



Gearing up for 2023

Discovery Health

Dear Discovery Health member,

On 21 September 2022, Discovery Health launched their benefit increases and enhancements for 2023.

NMG Benefits has undertaken a detailed, independent analysis of these changes and the resultant impact on Discovery Health members. In this edition of Gearing up for 2023, we share these findings with you.

Discovery Health announced a 0% contribution increase from 1 January 2023 to 31 March 2023 and a CPI +3% to 4% contribution increase from 1 April 2023. Discovery Health will confirm the contribution increase for 1 April 2023, in the month of February 2023. Option changes will be allowed for **the 1st of January 2023 and the 1st of April 2023.**



Overview

- ✚ Enhanced Oncology Benefit Limits
- ✚ Enhanced Disease Management Program 2023
- ✚ International second opinion enhancement
- ✚ Changes to the Chronic Illness Benefit
- ✚ Introduction of a new WELLTH Fund Benefit
- ✚ Benefit limits, Threshold benefit, Co-Payments and Deductibles
- ✚ Introduction of a **new** option - Essential Dynamic Smart Plan
- ✚ Vitality Enhancements



Every year, medical schemes increase contributions by medical inflation to meet the expected costs of healthcare claims in the following year. The 2023 Discovery Health Medical Scheme contribution strategy balances long-term scheme sustainability and short-term member affordability. - Discovery Health



Enhanced Oncology Benefit

To manage the ongoing high cost on oncology treatment, the oncology benefit threshold will increase by 25% on all options effective 1 January 2023:

Option	2022 Threshold	2023 Threshold
Comprehensive & Executive	R400 000	R500 000
Classic Smart Comprehensive	R300 000	R375 000
Priority, Saver, Smart and Core	R200 000	R250 000

Enhanced Disease Management Program

Discovery Health Medical Scheme will proactively identify members that are at risk of being diagnosed with **diabetes or cardiovascular disease** based on their personal health record. 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.

International Second Opinion Benefit

All Discovery Health members have access to the International Second Opinion Benefit. Discovery Health currently covers 100% of the cost of the consultation on the Executive plan and 50% of the cost on all other plans. From 2023, Discovery Health will increase the cover on all plans from 50% to 75% of the cost of the consultation. The cost of the consultation will still be covered at 100% on the Executive plan.

Changes to the Chronic Illness Benefit

Effective 1 January 2023, certain formulary changes and Chronic Drug Amount updates will be applied. Affected members have been informed about these changes. Members have until the end of 2022 to change their treatment to avoid or reduce the co-payments that the changes may cause.

Introduction of the WELLTH Fund Benefit

The WELLTH Fund enables Discovery Health Medical Scheme members to better understand their own health status by providing up to R10,000 of risk funding for a wide range of health screening and preventative healthcare services over and above their yearly screening and prevention benefit.

Once the member and all their dependants have completed their health checks, each adult on the policy is allocated an amount of R2,500, and each child 2 years or older is allocated an amount of R1,250, limited to R10 000 per family.

[Click here](#) for the technical details.

Benefit Limits, Threshold, Co-Payments and Deductibles

The Annual Thresholds for the Executive, Comprehensive and Priority plans will be increased by 9.9%.

Co-payments and deductibles will be increased by 6%, in line with expected consumer price inflation.

Benefit limits will be increased by 6% on 1 January 2023, with the exception of the following where there is no increase required for 2023 based on the expected utilisation of the benefits:

- Specialised Medicine and Technology Benefit
- International Travel Benefit
- Overseas Treatment Benefit
- Certain surgical items.

New Option: Essential Dynamic Smart Plan

Introduction of the Essential Dynamic Smart Plan starting at a contribution of R1 450. Based on the particular 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.

Summary of the benefits

Major Medical Benefits

- Unlimited hospitalisation at **100% of Discovery Health Rate** at a **Smart Network Hospital**. Use Ask Discovery to determine most appropriate hospital in Essential Dynamic Smart Hospital Network.
- For planned admissions at hospitals outside the network, you must pay an amount of R13 250 upfront to the hospital. This does not apply in an emergency.
- Chronic Illness Benefit for 27 chronic conditions when you use MedXpress, Clicks or Dis-Chem.
- List of exclusions apply. Please view the Discovery Health website at www.discovery.co.za for the list of exclusions.

