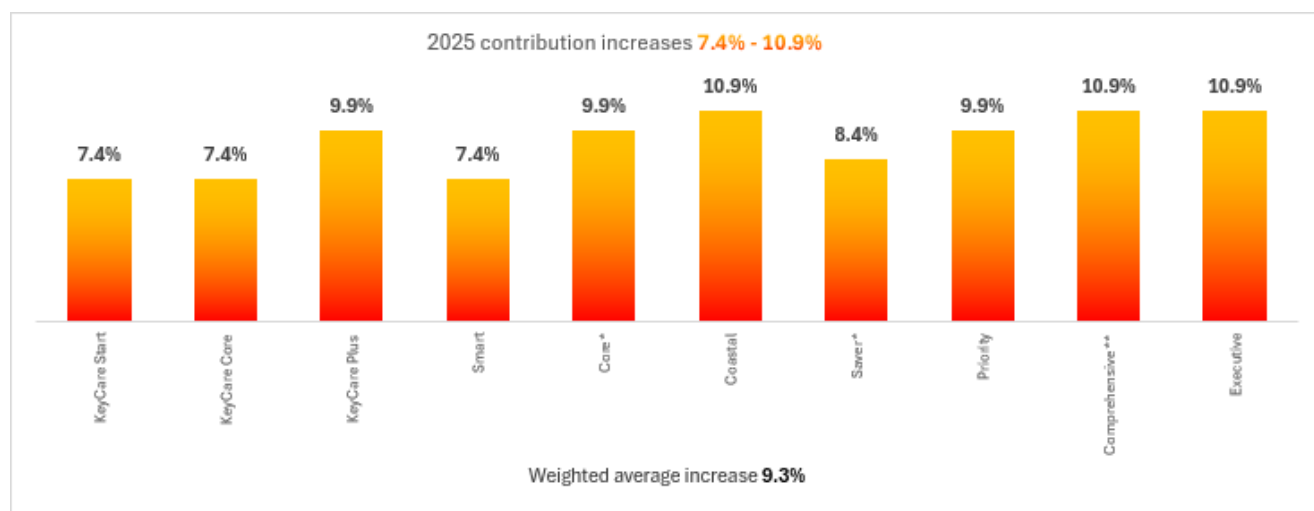




Discovery Health Medical Scheme (DHMS) contribution increase for 2025

In 2025, the Scheme aims to maintain the industry-leading benefits enjoyed by members, while ensuring contributions remain affordable in the short term and sustainable in the long term. To maintain the benefits available to Discovery Health Medical Scheme members, contributions must increase to match medical inflation and expected claims for healthcare by members in 2025. Highlights from the contribution update include:

- Contributions will increase between **7.4%** and **10.9%** for 2025
- The weighted average increase is **9.3%**
- **50%** of DHMS members will have an increase of **8.4%** or **lower**
- **50%** of DHMS members will have an increase of **9.9%** or **greater** (to ensure contributions can maintain benefit utilisation)



*Excluding Coastal plans

** Includes Classic Smart Comprehensive

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 benefits include tools to 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 Maternity Benefit.

Personalised menopause care in partnership with Stella

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.

- Tools include:
 - **Symptom assessment** tools
 - Personalised **behavioral and lifestyle change plans**
 - One on one **coaching support**
 - Curated **content library**
 - **Virtual consults** with GPs training on menopause
 - Supportive **online community**

Enhanced maternity support in partnership with Parent Sense

- All Discovery Health Medical Scheme members can **fund contraceptives through their Personal Health Fund**
- Members will now get access to an **18-month subscription to the Parent Sense App**, and all-in-one parenting app and baby tracker
- The app also includes:
 - **Vaccine** schedules and reminders, weight tracking and access to medical resources
 - Daily **play activities**, age-specific play advice, milestone tracking and sense stimulation tips
 - **Sleep routine** planning and tracking, tips for night and day sleep
 - **Breastfeeding** and **bottle-feeding guidance**, personalised feeding schedules and solids recipe planning

Enhancement to the Maternity Benefit

- Maternity benefit **enhanced** by allowing the 2 mental health consultations and one nutrition assessment to be available **during pregnancy or after delivery**

Enhancement to the Screening and Prevention Benefit

To support members and to encourage early detection:

- 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 5 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, except for 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**:
 - 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

Limits, co-payments, deductibles and thresholds

- Co-payments and deductibles will be **increased** in line with relevant inflation of **4.8%**
- Annual thresholds for the Executive, Comprehensive and Priority options will be **increased by 1% more than the contribution increases**
- 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

- The Scheme expects to obtain price reductions for a defined list of formulary medication
- There will be corresponding price and formulary changes effective 1 January 2025

