

Effective 2020

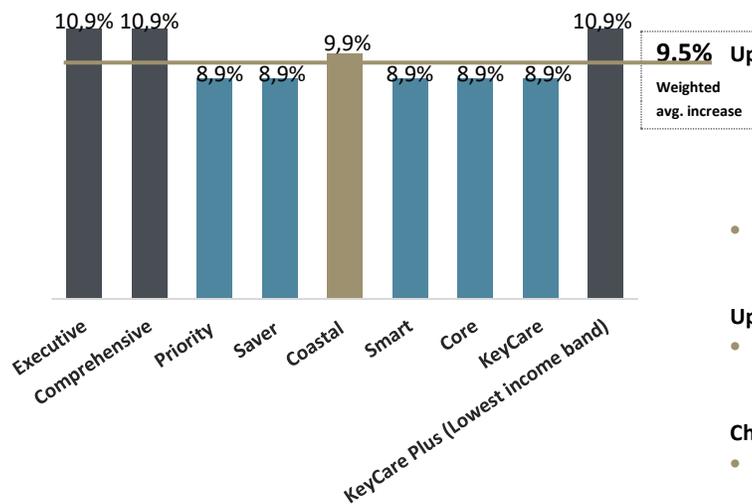
## DISCOVERY NEWSFLASH

### Scheme statistics as at 31 December 2018

- Weighted average increase: 9.5%
- Number of beneficiaries: 2.819 million lives
- Membership growth (beneficiaries): 1.48%
- Solvency: 27.3%
- Global Credit Ratings (GCR) rating: AAA
- Scheme's average age: 34.9



### 2020 increases



### Updates to the Smart Plans

- Acute medicine in the Classic Smart Plan will be subject to an annual benefit limit of R1 500 per member (R2 500 per family) for schedule 3 and above. The R10 co-payment will no longer apply. Members will need to use both Clicks and Dis-Chem to obtain these medicines.
- The Smart Hospital network was improved by the addition of hospitals in an additional 5 regions in 2019. In 2020, the network will include hospitals in an additional 8 regions.

### Updates to the KeyCare Plans

- A limit of one casualty visit per person for elective casualty visits will apply. The limit will not apply for emergency casualty visits, nor visits that result in an admission.

### Updates to the Executive Plan

- A co-payment of R3 040 will be introduced for MRI/CT scans in the following circumstances:
  - out-of-hospital scans
  - scans not related to an approved admission
  - scans related to conservative back and neck treatment
- A co-payment of R4 100 will be introduced for specified endoscopic procedures performed in-hospital.

### Updates to the Delta Plans

- In 2020 the Delta Hospital Network will be expanded to include Life Wilgers Hospital in Pretoria.

### Changes to the Day-to-Day Extender Benefit

- The benefit will cover unlimited pharmacy clinic consultations, as well as video call consultations with a network GP, with access to consultations with a network GP if referred thereafter.
- Consultations are unlimited on the Executive, Comprehensive and Priority plans, while Saver plans have limited cover for up to six consultations.

### Updates to the funding of scopes

- A higher deductible (yet to be confirmed) will be introduced where both a gastroscopy and colonoscopy are performed together as part of an admission on all plans except KeyCare plans.

### Change in accumulation of claims for acute prescribed medicine

- Accumulation to the Annual Threshold, and payment from the Above Threshold Benefit on the Executive, Comprehensive and Priority plans, will be 50% of the Discovery rate for non-preferentially priced generic and brand medication prescribed out-of-hospital.

### Changes to the Specialised Medicine and Technology Benefit

- Full cover options for the treatment of rheumatoid arthritis, ulcerative colitis and Crohn's disease from the Specialised Medicine and Technology Benefit will be introduced. For members voluntarily using alternative treatment for these conditions, the scheme will only pay up to the reference price for treatment.



## 2020 Discovery Health Medical Scheme benefit updates

### Classic Smart Comprehensive plan replaces Classic Comprehensive Zero Medical Savings Account (MSA):

- Existing Classic Comprehensive Zero MSA members will continue on Classic Smart Comprehensive from 1 January 2020.
- All Smart risk benefits and self-funded benefits will accumulate to the threshold at 100% of the Discovery Health Rate. All other risk payments will not accumulate to the Annual Threshold.
- Classic Smart Comprehensive does not cover the following benefits:
  - Additional Disease List
  - Specialised Medicine and Technology Benefit
  - Extended Oncology Benefit
  - Oncology Innovation Benefit
- A defined list of exclusion categories applies to the Acute Medicine Benefit and the Over-the-Counter Medicine Benefit.
- Existing Classic Comprehensive Zero MSA members wanting to retain their current risk benefits will need to effect an option change to Classic Comprehensive in 2020.