Day-to-Day Benefits

- Unlimited GP consultations within the **SMART GP network using HealthID**, R150 co-payment applies for each visit. Video call follow-up GP consultations within the GP network, no co-payments applicable.
- Over the counter medicine can be obtained from a network pharmacy, up to an annual limit of R420 per family per year.
- One dental check-up per year with a R220 co-payment.
- One eye test per year at any smart network optometrist with a R115 co-payment

Total Monthly Contribution 1 Jan 2023 to 31 March 2023 (excludes your company subsidy)

Principal Member	Spouse/Adult Dependant	Child Dependant
R1 450	R1 450	R1 450

Vitality Enhancements

- **Instant gym activation in the Discovery Bank app - with no activation fee**

Vitality members will be able to join Virgin Active or Planet Fitness straight from the Discovery Bank app and pay no gym activation fee. Members will be able to activate their gym membership via the Discovery Bank app, select their preferred club and set up their debit order.

- **Introduction of Vitality Active Rewards 3.0**

Vitality Active Rewards 3.0 will encourage activity and improve your rewards. Members who achieve their Exercise, Drive and Spend goals can earn Discovery Miles every week. Your weekly engagement will determine the range of personalised rewards you will unlock including getting your weekly grocery, fuel and pharmacy spend back in Discovery Miles, Instant Rewards, Rewards Multipliers, Sneak Peeks, Rest Weeks and goal awards found on the Vitality Active gameboards. Vitality 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.

Members can enjoy this upgraded version of Vitality Active Rewards in the Discovery Bank app by opening a zero monthly fee Discovery Account or having a Discovery Bank transaction account, credit card or full Banking suite.

- **Introduction of the Vitality HealthyWeight Programme.**

Vitality members will have access to the new weight-management programme to motivate members to eat more healthily and maintain a healthy lifestyle. They will have access to a personal nutrition coach, simple meal plans, recipes and shopping lists. Discovery Health Medical Scheme (DHMS) and Vitality members can access Vitality HealthyWeight Programme at an additional rate, with all “at risk” Vitality members receiving higher additional discounts.

	At-risk Vitality Members	All other members
Three-month programme	R350 p.m.	R800 p.m.
Six-month programme	R250 p.m.	R600 p.m.

Discovery Bank /Travel Benefit

The Vitality Travel benefit, powered by Discovery Bank, offers a discount on domestic and international flights. Therefore, in order to take advantage of the benefit, you need a Discovery Bank account. If you don't have a Discovery Current or Credit Card, you need activate your Discovery Transactional Account, which is a digital bank account at zero monthly fees, to get access to the Discovery travel benefit.

- New Vitality members will no longer have to wait three months before using the benefit.
- The six-week booking rule for international flights will be reinstated
- Get 10% to 25% off at over 1,000 local Vitality Holiday accommodation partners
- Get access to a range of non-discounted local and international listings on Vitality Travel through Booking.com
- Option of paying with your Discovery Miles and having all your bookings in one place.