KeyCare Start and Regional plan benefit updates

Introduction of an additional income band

- The current income band structure consists of three income bands across the KeyCare Series
- In 2025 the structure of the **KeyCare Start** and **KeyCare Start Regional** income bands will be adjusted to include four income bands
- The highest income band will be split into **two** income bands:
 - Those earning between R15,951 and R24,250 and
 - Those earning more than R24,250
- KeyCare Start members in the lowest income band and in the new highest income band (earning more than R24,250 per month) will be unaffected by the restructured income bands, experiencing a contribution increase of **7.4%** in January 2025
- The **structure** of KeyCare Core and KeyCare Plus income bands will remain **unchanged** however income bands will increase with inflation

2025 principal member contribution and income band change impact

Income band	Contribution prior to income band introduction	Contribution after income band introduction
R0 - R10,550	R1,331	R1,331
R10,551 - R15,950	R2,239	R1,952
R15,951 - R24,250	R3,488	R3,063
R24,250	R3,488	R3,488

Maternity benefit changes

- There are no changes to the **defined basket** of out-of-hospital services
- Changes relate to **how these services** are **accessed** by members:

- All out-of-hospital and referred healthcare services related to pregnancy and post-delivery will be accessible through the **members nominated GP**, as part of the risk-funded day-to-day benefits for GP healthcare services
- The **2 x 2D scans** per pregnancy up to 100% of the Discovery Health Rate will be covered when referred by their nominated GP

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**

Enhancing affordability and access on KeyCare Start and KeyCare Start Regional

- 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**

A new day-to-day benefit for medical expenses in 2025 - The Personal Health Fund

From 2025, all Discovery Health Medical Scheme members will have access to a **new day-to-day benefit**, the **Personal Health Fund**. The Personal Health Fund gives all **members up to R10,000** in additional risk funded benefits for day-to-day medical expenses. New members joining the Scheme in 2025 will be able to access an additional **once-per-lifetime benefit** of up to R10,000 through the Personal Health Fund.

The full brochure can be accessed here [php-member-brochure.pdf \(discovery.co.za\)](http://php-member-brochure.pdf(discovery.co.za)).

How this benefit works

- Download the Discovery Health App and understand your **next best actions**
- **Complete the actions** to build up your Personal Health Fund to the maximum annual limit
- This limit is subject to **plan type** and **family composition**
- The funds can be used for **day-to-day medical expenses** ie GP consultations, dentistry etc
- Any **NEW** member who activates their Personal Health Pathways and completes the high-value tile action, will have access to an additional once-off amount of up to R10,000
- Members can also still accumulate **up to R10,000** through health and exercise actions during the year. This is over and above the MSA
- The once-off amount of up to R10,000 for **new members** will expire at the end of 2026
- Importantly, this is a **once off benefit** and there are **no carry-over funds** to the following year and the benefit must be activated within **90 days of joining DHMS**

Technical details

- All actions completed from 1 January 2025 are considered
- Individuals on the membership can **start using** the benefit as soon as there are funds available in the Personal Health Fund i.e. from the **first R500** accumulated
- **Adults** on the policy **accumulate** both for themselves and their families ie child dependents
- Funds can be used by **all beneficiaries** regardless of who completed the actions
- Personal Health Fund encourages all adults on the policy to improve their health through the Personal Health Pathways. The fund value for children on the policy becomes available once all adults on the membership have completed at **least 2 actions**
- **Next best health actions** count towards the Personal Health Fund
- Members who have completed all the **next best health actions** but haven't yet reached their maximum available Personal Health Fund, will be able to earn **R100** per exercise action per week until another health action becomes available

- If **no funds** remain in the Personal Health fund, relevant day-to-day claims will be settled from available **Medical Savings Account** benefits available on the chosen plan, or for member's account if there is no savings plan on the policy

Benefits and eligibility explained

- Once accumulated, the Personal Health Fund will **pay automatically** for relevant claims
- This benefit pays out **before** the member's Medical Savings Account is used
- All risk benefits will **still** be paid from risk
- The benefit is applicable to **all DHMS members**, except for those who actively opt out of Personal Health Pathways and are paid out at 100% of the DH rate
- Members at the end-of-life care benefit or with severe physical and/or mental disabilities to the point that they are unable to participate with Personal Health Pathways, will need to complete a **Health Check** to have the Personal Health Fund value allocated

Enrolment on Mental Health Care Programme for treatment of Depression

- Members diagnosed with depression need to be enrolled on the Mental Health Care Programme to receive full cover for out-of-hospital **psychotherapy consultations**
- If the member is not enrolled on the programme, cover for the consultations will be **up to 80%** of the Discovery Health Rate