## Updates to limits, co-payments, deductibles and thresholds

- Co-payments and deductibles are increased by 9.5%.
- Benefit limits are also increased by 9.5% with the exception of the following, where there is no increase for 2020:
  - Oncology Threshold
  - Specialised Medicine and Technology Benefit limit
  - Cochlear and auditory brain implants
  - International Travel Benefit
  - Overseas Treatment Benefit
  - Hip, knee, shoulder and spinal prostheses benefit
  - External Medical Items limit
  - KeyCare mobility benefit

## Changes to Chronic Illness Benefit

- Certain formulary changes and Chronic Drug Amount updates will be applied. Discovery is in the process of communicating with impacted members, who will have until the end of 2019 to make changes to their treatment to avoid or reduce co-payments.



## 2020 Discovery Gap Cover updates

- The Specialist Gap Cover on Gap Comprehensive has increased to 500% of the medical scheme rate, and 250% on Gap Core.
- The Hospital Admission Benefit Extender will include a private ward benefit limited to five nights per person per year.
- The 24-month gap application waiting period has been removed for the following;
  - Essential and Coastal plan members who apply to join Discovery Gap Cover.
  - Discovery Gap Cover members downgrading to Essential and Coastal plans.
- Premiums will increase by 9.9% for members on Discovery Essential and Coastal plans, and by 8.9% for members on Executive or Classic plans.



## 2020 Discovery Primary Healthcare updates

### Enhancements to Discovery Primary Care for 2019 includes:

- nurse consultations
- specialist consultations
- annual flu vaccines
- HIV management
- increased cover limits for trauma
- addition of optometry and dentistry benefits on Primary Care Activate

### Introduction of Discovery Primary Care for Household Employees

In 2020, employers will be able to buy Primary Care Activate for their household employees from R249 per month. It will provide the following benefits:

- nurse and GP consultations
- dentist and optometrist visits
- funeral cover
- wellness screening
- HIV management

- the Trauma Benefit can be included at an additional cost



## 2020 Discovery Healthy Company updates

Healthy Company is Discovery's digitally-enabled employee assistance programme that supports employees. In 2020, Healthy Company will motivate employees to get active by providing free access to the Vitality Health Tracker, and a discount benefit for a fitness tracking device. They will also have access to Healthy Company Goals, which will reward them for regularly engaging with Healthy Company.



## 2020 Discovery Vitality updates

### The Vitality Health Product Range

- Vitality Health Tracker – will replace Vitality Move and will be available to all Discovery clients at no cost.
- Vitality Active – has been enhanced, new reward partners will be added, including access to fitness devices as well as a funeral cover benefit.
- Vitality – Points structure has been enhanced to reward members for healthy outcomes.

### Introduction of Discovery Miles

Discovery Vitality has introduced Discovery Miles as a currency to reward members for getting healthier, driving well and spending responsibly. Discovery Miles can also be redeemed by Discovery Bank clients using their in-store and on-line partners, and can also be converted into cash.

### Enhanced Vitality Active Rewards

For each goal achieved, clients will immediately earn 100 Discovery Miles and a play on the gameboard. Clients achieving all three goals (exercise, drive and money) earn an additional play on the gameboard. Several new Vitality Active Rewards partners have been added ranging from food and beverages, and shopping to travel.

- Mental well-being becomes a personalised health goal in 2020, and you can earn in excess of 1 000 Discovery Miles per year for reaching mental well-being goals.
- Introduction of Vitality Active Rewards for kids (aged 2 to 13) and teens (between the ages of 14 and 18).

### Vitality points updates

In 2020 Vitality will restructure its points structure as follows:

- The Vitality points thresholds required to reach Bronze, Silver and Gold Vitality status will be lowered to encourage engagement.
- Members can now reach Diamond Vitality status in a single year and no longer need to be on Gold Vitality status for three years.
- Vitality points for screening, condition management and online assessments will be adjusted in 2020.

### Introduction of the 2020 Discovery Integrator

With the 2020 Discovery Integrator, clients can earn up to 5 000 Discovery Miles for completing personalised health checks and activating healthy banking with Discovery Bank. The Discovery Integrator uses the Vitality tracking platform, Discovery Miles and integration between Discovery Bank and the Discovery Health plan range to make it more rewarding for members to go for preventive screening.