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# PRODUCT INFORMATION

Discovery Health Medical Scheme will use its strong financial position to defer 2023 contribution increases to 1 April 2023. We will increase and improve benefits on 1 January 2023, and introduce the new WELLTH Fund for all members of the Scheme.

We are also introducing the Essential Dynamic Smart Plan to give more people affordable access to quality healthcare.





## Discovery Health Medical Scheme in 2023



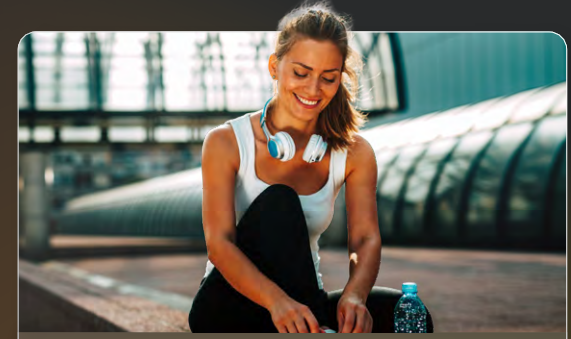
### DEFERRED CONTRIBUTION INCREASE WITH MORE VALUE

We will defer the 2023 contribution increase until 1 April 2023, while still enhancing and updating benefits from 1 January 2023.



### MORE PLANS TO CHOOSE FROM

In 2023, we will introduce the new and exciting Essential Dynamic Smart Plan, made possible by the innovative Dynamic Smart Hospital Network.



### WELLTH *fund*

In 2023, all Discovery Health Medical Scheme members will have access to the WELLTH Fund, offering members up to R10,000 per family for an expanded range of screening and prevention services.

# Discovery Health Medical Scheme contributions in 2023

Every year, medical schemes increase contributions by medical inflation to meet the expected costs of healthcare claims in the following year. Discovery Health Medical Scheme will only increase contributions for 2023 on 1 April 2023, to allow members to continue to pay 2022 contributions for the first three months of 2023. The contribution increase for April 2023 is expected to be within a range of CPI + 3-4%. We will let members know what the exact increase will be in February 2023.



# Discovery Health Medical Scheme

## 2023 benefit updates



### INTERNATIONAL SECOND-OPINION SERVICE

In 2023, we will improve the benefits that are available to all Discovery Health Medical Scheme members for international clinical second-opinion services.

We currently cover 100% of the cost of the consultation on the Executive Plan, and 50% of the cost on all other plans. For 2023, we will increase the cover on all other plans from 50% to 75% of the cost of the consultation.



### LIMITS, CO-PAYMENTS, DEDUCTIBLES AND THRESHOLDS

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

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

Benefit limits will increase by 6% on 1 January 2023, except for the following where there is no increase needed for 2023 based on the expected utilisation of the benefits:

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



### CHANGES TO HIGH-COST CHRONIC MEDICINE FROM THE SPECIALISED MEDICINE AND TECHNOLOGY BENEFIT, CHRONIC DRUG AMOUNTS AND MEDICINE LISTS

The Scheme will update certain medicine lists and Chronic Drug Amounts that will apply from 1 January 2023. We have been communicating these changes with affected members, who will have until the end of 2022 to change their treatment to avoid or reduce co-payments that may result from the changes.



# Discovery Health Medical Scheme **Oncology Benefit 2023**

The Oncology Benefit aims to give exceptional levels of oncology cover for members diagnosed with cancer, while also managing the cost of oncology to the Scheme, since it was introduced in 2010.

While the increase in the average cost of cancer treatment remained stable between 2010 and 2018, the Scheme observed a change in the cost of treatment since 2018. In response to this change, the Scheme introduced the Oncology Extender Benefit and the Oncology Innovation Benefit. Since then, there has been further increases in the cost of oncology treatment, mainly due to an increase in the use of high-cost medicine and advances in radiology.

To maintain the oncology cover ratios for members and manage the cost of those cover ratios for the Scheme, we will increase the Oncology Benefit thresholds by 25% on 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).





## Disease Prevention Programme

Discovery Health Medical Scheme is introducing a Disease Prevention Programme to help members who 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 who are eligible for the programme, and supports them for up to 12 months with comprehensive clinical care, coaching support and benefits paid by the Scheme without using your day-to-day benefits to improve their health.



