

Discovery 2021 launch highlights

- No contribution increase for first 6 months of 2021
- Introducing Connected Care
- Consolidated and enhanced support for mental wellbeing
- Contributions/claims managed via Shari'ah principals
- Infertility and Assisted Reproductive Therapy Benefit
- Diabetes Care Programme update: Comprehensive plans
- Endoscopic procedures co-payment update
- Hospital network update - end of October
- Chronic Illness Benefit changes effective 1 Jan 2021
- Vitality – recognising 2019 engagement
- Vitality - more options to get active and eat well
- New Vitality partner - Nike

Discovery Health Medical Scheme 2021

The Discovery Health Medical Scheme (DHMS) benefits and contributions for 2021 were communicated to brokers at a national launch on 30 September 2020. DHMS was able to offer a **0% increase for the first 6 months of 2021**. The increase for the second half of 2021 will be announced in May following a review of medical inflation, not to exceed CPI plus 2% (maximum of 5.9%), based on expected utilisation patterns. This will equate to a maximum weighted average increase of 2,9% for members across the year 2021. This represents welcome relief to members during difficult economic times.

Benefit changes

<p>Introducing Connected Care</p>	<p>DHMS has consolidated and enhanced the digital healthcare experience through Connected Care, which lets members access enhanced benefits and services for all levels of home-based healthcare.</p> <p>Connected Care transforms healthcare by linking the latest in diagnostic point-of-care technology, e-scripting and medicine delivery – all accessible from the comfort of a member's home. For members living with chronic conditions, Connected Care enables digital healthcare and management through access to personalised coaching, consultations and remote monitoring devices. Connected Care for acute care at home provides qualifying members with clinically appropriate and patient-centric hospital-level care in their homes as a substitute for acute hospital care.</p> <p>DHMS offers access to a TytoHome kit device to support a virtual consultation at home at a 20% discount.</p>
--	--

<p>Consolidated and enhanced support for mental wellbeing</p>	<ul style="list-style-type: none"> • Access to new benefits and services to maintain good mental health following a major depressive episode • A Relapse Prevention Programme for members who are at risk of relapse or recurrence of a major depressive episode • Enhanced support for the transition from in-facility to out-patient primary healthcare for the management of major depression • For qualifying members, free access to Vitality Active Rewards Personal Health Goals designed to help members proactively manage and improve their health.
<p>Contributions/claims managed in accordance to Shari'ah principals</p>	<p>From 2021 DHMS will allow members of the Muslim community to elect to have their contributions and claims on any DHMS plan managed in accordance to Shari'ah principals.</p>
<p>Introducing ART</p>	<p>DHMS introduced Assisted Reproductive Technologies (ART) such as In vitro Fertilisation (IVF) to support families affected by infertility for members who has been on an Executive and Comprehensive option for two years or longer.</p>
<p>Diabetes Care Programme</p>	<p>The Comprehensive plan members' Diabetes Care Programme has been aligned to the other DHMS options to require a Premier Plus GP as the designated service provider for ongoing management.</p>
<p>Endoscopic procedures</p>	<p>The co-payments of endoscopic procedures in acute hospitals have been increased while lower co-payments for using day clinics have been introduced.</p>
<p>Hospital network update</p>	<p>Hospital networks on Delta, Smart and KeyCare plans will be reviewed, published and communicated by the end of October.</p>
<p>Chronic Illness Benefit</p>	<p>Chronic Illness Benefit formularies will change from 1 January. Impacted members will be contacted by DHMS.</p>
<p>Co-payments, deductibles, limits and thresholds</p>	<p>Co-payments and deductibles will be increased by between 3,5% to 4% from 1 January while benefit limits will be increased by 3%.</p> <p>Threshold levels for the Above Threshold Benefit on Executive, Comprehensive and Priority plans will be increased by 4%.</p>

Vitality enhancements

In 2021, Vitality will be introducing exciting new initiatives to help members get healthy and rewarded. The Vitality programme will be enhanced with new fitness benefits and more opportunities to earn Vitality points. Plus, Discovery Miles are now more valuable and versatile than ever before.

