

SEPTEMBER 2017

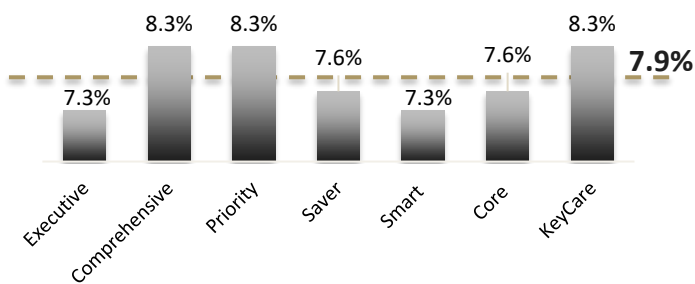
DISCOVERY HEALTH NEWSFLASH

News you need to know

Scheme statistics as at 31st December 2016:

- Weighted average 2018 contribution increase: 7.9%
- Number of members: 2.7 million lives
- Membership growth (net new lives): > 43 000
- Market share: 55%
- Solvency: 26.3%
- Reserves: R14.2 billion
- Global Credit Ratings (GCR) rating: AA+

INCREASES FOR 2018



GENERAL CHANGES FOR 2018

Smart Plan changes

Members will have cover for schedule 0 to 2 medicine from a network pharmacy, subject to an annual limit:

- Classic Smart: R600 per family per annum
- Essential Smart: R400 per family per annum

Executive Plan enhancements

- Costs for in-hospital treatment by healthcare professionals will no longer be funded from the day-to-day benefit, but by the Hospital Benefit.
- The 2018 Annual Threshold Amounts increase will be greater than the contributions increase which will mean that members will have a forced self-payment gap at the beginning of the year. The Day-to-day Extender benefit will cover a defined list of healthcare services during the self-payment gap.
- International second opinion services – members and their treating specialist can access a second opinion at the Cleveland Clinic, funded in full by the Scheme.
- Overseas Treatment Benefit – members will have R750 000 to cover the cost of medical treatment not available in South Africa and R300 000 to cover the cost of voluntary in-hospital medical treatment outside South Africa. Subject to protocols and a co-payment.
- International Travel Benefit – in 2018 members will have US\$ 1 million per member to cover the cost of medical emergencies while travelling outside South Africa.
- Access to Vitality Purple.

Day-to-day Extender Benefit

- Casualty visits for children under the age 10 at a network facility.
- GP consultations through HealthID-enabled GPs.
- Cover for pathology, acute medication and external medical items will be discontinued on all options.

Limits, co-payments, deductibles and income bands

- All benefit limits will be increased in line with the plan-specific contribution increases, except for the oncology threshold, external medical items and internal prosthesis.
- The hip and knee prosthesis limit will reduce in 2018.
- Co-payments and deductibles will increase in line with the plan-specific contribution increases, except for co-payments on MRI and CT scans, which will remain the same as in 2017.

Maternity and post-birth benefits paid from risk, depending on plan selection

During pregnancy

- Executive and Comprehensive – 12 antenatal consultations, certain blood tests, two ultrasound scans and one prenatal screening, five pre- or postnatal classes or consultations with a nurse, access to private wards and essential registered devices.
- All other options – eight antenatal consultations, one prenatal screening, two ultrasound scans, certain blood tests and five pre- or postnatal classes or consultations with a nurse.

Post-birth benefits on all options except KeyCare Access

- two visits to a paediatrician, GP or ENT
- A six-week post-birth consultation
- one nutritional assessment
- two mental health consultations
- one lactation consultation

Post-birth – GP and specialist visits, six-week consultation, nutrition assessment, mental health consultations, lactation consultations.

VITALITY UPDATE 2018

- Vitality has introduced three new offerings: Move, Active and Purple.
- Move is available free to all Discovery Health Medical Scheme members, with shopping rewards and gym benefits.
- Vitality Active Rewards has expanded, including surprise rewards via the new 'Spin the Wheel' functionality, awarded when members earn three consecutive goals.
- A new range of rewards are available, which extends from the core rewards to Dream Holidays including international flights, resorts and cruises.
- Vitality members now have access to Bike Booster and Device Booster, and can earn up to 25% to 75% (incl. 25% upfront) off the retail price of a bike or fitness device, over 36 and 24 months respectively.
- Vitality members will have the opportunity to track their progress and add an unlimited number of Vitality Active Rewards friends to follow and challenge. Vitality offers members with a qualifying Discovery Purple product, or on the Executive Plan, exclusive services and rewards. Members get access to a Discovery Purple Private Consultant for all their Discovery product and benefit needs. Enjoy exclusive rewards like discounts on top-of-the-range

UNIQUE DIGITAL SERVICES

- **DrConnect:** provides advice from doctors on your device. When members cannot get to a doctor, they have access to trusted medical advice through the Discovery app or website. Virtual medical consultations can be booked and conducted via the app.

SCREENING AND PREVENTION BENEFIT

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.

PSG WEALTH OFFERING

Please speak to your PSG financial adviser for further guidance and support if needed.