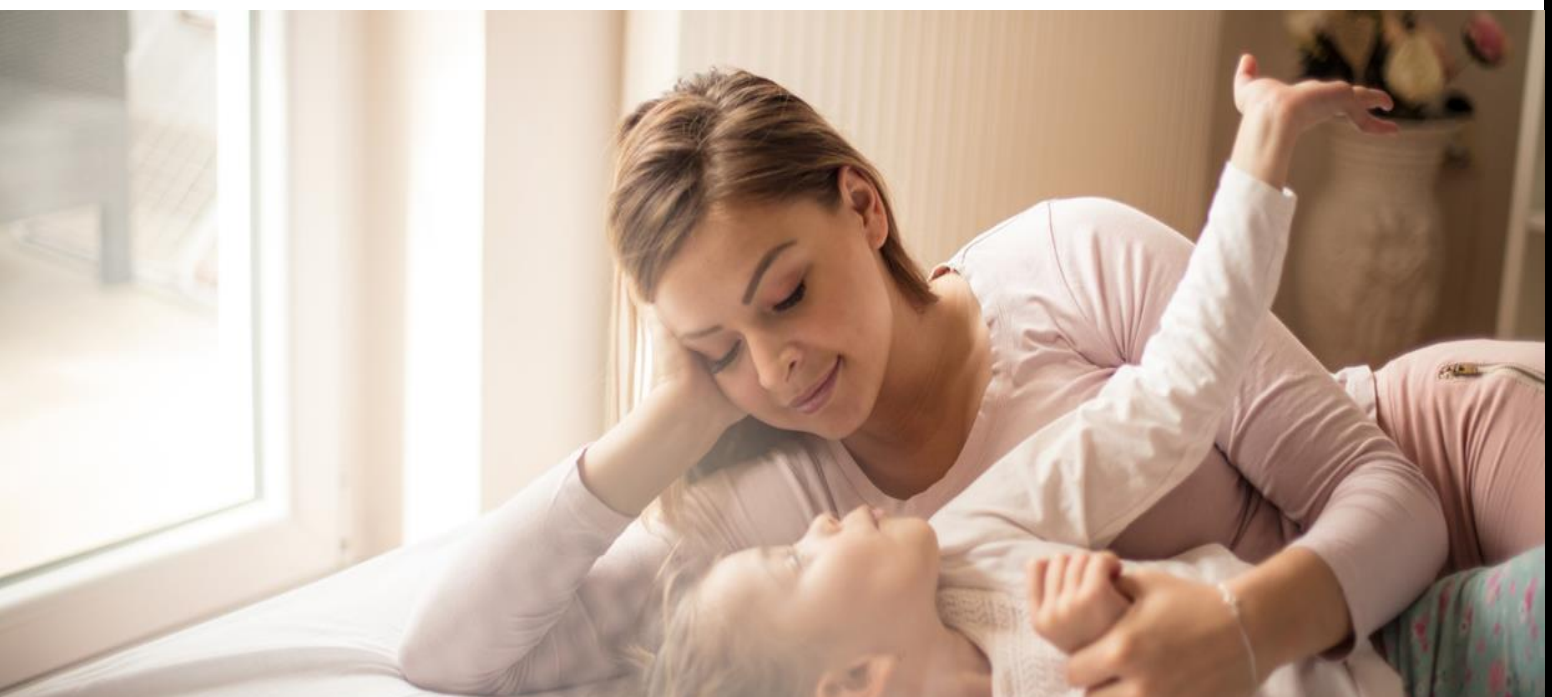
Discovery Bank/ Travel Benefit

How to activate your Discovery Transactional Account, which is a digital bank account at zero monthly fees, to get access to the Discovery travel benefit.

1. Download the Discovery Bank App
2. The system will request your cell number
3. Discovery will prompt you to confirm if you have a Discovery Health Log In (www.discovery.co.za). You can use the same log in details for the Bank App.
4. Click the tick boxes to allow for consent
5. You will be routed to log in onto the Discovery App
6. You will receive a notification pop-up to verify your cell number
7. Take a selfie as part of the validation proses
8. Register your details as member (i.e. Personal information, address etc.)
9. Select the type of account that you wish to apply for
10. Please select Discovery Health Account (no charges)
11. Tick consent for Credit Bureau banking services
12. You need to confirm employment details (i.e. type of job, permanent, salary)
13. You need to set up a 4-digit pin
14. Verification of the application
15. You will receive a notification that the application has been submitted
16. You will receive a welcome SMS and a welcome e-mail

Plan Changes

Plan changes will be allowed until 31 December 2022 and will be applicable from 1 January 2023.





Finding a better way

Reach out to us for unbiased, strategic advice, customised for your business by people with knowledge and expertise in Employee Benefits.

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