

2024 PERSONAL HEALTH PATHWAYS

**A pathway to change
your life**

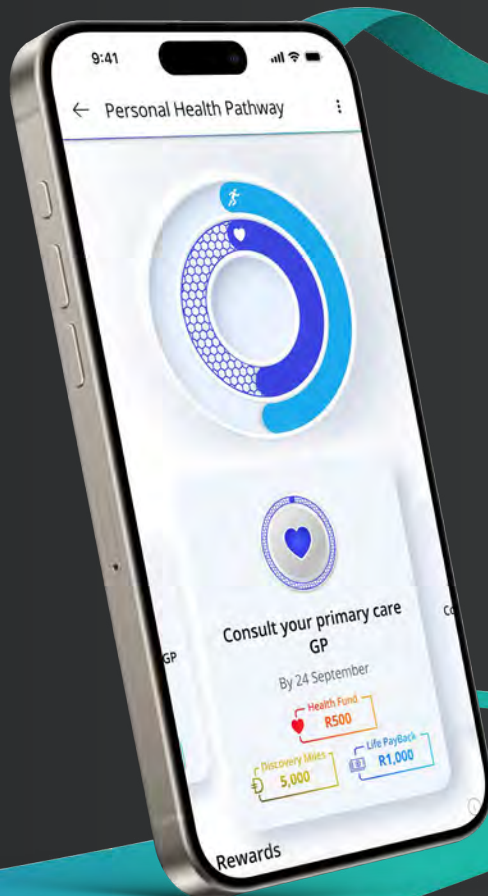
Discovery Health Medical Scheme members
get access to Personal Health Pathways –
a unique sequence of the most important
actions they can take to improve their health.



Contents



Everyone can be healthier with **PERSONAL** **HEALTH PATHWAYS**



Personal Health Pathways leverages a sophisticated digital health platform that combines data with actuarial and behavioural science to engage members in a personalised programme that drives members towards healthier habits and behaviour change.

Despite the universal desire of people to live in good health, most individuals remain uncertain of the steps they can and should take to improve their health. As a result, they delay the simple actions that can have a significant impact on their long term health and life expectancy.

Through a few precise and tailored actions, everyone can improve their health, and by making these actions a habit, people can live longer in better health. These simple actions and habits are diverse in nature, from adhering to prescribed medicine and completing routine health assessments to exercising regularly.

Discovery has unparalleled repositories of clinical, lifestyle, and behavioural data. By deploying sophisticated machine learning and artificial intelligence across this data, Discovery Health has pioneered a groundbreaking approach to precision healthcare that predicts the next best actions a member should take to improve their health, motivating them to form healthy habits, and ultimately improving their healthspan and lifespan.

For Discovery Health Medical Scheme, this scientific approach to healthcare enables personalised pathways and actions for each of the 2.2 million eligible adult members.

Personal Health Pathways is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider, administrator and managed care provider of medical schemes. Personal Health Pathways is enabled by the combination of Discovery Health's healthcare capabilities and Vitality's behaviour change expertise. Discovery Health Medical Scheme, registration number 1125, is an independent non-profit entity governed by the Medical Schemes Act, and regulated by the Council for Medical Schemes. Vitality is a separate wellness product, sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07. Limits, terms and conditions apply.

The science behind **PERSONAL** **HEALTH PATHWAYS**



03 Dynamic and personalised engagement

Pathways are dynamic and respond to your changing health risks, lifestyle habits and individual preferences. Methods of motivation and engagement are personalised for you based on your unique health status and engagement patterns, encouraging you to form healthy habits and improve your health.

02 Intuitive member experience

A series of unique next best actions make up each member's personal health pathway in a simple and intuitive journey through WhatsApp or the Discovery Health app.

01 Precise and science-based next best actions

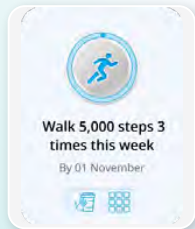
Discovery Health is able to recommend precise, clinically relevant and personalised actions for each member that have the highest likelihood of improving their health, based on causal models using clinical, actuarial and behavioural data.

Get started on your Personal Health Pathway towards a healthier you

You can access your personalised healthcare pathway through the Discovery Health app making it easy for you to seamlessly navigate the healthcare system and to know what will have the biggest impact on your health. Completing these health and exercise actions will not only have a positive influence on your health but you can get rewarded along the way. As a Discovery Health Medical Scheme member, you can also access increased healthcare benefits when you complete your health next best actions.

Get healthy

Complete your next best actions and close your rings



This programme is bought to you by Discovery Health. Funding of healthcare actions are subject to your available Discovery Health Medical Scheme benefits.