<p>Recognising 2019 Vitality engagement to motivate members</p>	<p>Vitality members will receive Vitality points for screenings and physical activities done in 2019, to top up their 2020 Vitality points where applicable, by the end of October 2020. Making healthier choices through HealthyFood, HealthyCare and HealthyGear.</p>
<p>More options to get active and eat well</p>	<p>In 2021, Vitality members can track and access discounted workouts at over 300 digital and physical Vitality-enabled fitness facilities. Plus, members can join the Team Vitality community for free on Strava and get rewarded for their achievements. Fuel up with the Vitality HealthyDining benefit, which will include fresh and frozen meal kits and ready-made meals at exciting partners.</p>
<p>Gear up with Nike</p>	<p>With the new Vitality Active Gear benefit, members can get upfront discounts of up to 75% on sports gear and equipment. Plus, Vitality has partnered with Nike to make sport a daily habit for everyone. In 2021, Vitality members can access Vitality rewards at Nike Stores.</p>
<p>Discovery Miles – more valuable than cash</p>	<p>Discovery Miles are now more valuable and versatile than ever before. Qualifying Discovery Bank clients with Vitality Money can earn up to 1 Discovery Mile for every Vitality Health fitness point or Vitality Drive points they earn every week. Plus, members can spend Discovery Miles on new travel, retail and lifestyle partners, get an up to 20% discount on online purchases, buy prepaid products and pay their contact in Discovery Miles.</p>
<p>Vitality members can travel again</p>	<p>Vitality's travel platform is now open for holiday accommodation and car hire bookings, with international and domestic flight bookings opening later in October. Vitality members will get an upfront discount of up to 75% on domestic flights PLUS access to bookings 72 hours before anyone else.</p> <p>All qualifying Discovery Bank clients will enjoy their maximum Vitality Money discounts on domestic and regional flights booked until the end of November, based on their Vitality Money status. Plus, Discovery Bank Black and Purple cardholders can skip the queues with the Discovery Bank Priority Fast Track service.</p>
<p>Vitality special offer</p>	<p>Until 1 January 2021, clients can get Vitality free for three months and only start paying premiums from month four.</p>

Discovery Health contribution table 2021

Series	Plan	Principal Member	Adult Dependant	Child Dependant
Executive	Executive	R7 257	R7 257	R1 385
Comprehensive	Classic Comprehensive	R5 954	R5 633	R1 188
	Classic Delta Comprehensive	R5 362	R5 077	R1 069
	Classic Smart Comprehensive	R4 327	R3 994	R1 378
	Essential Comprehensive	R5 003	R4 731	R1 008
	Essential Delta Comprehensive	R4 507	R4 257	R 904
Priority	Classic Priority	R3 814	R3 008	R1 526
	Essential Priority	R3 278	R2 577	R1 310
Saver	Classic Saver	R3 290	R2 596	R1 318
	Classic Delta Saver	R2 628	R2 076	R1 056
	Essential Saver	R2 615	R1 961	R1 048
	Essential Delta Saver	R2 085	R1 575	R 837
	Coastal Saver	R2 608	R1 962	R1 053
Smart	Classic Smart Plan	R1 954	R1 542	R 781
	Essential Smart Plan	R1 400	R1 400	R1 400
Core	Classic Core	R2 449	R1931	R 980
	Classic Delta Core	R1 960	R1 545	R 784
	Essential Core	R2 104	R1 577	R 846
	Essential Delta Core	R1 681	R1 265	R 675
	Coastal Core	R1 946	R1 462	R 774
KeyCare	KeyCare Plus (R13 801+)	R2 450	R2 450	R 656
	KeyCare Plus (R8 551 to R13 800)	R1 659	R1 659	R 468
	KeyCare Plus (R0 to R8 550)	R1 207	R1 207	R 439
	KeyCare Core (R13 801+)	R1 809	R1 809	R 410
	KeyCare Core (R8 551 to R13 800)	R1 183	R1 183	R 292
	KeyCare Core (R0 to R8 050)	R 949	R 949	R 245
	KeyCare Start (R13 801+)	R2 394	R2 394	R 650
	KeyCare Start (R9 151 to R13 800)	R1 538	R1 538	R 601
	KeyCare Start (R0 to R9 150)	R 914	R 914	R 550

Discovery Health Medical Savings Account (included in the above monthly contribution, where applicable)

Series	Plan	Principal Member		Adult Dependant		Child Dependant	
		Annual	Monthly	Annual	Monthly	Annual	Monthly
Executive	Executive	R21 768	R1 814	R21 768	R1 814	R 4 152	R 346
Comprehensive	Classic	R17 856	R1 488	R16 896	R1 408	R 3 564	R 297
	Classic Delta	R16 080	R1 340	R15 228	R1 269	R 3 204	R 267
	Essential	R 9 000	R 750	R 8 508	R 709	R 1 812	R 151
	Essential Delta	R 8 112	R 676	R 7 656	R 638	R 1 620	R 135
Priority	Classic	R11 436	R 953	R 9 024	R 752	R 4 572	R 381
	Essential	R 5 892	R 491	R 4 632	R 386	R 2 352	R 196
Saver	Classic	R 9 864	R 822	R 7 788	R 649	R 3 948	R 329
	Classic Delta	R 7 884	R 657	R 6 228	R 519	R 3 168	R 264
	Essential	R 4 704	R 392	R 3 528	R 294	R 1 884	R 157
	Essential Delta	R 3 744	R 312	R 2 832	R 236	R 1 500	R 125
	Coastal	R 6 252	R 521	R 4 704	R 392	R 2 520	R 210

