](#)

Vitality

Discovery Vitality

[Vitality Discoverer](#)

[Discovery Vitality 2023 sales brochure](#)

[Discovery Vitality 2023 interactive sales aid](#)

[Vitality Active Rewards video](#)

For more information please contact your PSG Employee Benefits Midlands Team

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