Get rewarded

Get personalised rewards for closing your rings

Instant reward

OR

Discovery Miles



Instant reward

OR

Gameboard play

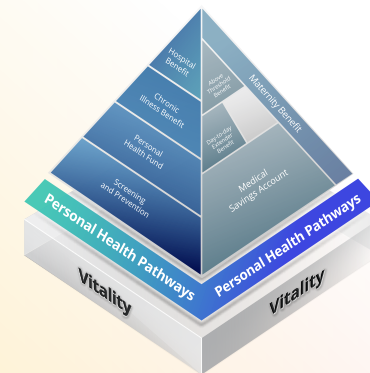


Brought to you by Discovery Vitality

Access your Personal Health Fund

Access increased healthcare benefits for managing your health

As you complete your next best actions additional day-to-day value accumulates, for you and your family, in your Personal Health Fund.



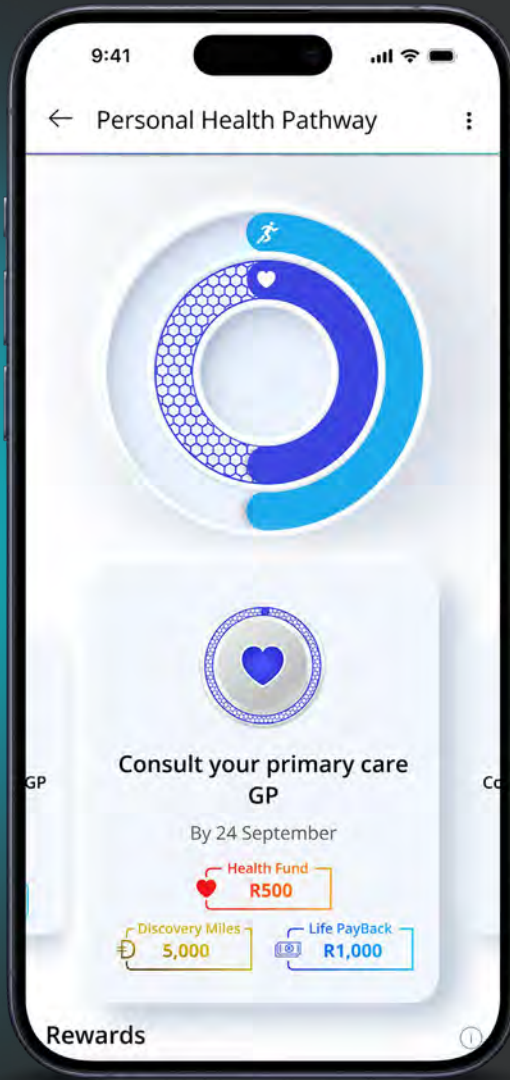
Discovery
Health Medical Scheme

Brought to you by Discovery Health Medical Scheme

Get healthy

Complete your next best actions and close your ring

Discovery Health Medical Scheme recognises the significant impact that small actions to improve health and regular exercise can have on optimising long-term health and wellbeing. Through Personal Health Pathways, you are encouraged to complete both your health and exercise actions and watch your rings close as you complete them.



Complete your next best actions

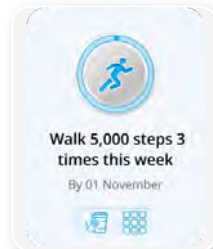
You get up to 3 next best actions at a time: 2 health actions and 1 exercise action. Once you complete an action, it contributes to closing your ring, and is replaced by a new action in your unique Personal Health Pathway.

Health actions



- Encourages completion of clinical, screening and lifestyle actions.
- Each health action displays a date by when the action must be to close the ring.

Exercise actions



- Encourages physical activity appropriate for you, such as walking, going to the gym or heart-rate workouts.
- Each exercise action runs on a weekly cycle from Saturday morning until the next Friday at midnight.

Close your rings

You get 2 rings: the health ring and the exercise ring. Close your rings when you complete your next best actions.

Health actions



- Each health action will close the ring by a defined amount based on that action's contribution to improving your health
- For example, some actions may close the Ring by a half, whilst others may close the Ring fully

Exercise actions



- Each exercise action closes your ring fully each week.

Next best actions are hyper-personalised just for you

Clinically verified and personalised health actions

Your healthcare pathway is personalised for you. For a member with 12 actions, there are more than 7 million possible pathways to completing those actions. If you increase this to 24 actions, this number soars to the billions. By leveraging sophisticated data-science and machine-learning models, these actions have been personalised for you based on your unique health status and engagement patterns. Actions are clinically relevant, shown at the right time and in the right sequence, and automatically update and adjust based on your changing healthcare needs.