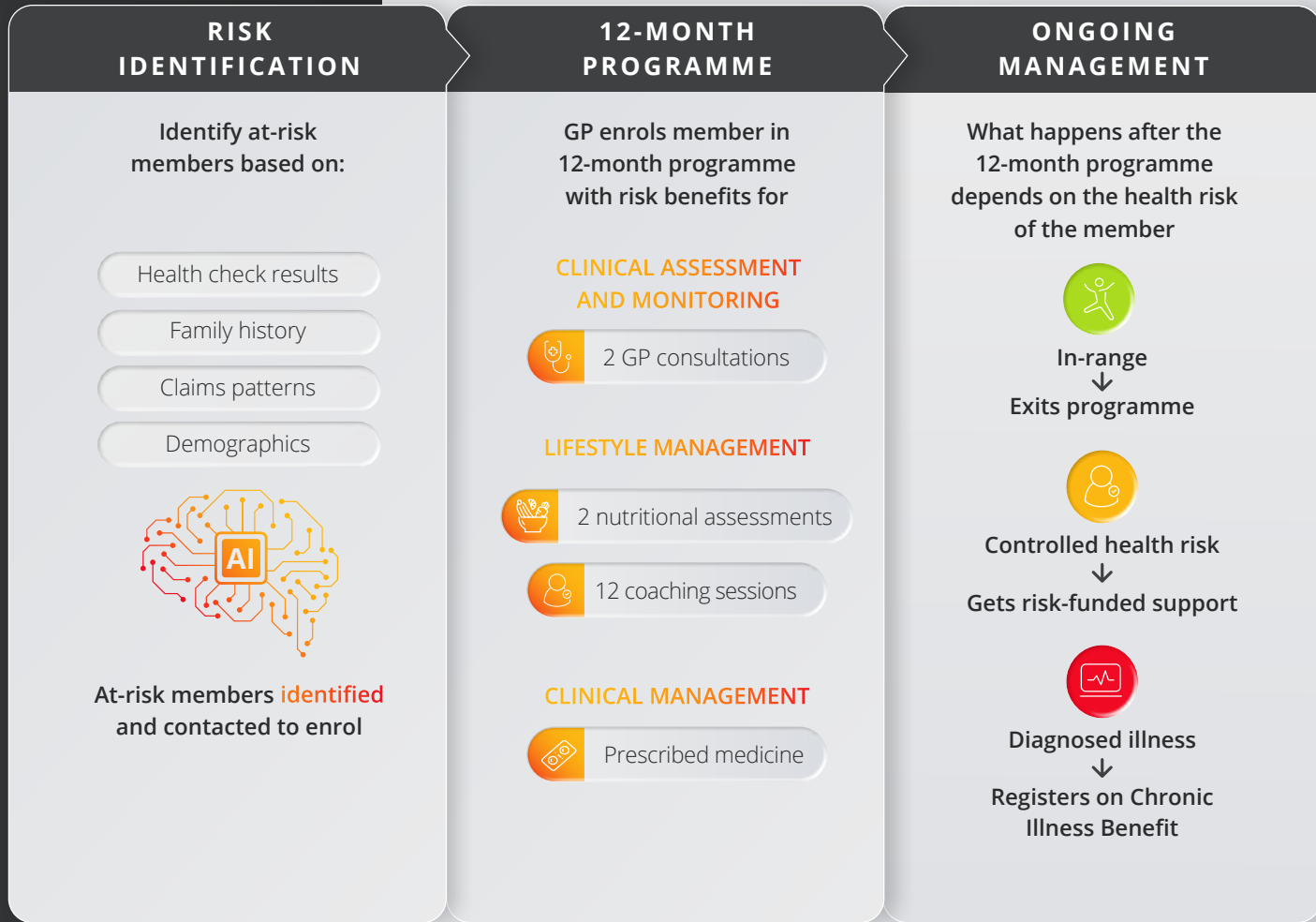


# Disease Prevention Programme

We will identify members who are at risk of being diagnosed with diabetes or cardiovascular disease based on their personal health record.

We will encourage the identified members to consult with a GP to confirm their risk and to enrol in the 12-month management programme, with benefits paid by the Scheme 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.



# Introducing the first Dynamic Hospital Network

In 2023, Discovery Health Medical Scheme is introducing the next innovation in hospital networks with the first dynamic hospital network that will connect a member with the most efficient hospital for their admission at a specific point in time – the Dynamic Smart Hospital Network.

The efficiencies created by the Dynamic Smart Hospital Network makes the new Essential Dynamic Smart Plan possible, which will be the most affordable plan in the Smart Series in 2023.

On the Essential Dynamic Smart plan members have access to Ask Discovery which will dynamically guide members to the most efficient hospital in our network, given members' healthcare needs at the specific point in time. Ask Discovery also helps identify specialists associated with the specific Essential Dynamic Smart network hospitals in order to provide members with full cover options.



