



Effective 2022

Discovery Newsflash

Scheme statistics as at 30 June 2021

Average increase:

- 5.3% annuitised increase for 2022 – 1 May 2022

Number of beneficiaries: **2.75 million lives**

Solvency: **36.9%**

Global Credit Ratings (GCR) rating: **AAA**

Scheme's average age: **36.5**

Discovery Health Medical Scheme



2022 Discovery Health Medical Scheme Contribution increase

Contribution increase of 7.9% implemented from 1 May 2022

Discovery Health Medical Scheme contributions will increase by 7.9% across all Discovery Health Medical Scheme plans from 1 May 2022.

By freezing contributions at 2021 rates for the first four months of 2022, Discovery Health Medical Scheme contributions will increase by 5.3% based on current annualised 2021 contribution rates.

[Click here to access](#) the DHMS rate table effective 1 January - 30 April 2022.



2022 Benefit Updates

New benefit offerings

Anaesthetic Pre-operative Management Programme

Except for Prescribed Minimum Benefit (PMB) conditions, members currently fund their pre-operative assessments before admission, from available day-to-day benefits, according to their chosen health plan.

In 2022, the Scheme will introduce a pre-operative management programme for patients undergoing major surgery such as arthroplasty, colorectal surgery, coronary artery bypass graft, radical prostatectomy and mastectomy. The Scheme will provide cover for appropriate out-of-hospital care to support the necessary pre-operative checks.

Introduction of a Tonsillitis Management Programme

In 2022, the Scheme will introduce a conservative care programme for qualifying dependents under the age of 16 years for the out-of-hospital management of tonsillitis on all plans, excluding the KeyCare plans.

Clinical entry criteria and treatment guidelines and protocols apply.

Introduction of a Dyspepsia Management Programme

Currently, the Scheme applies a co-payment of R3 650 - R6 250 to in-patient gastrointestinal scopes on all plans, except for KeyCare plans, which only cover endoscopic procedures as part of PMB treatment. No co-payment applies to gastrointestinal scopes performed in the doctor's rooms, for children aged 12 years and younger or for confirmed PMB cases.

In 2022, the Scheme will be introducing a conservative care programme for out-of-hospital management of dyspepsia (severe heartburn). Where a gastroscopy is referred and approved after completion of this conservative care programme, the scope will be covered up to 100% of the Discovery Health Rate with no co-payment or deductible.

The out-of-network deductible will apply if the scope is done outside of the Day Surgery Network.

Discovery Hospital at Home

In 2022, Discovery Health Medical Scheme members will get access to Discovery Hospital at Home, which can deliver hospital-level care safely and effectively in a patient's home for several medical and surgical conditions that would otherwise require admission to the hospital

All services offered as part of Discovery's Hospital at Home programme are funded from the member's hospital benefit where there is a valid pre-authorisation instead of hospitalisation.

- Clinical oversight - 24/7 clinical oversight from a care team supported by home concierge services.
- Remote monitoring - 24/7 real-time remote monitoring supported by digital healthcare technologies.
- Hospital care - Hospital-level diagnostics and intervention.





Discovery Digital Patient Communities

myHealthTeams

Discovery Health has partnered with myHealthTeams to support and provide members with diabetes, heart disease and the effects of long Covid. myHealthTeams provides access to a community of patients living with the same illness to better manage their illness and learn from each other.

Key features of the online community platform

- Social support
- Accurate clinical information
- Personalised content
- Better health outcomes

Discovery's patient community platforms are available to all DHMS members including family members, friends or caregivers of those diagnosed with heart disease, diabetes or long COVID. Registration on the Chronic Illness Benefit is at no additional cost to the member.

The myHeartDisease Team and myDiabetes Team digital community platforms will be available to DHMS members from 1 January 2022 and long Covid from 1 February 2022.

Subject to programme eligibility and programme enrolment and access.



Discovery Pay

Discovery Pay integrates the healthcare provider networks of Discovery Health and fitness facility networks of Vitality with the payment infrastructure of Discovery Bank, thereby allowing clients to seamlessly transact across the healthcare system, access Pay as you Gym facilities nationwide and pay Discovery bank clients using a cellphone number.