Young healthy person

Sample pathway

Select your primary GP

Go for a Health Check

Complete a Vitality Age assessment

Go for a dental check-up

Get a flu vaccination

Complete a mental wellbeing assessment



Middle aged person living with diabetes

Sample pathway

Consult your primary care GP

Complete a mental wellbeing assessment

Complete a Vitality Age assessment

Go for an HbA1c test

Go for a mammogram

Go for a foot screening

Get a flu vaccination

Collect your medicine

Go for a Pap smear



Personalised exercise actions based on your physical activity levels

Personalised exercise actions to make it easy for you to create healthy exercise habits through the recommendation of physical activity that meets your weekly exercise goal. This journey will make forming a healthy exercise habit easier by guiding you on how best to achieve your weekly exercise goal through a variety of physical activities, including heart-rate workouts, parkruns, or by walking.

Getting healthier has never been easier, with tools to support you along the way

Your gateway to a personalised, end-to-end healthcare journey

Accessing healthcare has never been easier, with a suite of digital tools and functionality integrated into your personal healthcare pathway, navigating you to better health.



Find a healthcare provider in minutes using the Find a Provider tool



Snooze or dismiss your health next best actions to complete at a later time



Book an appointment with a doctor using an integrated appointment booking platform



View actions **endorsed by your treating doctor**



Upload a script and order your medicine for delivery



Get **personalised nudges and reminders** along the way



Link a phone or a fitness device to track exercise



View and track progress in the your activity history

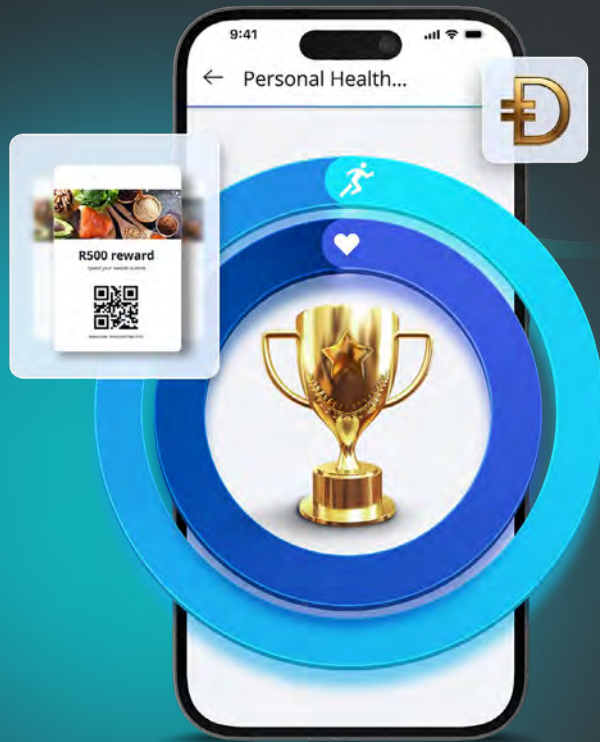
Available in the Discovery Health app



Get rewarded

Get rewarded for closing your rings

Earn rewards each time you close a ring. Rewards are personalised for you based on your unique health status and engagement patterns, encouraging you to form healthy habits and improve your health.



Get rewarded

Exercise rewards



Choose an instant reward
OR
Play the gameboard on Rewards Wednesday



Health rewards



Choose an instant reward
OR
Earn Discovery Miles



Redeem Discovery Miles

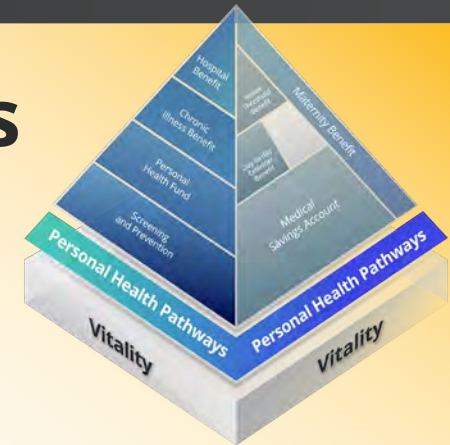
You can redeem your Discovery Miles on exciting rewards of your choice in the Vitality Mall - from coffees and smoothies to shopping and entertainment rewards every week.



You do not need to be a Vitality member to participate in Personal Health Pathways and earn rewards. All eligible DHMS members who participate in Personal Health Pathways will have access to these rewards. Vitality members will experience a seamless journey with Personal Health Pathways integrated into their Vitality programme. Vitality members receive rewards on Personal Health Pathways in addition to their existing Vitality benefits.

Access additional healthcare benefits through the **Personal Health Fund**

The Personal Health Fund is a new category of healthcare funding which you can accumulate as you engage in their Personal Health Pathways and complete your next best health actions. The fund can be used for day-to-day medical expenses.



