



### Scheme Statistics:

- Weighted average increase: 10.2%
- Number of members: 2.7 million lives
- Average age: 33.9
- Solvency: 25.98%
- Global Credit Ratings (GCR) rating: AA+
- Level of change in benefits: Low

#### Increases



There will be a 9.9% increase across all plans with the exception of the Coastal Core plan with an increase of 14.9%, and the Coastal Saver plan with an increase of 7.8% but with a corresponding reduction in savings from 25% to 20% of contributions. Executive and Comprehensive plans have seen an 11.9% increase in contributions. All benefit limits, co-payments and deductibles have been increased by 9.9% with the exception of:

- External Medical Items, Spinal devices limit and the Oncology threshold which remain the same
- Internal prosthetics have been increased by surgical inflation
- Thresholds for the Annual Threshold Benefit on the Comprehensive and Executive Series increase by 11.9%

#### General changes for 2017



##### KeyCare Series changes:

- KeyCare income band thresholds will increase by 7.4%
- In 2017, the KeyCare Hospital Network will be divided into a two-tier network, Full Cover network and Partial Cover Network which will cover 70% of the Discovery Health rate
- KeyCare members suffering from complex medical conditions can be enrolled in the Care Coordination Programme. A 20% co-payment is applied for all voluntary non-emergency admissions if they do not register.

The Major Joints Network is a national network of doctors and hospitals contracted on the quality of outcomes for elective hip and knee replacements. Members using this network will enjoy guaranteed full cover, while planned admissions outside the network attract a 20% co-payment on the cost of the episode.

A Specialised In-hospital Psychiatric network will be implemented, where admission to the network will be funded at 100% of the Scheme Rate. Any voluntary admissions outside of the network will attract a 20% co-payment on the hospital and related accounts.

The Screening and Prevention Benefit will be restructured to increase cover for at-risk members with:

- Additional Lipogram and HbA1c for those members whose results are outside of the range for their glucose and cholesterol screening tests

- One mammogram for all members every two years and one Pap Smear every three years. At-risk members will be covered for a mammogram or breast MRI once a year, BRCA testing (once-off), and an annual pap smear

The Smart Plan introduced last year will be divided into the Classic Smart Plan and the Essential Smart Plan.

- The Essential Smart plan will provide cover at 100% of the Discovery Health Rate within the Smart plan networks of hospitals and GP's
- The Classic Smart plan will have an enhanced acute medicine list; include one dental check-up per year with a R100 co-payment; one eye-test per year at any Mellins optometrist with a R50 co-payment per test; and now includes a Sports Injury basket of benefits when referred by a Smart Network GP which includes: basic x-rays, two specialist visits and four visits to either a physiotherapist, biokineticist or chiropractor with a R100 co-payment for each visit.

#### Vitality update 2017



- Vitality Active Rewards has added Mugg and Bean, and Ster Kinekor to the rewards offering.
- Vitality members can now earn up to 100% cash back on a new pair of shoes with the New Active Rewards Shoe Booster initiative.
- Vitality Weight Loss Rewards will reward at risk members who set and reach their clinically appropriate weight loss goals, with up to 50% of their healthy food spend for three months.
- DiabetesCare will provide members with diabetes with the information and motivation required to manage their condition.
- Vitality has enhanced its preventive screenings and point's structure to drive better health outcomes.

#### Discovery card enhancements



- Vitality members will also get up to 50% of their Vitality points back in Discovery Miles every year, plus they can now boost their travel savings by up to 50%.
- Discovery Card members get exclusive pre-booking access to the best entertainment (48 hours before anyone else) with BIG Concerts.
- Bronze and Silver thresholds have been lowered in order to reward engagement at every level.

#### Discovery gap cover



Discovery have launched new gap cover products which we are currently reviewing. Further details to follow.