Contributions and savings are calculated and charged up to a maximum of 3 children; dependants 21 years + are considered adult dependants

Discovery Health annual threshold levels

Executive & Comprehensive plans

	Executive Plan	Comprehensive Plan	Classic Smart Comprehensive
Principal member	R26 300	R21 700	R24 850
Per adult	R26 300	R21 700	R24 850
Per child*	R 5 000	R 4 150	R 850

*A maximum of three children are counted when calculating the Annual Threshold

Priority plans

	Annual Threshold	Above Threshold Limit
Principal member	R17 550	R14 850
Per adult	R13 200	R10 600
Per child*	R 5 850	R 5 200

*A maximum of three children are counted when calculating the Annual Threshold and Above Threshold Pool Limit

Vitality

	Single Member	Member with one dependant	Member with two or more dependants
Vitality	R290	R355	R410

	Single Member	Additional adult dependants
Vitality Active	R 89	R 79

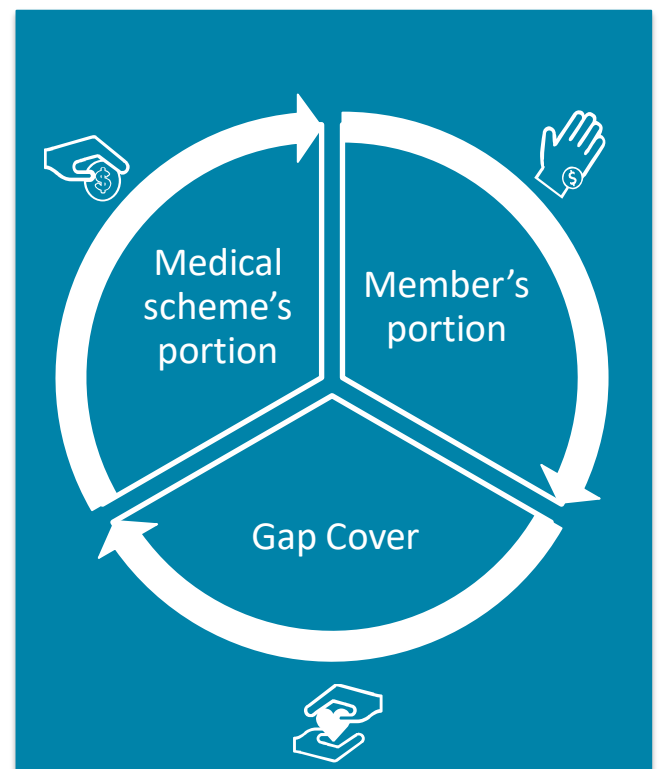
Discovery Gap Cover enhancements

In-Hospital specialist benefit gap cover

- Gap Comprehensive will pay up to 500% of Medical Scheme Rate when the approved in-hospital specialist claim is higher than what the medical scheme pays.
- Gap Core cover has been increased to 250%.

Hospital admission benefit extender

- The benefit has been adjusted to reflect the higher reimbursement rate.
- Benefit has been enhanced to include private ward benefit limited to five nights per year to cover the shortfall between the general ward fee and the private ward fee.



Discovery Primary Care enhancements

Benefits introduced to the Primary Care Advanced and Activate options

- Nurse Consultations (on Advance option there is a choice of 2 pathways)
- Specialist Consultations (Advance option)
- Optometry & Dentistry (Advance option)
- Annual Flu vaccinations (both options)
- HIV management (both options)
- Trauma benefits enhanced (both options)

Primary Care for household employees

- Quality Primary Healthcare for household employees at R249 per month

Year-end member sessions

Apart from the communication which all members will receive from Discovery regarding the changes to their specific options, Simeka Health will make available our allocated healthcare consultants for year-end member sessions as agreed.

Further, the Simeka Health Client Care 0860 122 340 & info@simekahealth.co.za is always available to assist your employees with detailed information about the 2021 benefits and to select a suitable option.



Simeka Health
October 2020

Although this communication has been prepared with due care and in good faith, it provides information and opinions of a general nature. The interpretations and opinions are those of the authors and are subject to change without notice. Simeka Health accepts no liability or responsibility if any information is incorrect or for any loss or damage, including but not limited to, direct, indirect or consequential loss that may arise from reliance on information contained herein. It does not constitute advice and should not be accepted as such and no part thereof should be relied upon without seeking appropriate professional advice. Simeka Health (Pty) Ltd is an authorised Financial Services Provider.