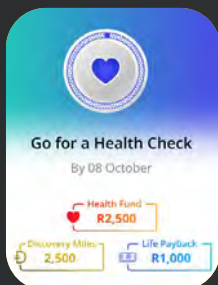
From 2025, members will accumulate additional value in their annual Personal Health Fund by completing their next best health actions indicated on Personal Health Pathways. The amount available in additional day-to-day funding is defined by the member's plan choice and the family structure of the membership.

PERSONAL HEALTH FUND MAXIMUM VALUE ALLOCATION BY PLAN SERIES PER ANNUM

		Per adult	Per child	Per family
Classic	Executive, Comprehensive, Priority and Saver	R2,500	R1,250	R10,000
	Core and Smart	R2,000	R1,000	R8,000
Essential	Executive, Comprehensive, Priority and Saver	R1,500	R750	R6,000
	Core and Smart	R1,000	R500	R4,000
Keycare	KeyCare Plus, Core and Start	R500	R250	R1,000



Accumulated funds in the Personal Health Fund can be used for day-to-day medical expenses, such as GP and specialist consultations, medicine, radiology and pathology.



New members joining Discovery Health Medical Scheme from 2025 can access an additional once-per-lifetime benefit in their Personal Health Fund.

Following the success of the WELLTH Fund in 2023 and 2024, all new joining members will continue to get a once-per-lifetime benefit, built into the Personal Health Fund in 2025. New members who activate Personal Health Pathways and complete their once-off high-value action, will get up to R10,000 in additional funds in their Personal Health Fund, available immediately. This is a once-per-lifetime benefit in addition to the annual Personal Health Fund allocation for completed actions. The once-per-lifetime benefit is equal to the maximum Personal Health Fund allocation - as shown in the table above.

How the Personal Health Fund works

The benefit works in three simple steps:

STEP

01

Download the Discovery Health App and understand your next best actions



You can view your next best actions on the Personal Health Pathways programme, available on the Discovery Health app and Discovery website.

STEP

02

Complete recommended health actions and build up the Personal Health Fund, up to the maximum annual limit



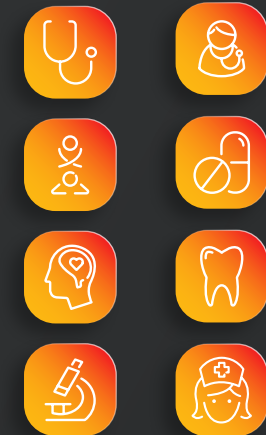
MAXIMUM PERSONAL HEALTH FUND ALLOCATION BY PLAN SERIES PER ANNUM				
		Per adult	Per child	Per family
Classic	Executive, Comprehensive, Priority and Saver	R2,500	R1,250	R10,000
	Core and Smart	R2,000	R1,000	R8,000
Essential and Coastal	Priority and Saver	R1,500	R750	R6,000
	Core and Smart	R1,000	R500	R4,000
Keycare	KeyCare Plus, Core and Start	R500	R250	R1,000

For every completed next best health action on Personal Health Pathways, you accumulate R500 into your Personal Health Fund. They can continue to accumulate funds up to a maximum limit each year, based on your plan choice and family structure of the membership. The maximum value which can be earned on the Personal Health Fund each year is based on your plan choice and family structure of the membership. Any unused funds in the Personal Health Fund expire at the end of a benefit year, and do not carry over to the next benefit year.

STEP

03

Use available funds for day-to-day medical expenses



You can use available funds on any day-to-day medical expenses, such as GP visits, specialist consultations, physiotherapy and medicine.

Introducing the Personalised PayBack Booster

Earn up to 100% of your monthly Life Plan premium back each time you close your health ring.

Next best actions enable you to manage your health and wellness, ensuring that engagement is personalised for your physical activity and individualised health requirements. By unlocking additional actuarial surplus through these personalised actions that improve mortality and morbidity outcomes, Discovery Life can return significant additional value to you.

Turn your healthy actions into cash

- 01 **Close your health ring** as shown on Personalised Health Pathways on the Discovery Health app.
- 02 Get rewarded with **one month's PayBack boosted to its maximum** into your PayBack fund.



PERSONAL HEALTH PATHWAYS

Available to all adult members of Discovery Health Medical Scheme

Eligibility

Available to all eligible members over the age of 18 years who meet the clinical programme criteria. You do not have to be a Vitality Health Programme member to participate in Personal Health Pathways.

Activation

Download the Discovery Health app and accept the terms and conditions to get started.

Opting out

You can opt out of the programme at any time in the Discovery Health app or WhatsApp.

Learn more about Personal Health Pathways

Please scan the QR code or visit our Personal Health Pathways content hub at www.discovery.co.za to learn more.



[Download the Discovery Health app](#)

This brochure is only a summary of the key benefits and features of Discovery Health Medical Scheme plans, subject to approval from the Council for Medical Schemes. In all instances, Discovery Health Medical Scheme Rules prevail.

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