

September 2018

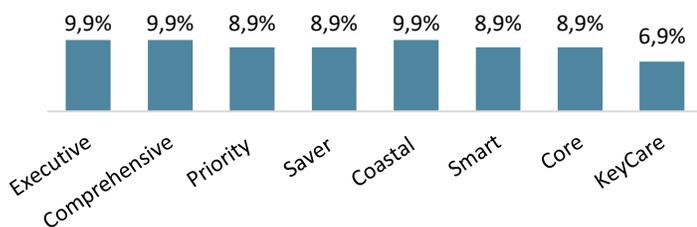
DISCOVERY NEWSFLASH

Scheme statistics

Weighted average increase: **9.2%**
 Number of principal members: **2.8 million lives**
 Membership growth (net new lives): **2.08%**
 Solvency: **27.44%**
 Global Credit Ratings (GCR) rating: **AAA**
 Scheme's average age: **34.50**



2019 INCREASES



2019 DISCOVERY HEALTH MEDICAL SCHEME BENEFIT UPDATES

MANAGED CARE PROGRAMMES

- **NEW - Cardio Care**
Includes an annual cardiovascular assessment with recommended clinical pathways.
- **NEW - Mental Health Care**
Prescribed formulary medication for episodes of major depression, including plans where major depression are not covered as a chronic condition. Two additional GP consultations to allow effective evaluation, tracking and monitoring of treatment.
- **Diabetes Care**
Introducing a supplementary nurse educator programme, this will include medicine adherence, effective eye and foot care, promotion of healthy nutrition and physical activity.
- **Oncology Care**
 - **NEW - The Oncology Innovation Benefit**
Members of the Executive and Comprehensive plans will have access to the Oncology Innovation Benefit. The benefit will provide cover for a list of innovative cancer treatments subject to a 25% co-payment from Rand 1.
 - **The Extended Oncology Benefit**
Members on the Executive and Comprehensive plans will have access to the Extended Oncology Benefit. This benefit provides members with full cover for a defined list of oncology treatments that are not considered Prescribed Minimum Benefits, and which are subject to any co-payments.

EMERGENCY ASSIST

Members can access the Emergency Assist Functionality on the Discovery App (whether members are logged in or not). The member's location will be sent to a medical dispatcher with an immediate call back.

INTRODUCING THE DISCOVERY DAY SURGERY NETWORK

- The Discovery Day Surgery Network provides national coverage for a range of medical procedures that can be performed on a same-day basis.
- The network ensures national coverage by including both day surgery centres and acute hospitals.
- In 2019, the Discovery Day Surgery Network will be the designated service provider for a defined list of clinically appropriate procedures on Priority, Saver, Core, Smart and KeyCare plans.
- **PRIORITY, SAVER, CORE, SMART**
 - Member will be covered in full if the procedure is performed in the Discovery Day Surgery Network
 - Members will pay an upfront deductible of R5 000 if the procedure is voluntarily performed outside the network.
 - On the Smart and Delta Plans there will be an upfront deductible for procedures performed outside the network will be R8 800 and R7 650 respectively.
 - No upfront deductibles will apply in case of an emergency (life threatening or loss of limb).
- **KEYCARE PLANS**
Member will be covered in full if the procedure is performed in the Discovery Day Surgery Network. KeyCare members will have no cover if the procedure is performed outside the network. In case of an emergency, the member will be covered in full for the procedure outside the network.

UPDATES TO LIMITS, CO-PAYMENTS, DEDUCTIBLES AND THRESHOLDS

- Co-payments and deductibles are increased by the plan-specific contribution increase.
- **Thresholds for Above Threshold Benefits are increased as follows:**
 - Executive Plan: 11.9%
 - Comprehensive Plans: 11.9%
 - Priority Plans: 10.9%
- **Benefit limits are increased by the plan-specific contribution increase, with the exception of the following:**
 - Internal prosthesis limit, which increases by surgical inflation
- **No increases to the following:**
 - International Travel Benefit limit
 - Overseas Treatment Benefit limit
 - Oncology Benefit threshold
 - Specialised Medicine and Technology Benefit limit
 - Hip, knee and spinal prostheses limit
 - External Medical Item limit

INTRODUCTION OF DESIGNATED SERVICE PROVIDER FOR RENAL DIALYSIS AND ONCOLOGY ON ESSENTIAL SMART

In 2019, Essential Smart will cover oncology and renal dialysis in full through a network of Designated Service Providers:

- oncology will be covered in full in the ICON network
- renal dialysis will be covered in full in state facilities

Where members voluntarily use providers outside the Designated Service Provider network, the Scheme will cover healthcare expenses up to 80% of the Discovery Health Rate.