ESSENTIAL  
DYNAMIC  
SMART



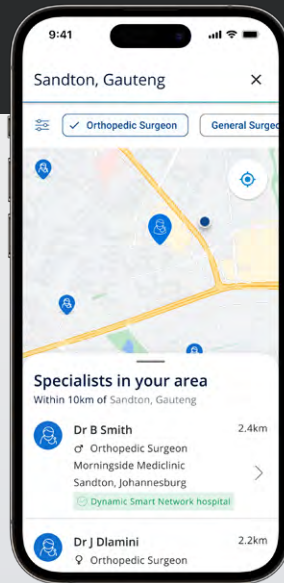
# Dynamic Smart Network enabled through **digital member tools**

We give members who are on a Essential Dynamic Smart Plan and their Smart GP unique digital tools to navigate the Dynamic Smart Hospital Network.



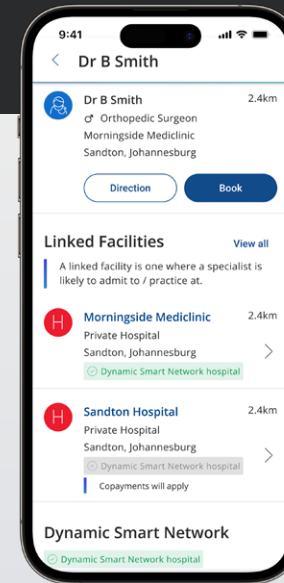
## View plan details and benefits

View plan and healthcare cover information.



## Find a provider and a Dynamic Smart Hospital

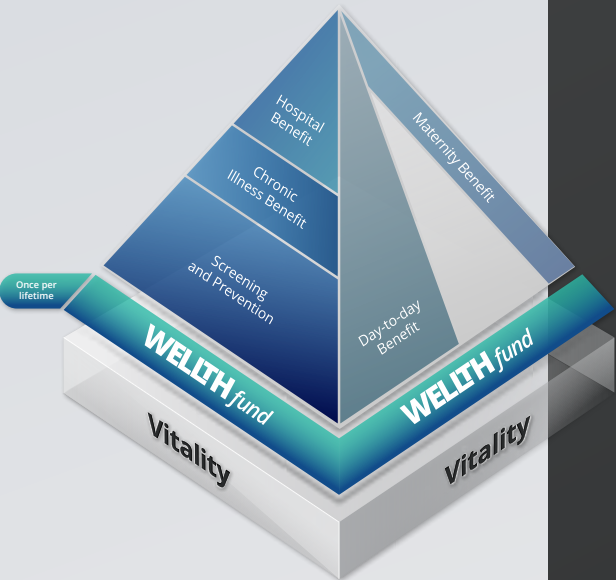
Find the most appropriate network providers and Dynamic Smart Hospital for the most efficient and highest quality care based on a member's healthcare needs.



## Book a consultation

Book a consultation with a provider associated with the Dynamic Smart Hospital and the member wants to, they can have a virtual consultation.

ESSENTIAL  
DYNAMIC  
SMART



## The digital-first Essential Dynamic Smart Plan

The efficiencies of the Dynamic Smart Hospital Network makes the new Essential Dynamic Smart Plan possible, which will be the most affordable plan in the Smart Series.

Ask Discovery and full extent of the Essential Dynamic Smart Hospital Network will become available during the second quarter of 2023. Prior to that, Essential Dynamic Smart members may use any Smart Network hospital for planned admissions.

### HOSPITAL BENEFIT



#### COVER FOR EMERGENCIES

Cover for emergencies in any private hospital.



#### UNLIMITED COVER FOR PLANNED ADMISSIONS

Full cover for hospital admissions at the recommended Dynamic Smart Network hospital, with no overall limit on hospital cover. If the member is admitted to a hospital that is not their Dynamic Smart Network hospital, they must pay an upfront payment of R13,250. Guaranteed full cover for specialists in hospital on a payment arrangement and up to 100% of the Discovery Health Rate for other healthcare professionals.

### MAJOR MEDICAL BENEFITS



#### EXTENSIVE MATERNITY COVER

Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood.



#### ONCOLOGY COVER

Full cover for the first R250,000 of approved cancer treatment in a network facility, after which a 20% co-payment applies. PMB oncology treatment is covered in full.



#### SCREENING AND PREVENTION

Screening and prevention benefits that cover vital tests to detect early warning signs of serious illness.

### DAY-TO-DAY MEDICAL BENEFITS



#### UNLIMITED GP CONSULTATIONS

Unlimited GP consultations within the Smart GP Network, with a R115 payment for each consultation. Video consultations with your Smart Network GP covered up to the Discovery Health Rate.



#### DENTAL CHECK-UP

One dental check-up per year, with a R170 co-payment.