Introduction of a Designated Service Provider (DSP) for psychiatric admissions

- In 2025, each regional healthcare delivery system will include a **designated psychiatric facility** as the DSP for psychiatric admissions for KeyCare Start and KeyCare Start Regional members
- Members will receive **full cover** for their psychiatric admission when **admitted to the DSP**
- If the member voluntarily goes to a facility that is outside of the DSP, cover will be **up to 80%** of the Discovery Health Rate
- The **co-payment will not apply** in the case of emergencies or involuntary admission to a non-DSP

Active Smart Plan 2025

Over **220,000** lives are covered on Discovery Health Medical Scheme Smart plans in 2024. In 2025, the Smart Series is introducing a new plan called **Active Smart**. This plan **combines** the core design elements of Smart plans and is tailored to address the needs of the next generation of healthcare consumers in South Africa.

An **expanded Smart Series** for 2025 includes a new plan, **Active Smart**, specifically designed to meet the unique needs of young professionals at the most affordable price point for this market segment:

Active Smart plan

The most affordable plan in the open scheme industry, offering tailored benefits for young professionals starting their careers.

- Full cover for **emergencies** to any private hospital
- **Unlimited hospital cover** for admissions in the dynamic Smart Hospital – 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
- **Unlimited** Virtual GP and nurse consults (no co-payments)
- **Unlimited** In-person GP Consults (co-payment: R125)
- **One basic dental check- up** per member (co-payment: R190)
- **One eye test** per member at a network provider at a cost
- **Over- the- counter** medication at a network pharmacy {family limit: R535 per annum}

- **Preventative care** covered through Screening and Prevention Benefit and Personal Health Fund
- **Mental health** (Access to the Mental Health Care Programme)
- **Oncology and maternity** (As per PMB level of care)
- Additional benefits available to Active Smart members through the Personal Health Fund:
 - **Prescribed acute medication, radiology, and pathology**
 - **Physiotherapy**
 - **Specialist consultations**
 - **Contraceptives**

Flexibility through the Personal Health Fund

Members get R1,000 per adult to spend on day-to-day medical expenses, like contraceptives and prescription medication, based on their engagement in their personal health pathway.

Monthly contributions from 1 January 2025

Main Member	Adult	Child
R1,350	R1,350	R1,350

This price is optimised to be 5.1% of the average salary for this target market, expanding access to those who might not have otherwise taken up coverage.

Discovery Vitality highlights for 2025

Vitality is making it even **easier to get active, eat well and establish healthy habits** in 2025.

More ways to exercise with Vitality Fitness

- Vitality Fitness makes it easier for members to try out different facilities and find suitable workouts
- Members will soon have access to **a wider range of facilities** in the Vitality Fitness Network
- **Seamless Virgin Active class bookings** in the Discovery app and **more flexibility** with Vitality Fitness Access Passes in 2025

Introducing Vitality Padel Gear

- To complement the Discovery Vitality Padel benefit, members will get up to **50% off padel rackets, balls and accessories** as part of Vitality Active Gear
- In 2025, the total **Vitality Active Gear** yearly spend limit will increase from **R6,000 to R7,000**

Developing healthy exercise habits with Vitality Active Rewards

- Leveraging insights from the Vitality Habits Index, Vitality has developed a simplified Vitality Active Rewards journey in the Discovery app
- The updated journey will make it easier for new members and for members who aren't engaging in physical activity to start developing healthier exercise habits

Nourish to flourish with Vitality HealthyFood

- The **Vitality HealthyFood benefit** was recently enhanced to make healthy eating even more accessible and affordable
- Engagement will be easier than ever with a **seamless activation journey** through WhatsApp to start earning rewards at **Checkers** and **Woolworths** immediately

HealthyLiving, big rewards with Discovery Miles

- During 2025, all HealthyLiving rewards paid as **cash backs will be paid in Discovery Miles**
- This gives members **more opportunities** to earn our rewards currency that's more valuable than cash
- Members can look forward to experiencing **more value** with Discovery Miles and the Vitality Mall
- New partners include **Checkers, Uber Eats** and **Sorbet**, and enjoy irresistible deals every **#RewardsWednesday**, exclusive to the Vitality Mall

Discover more with Vitality Travel

- Vitality Travel continues to elevate members' adventures through introducing **United Airlines** and **Emirates Skywards**:
 - Get up to **75% off non-stop flights to the United States** with **United Airlines** from **October 2024**
 - Vitality members with a Discovery Bank Black or Purple Suite Account can access the **United Club Lounge**
 - Vitality members with a **Discovery Bank Black** or **Purple Suite** account booking an Emirates flight on Vitality Travel will enjoy **Emirates Skywards Silver status**, with benefits including complimentary seat selection, priority check-in and boarding, excess baggage allowance and more