Essential Smart members with an approved oncology treatment plan continuing into 2019 may complete their active treatment plan at their current provider.

INTRODUCTION OF MEDXPRESS AS DESIGNATED SERVICE PROVIDER FOR PRIORITY AND SAVER PLANS

- From 2019, the MedXpress Pharmacy Network will be the Designated Service Provider for chronic medication on the Priority and Saver plans.

Should members voluntarily use a pharmacy outside the MedXpress Pharmacy Network, a 20% co-payment will apply.

Changes are effective 1 April 2019 for members already registered on the Chronic Illness Benefit (CIB), and 1 January 2019 for members newly registered on the CIB.

The MedXpress Pharmacy network includes all Clicks pharmacies and Dis-Chem pharmacies and 63% of independent pharmacies.

Members without easy access to a MedXpress pharmacy can use the MedXpress delivery service for nationwide delivery of chronic medicine.

CHANGES TO CHRONIC ILLNESS BENEFIT (CIB) FOR 2019

From 1 January 2019, certain formulary changes and Chronic Drug Amount updates will be applied. Discovery has been communicating these changes with impacted members since August 2018.

These members will have until the end of 2018 to make changes to their treatment to avoid or reduce co-payments.

KEYCARE SERIES

- **Updates to the funding of scopes for KeyCare Plans:**

Funding for endoscopies on all KeyCare plans will be limited to Prescribed Minimum Benefits in 2019.

KeyCare Access has been renamed KeyCare Smart with a redesigned benefit structure.

The income bands for members earning below R13 050 for Plus and Core have been consolidated.

- **NEW - KeyCare Start**

Access to healthcare through 17 innovative “hub and spoke” regional networks with access to a KeyCare Start Network Hospital, day surgery procedures as well as a network of day-to-day providers and healthcare services.

■ Risk Benefits:

- Unlimited cover for admissions in the member’s chosen KeyCare Start Network hospital.
- Outside their chosen KeyCare Start Network hospital, members are only covered for emergencies.
- Unlimited cover for a list of procedures in the regional KeyCare Start Day Surgery Network.
- Full cover for contracted-in providers and cover up to 100% of the Discovery Health rate for non-network providers.

- **Chronic Benefits:** Chronic medicine, cancer treatment and renal dialysis through state facilities

■ Day-to-day Benefits:

- Unlimited GP visits at the member’s selected KeyCare Start GP.
- Two out-of-network visits to a KeyCare Start GP
- Acute medicine dispensed by the member’s KeyCare Start GP.
- Two private specialist visits covered up to R2 000 per person if referred by the member’s KeyCare Start GP.
- Formulary driven radiology and pathology.
- Defined conservative dentistry covered at the Discovery Health Rates.
- Defined optometry at IsoLeso
- Annual Health Check – covered at a wellness provider for adults and children

KeyCare members will receive detailed, personalised communication during October regarding the changes to KeyCare in 2019. These members will have the option of changing their current plan choices during the year-end review period.

Members on the lowest income band of KeyCare Plus in 2018 will remain on the lowest income band of KeyCare Plus in 2019. These members will have the option to change their plans until 30 June 2019.

Members on the lowest income band of KeyCare Core in 2018 will remain on the lowest income band of KeyCare Core in 2019. These members will have the option to change their plans until 30 June 2019.

Members on KeyCare Access in 2018 will be transferred to KeyCare Start in 2019 based on their income band as at 31 December 2018. These members will have the option to change their plans until 30 June 2019.