#### EYE TEST

One eye test per year within the Smart Optometry Network, with a R115 co-payment.



#### CHRONIC ILLNESS BENEFIT

Full cover for all Chronic Disease List conditions through your nominated Smart Network GP. Medicine on our medicine list covered in full when using MedXpress or MedXpress Network Pharmacies.



#### OVER-THE-COUNTER MEDICINE

Over-the-counter medicine from a pharmacy in the pharmacy network, up to a family limit of R530 per year.



# WELLTH *fund*

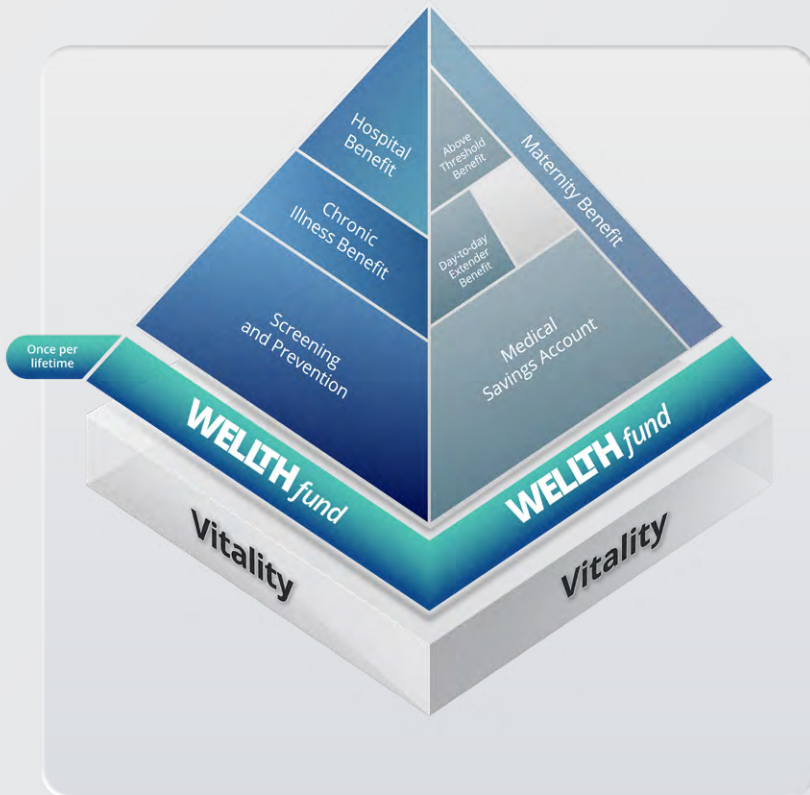
Screening rates amongst Discovery Health Medical Scheme members have dropped significantly since the end of 2019, and are yet to recover to pre-pandemic rates.

Regular screening for the early detection and management of conditions, such as cancer and lifestyle diseases, can have a significant effect on a person's lifespan and healthspan (the number of years that a person can live and the part of the person's life during which they are generally in good health). During 2023, the Scheme will make its excess solvency reserves available to fund screening and preventative healthcare for members through the new WELLTH Fund. The WELLTH Fund will give up to R10,000 per family to help members reset their understanding of their personal health status, and empower them to manage and improve their health in the long-term.



# The Discovery Health Medical Scheme **WELLTH**fund

The WELLTH Fund enables Discovery Health Medical Scheme members to better understand their own health status. The WELLTH Fund will give up to R10,000 per family to help members reset their understanding of their personal health status, and empower them to manage and improve their health in the long-term. The knowledge members get from undertaking these 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.



## UP TO R10,000 TO UNDERSTAND YOUR FAMILY'S HEALTH STATUS

The WELLTH Fund is available once per lifetime for two benefit years once all beneficiaries over the age of two years complete their age appropriate health check at a provider in our Wellness Network. This sets the baseline for a member's health status, given that the health check captures the most essential health metrics. Members can complete their health check at a Discovery Store, accredited Wellness network pharmacy or GP, or at an employer's Wellness Day. The Scheme covers the cost of the health check from the Screening and Prevention Benefit. [Read more](#)


Once the member and all their dependants have completed their health check, they will have access to up to R10,000 in their WELLTH Fund. We allocate R2,500 for each adult on the policy and R1,250 for each child who is 2 years old or older, up to a maximum of R10,000.

Per adult	Per child	Per family
<b>+R2,500</b>	<b>+R1,250</b>	<b>Up to R10,000</b>

The WELLTH Fund can be used to cover a range of healthcare services focused on preventative care, over and above the services covered by the Screening and Prevention Benefit. This allows members to maximise the knowledge of their health status and the actions needed to manage and improve their health status in the future.





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