Income bracket	KeyCare Start		
	Principle	Adult	Child
R 0 - R 9 150	R839	R839	R505
R 9 151 – R13 050	R1 412	R1 412	R551
R 13 050+	R2 198	R2 198	R596
KeyCare Core			
R0 - R13 050	1038	R1 038	R255
R 13 050+	R1 661	R1 661	R376
KeyCare Plus			
R0 - R13 050	R1 456	R1 456	R463
R 13 050+	R2 249	R2 249	R602



VITALITY UPDATE 2019

Vitality Active Rewards 2.0

Vitality Active Rewards now extend beyond physical activity to include the primary health behaviours that underpin Vitality, including preventive screening, nutrition, weight loss management and medicine adherence. Clients who:

- achieve their fitness and drive goals earn a game board play each week
- eat healthy and achieve a personalised, monthly HealthyFood goal earn Vitality reward points each month
- complete their relevant personalised health checks earn Vitality Reward points
- track and achieve at least 85% weekly chronic medicine adherence earn weekly and monthly Vitality Rewards points
- track progress towards a personalised, monthly weight goals and verify through the Vitality Wellness Network earn Vitality Reward points each month

Vitality Rewards points can be converted towards member's Vitality status or spent on coffees, smoothies or shopping vouchers.

Healthy Dining

Get up to 25% cash back when choosing healthier meals when dining in or out, plus enjoy half-price kids' meals.

Enhancement to Device booster and HealthyGear

- Vitality members will now be able to earn points using Huawei fitness devices including the Band 2 Pro, available to purchase at Sportsman's Warehouse through HealthyGear and Device booster.
- No activation fee will apply to Device Booster in 2019.

Vitality point updates

- Gym visits with a minimum duration of 30 minutes will qualify for 100 Vitality points
- Members will earn up to 1 200 Vitality points per month by tracking step activity.

Allocation of points has been adjusted.

New smoking cessation programme

- Members can now earn up to 25% cash back when participating in GoSmokeFree through Clicks or Dischem, with the programme included as part of the HealthyCare catalogue.



DISCOVERY PRIMARYCARE

Enhancement to Trauma benefit

Cover in full, up to a limit of R100 000 per admission, for a broad range of traumatic events at **any hospital or casualty facility.**



DISCOVERY GAP COVER

The gap cover enhanced benefits are effective from 1 January 2019

Discovery Gap Cover is subject to a regulated overall annual benefit limit of R150 000 per person per year.

NEW - Travel benefit extender

On the Discovery Gap Comprehensive option you get cover for shortfalls on emergency medical treatment while travelling outside of South Africa.

The benefit covers the following shortfalls on International Travel Benefit (ITB) claims, approved by the medical scheme:

- \$150/€ 100 upfront deductible on emergency out-of-hospital claims
- Shortfalls on emergency medical claims once you reach the scheme's ITB limit or R5 million (\$1 million on Executive plans) per person per trip)
- Shortfalls on the Cleveland Clinic MyConsult second opinion fee.

NEW - Scopes and scans benefit extender

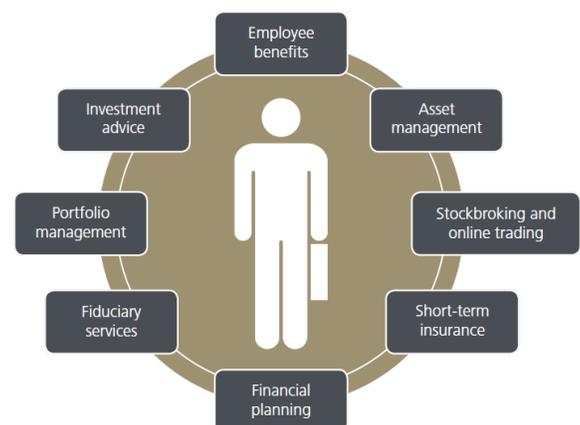
On the Discovery Gap Comprehensive option members are covered for co-payments that apply to:

- The hospital account for endoscopies (gastroscopy, sigmoidoscopy, proctoscopy and colonoscopy)
- Out-of-hospital MRI and CT scans, when the medical scheme covers the rest of the account

Cover starts after any applicable waiting period has ended.



PSG EMPLOYER OFFERING



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