Discovery Health Medical Scheme members can activate Discovery Pay in 2022 by downloading the Discovery Bank app and thereby also getting access to additional benefits like Vitality Travel, Vitality Money and Discovery Miles.

Any adult beneficiary on Discovery Health can activate Discovery Pay. The activation is once-off, activates all relevant benefits and there are no costs involved for activation and using Discovery Pay.

[View the Discovery Pay video here](#)

Enhancements to current benefit offerings

Assisted Reproductive Therapy (ART) Benefit

This benefit is available to members on the Comprehensive and Executive plans and provides cover for assisted reproductive technologies such as in-vitro fertilisation (IVF), intrauterine insemination (IUI), frozen embryo transfer (FET) and intracytoplasmic sperm injection (ICSI).

From January 2022, the Scheme will enhance the ART Benefit on the Executive and Comprehensive plans, to include funding for cryopreservation, embryo freezing and egg donated cycles.

Palliative Care Offering

Currently, the Scheme provides separate cover for palliative and end-of-life care through the unlimited Advanced Illness Benefit (AIB) for oncology patients, and the Compassionate Care Benefit for non-oncology patients, across all DHMS plans.

From January 2022, the Scheme will merge the Compassionate Care Benefit with the Advanced Illness Benefit to provide members with a single and holistic benefit for end-of-life and palliative care.

The Advanced Illness Benefit will provide unlimited cover for palliative and end-of-life care for both oncology and non-oncology patients with advanced illness. The cover is subject to authorisation, approved treatment guidelines and managed care criteria.

Oncology Benefit

Members currently have access to clinically appropriate and cost-effective oncology treatment from the Oncology Benefit.

In 2022, the Scheme will be extending the Innovation Benefit to the Classic Smart Comprehensive, Priority, Saver, Smart and Core plan for a sub-set of the cancers and precision oncology medicines currently covered by the Innovation Benefit.

Cover will be at 50% of the Discovery Health Rate, with a 50% co-payment payable by the member, and subject to the Scheme's clinical entry criteria, treatment guidelines and protocols.

Allied Therapeutic and Psychology Extender Benefit

To facilitate the ongoing management of severe and complex conditions by allied, therapeutic and psychology healthcare professionals. From 1 January 2022:

Cover will be extended to include treatment for moderate to severe strokes and head injuries. The two-year cover period limit will be removed for certain conditions, effectively negating the need to reinstate the benefit every two years for members requiring treatment for:

- Hemiplegia
- Paraplegia
- Speech and swallowing disorders
- Strokes and head injuries.

Trauma Recovery Extender Benefit

The Trauma Recovery Extender Benefit provides cover to members for specified conditions suffered because of a traumatic event.

From January 2022, enhance access to the Trauma Recovery and Extender Benefit:

- The benefit will be extended to all DHMS plans.
- The benefit entry criteria have been amended to include a high acuity admission in high care or any number of days in ICU.

Enhance the cover provided by the Trauma Recovery and Extender Benefit:

- The addition of up to six counselling sessions.
- Available to all registered beneficiaries on the policy.

The cover is subject to authorisation, approved treatment guidelines and managed care criteria.



Basic Dental Trauma Benefit

Following basic dental trauma, dental appliances and prostheses and the placement of such appliances and prostheses are currently paid from a member's available day-to-day benefits subject to an annual benefit limit, depending on the chosen health plan.

In January 2022, the Scheme will introduce a Basic Dental Trauma Benefit to cover urgent dental care for the partial or complete loss of one or more teeth as a result of a sudden and unanticipated impact injury. The Scheme will fund approved dental appliances and/or dental prosthesis and the placement thereof for displaced teeth, commencing within 30 days of the injury and/or accident.

This benefit will be available on all DHMS plans, except for the Essential Smart and KeyCare plans. Clinical entry criteria, treatment guidelines and protocols apply.

Changes in Chronic Medicine of Specialised Medicine and Technology Benefit, chronic drug amounts and formularies:

From 1 January 2022, certain formulary changes and Chronic Drug Amount updates will be applied. These members will have until the end of 2021 to make changes to their treatment to avoid or reduce co-payments that may result from the changes.

Nomination of a primary care doctor to manage PMB chronic conditions

Members that are registered on the Chronic Illness Benefit will be covered in full for consultations with their nominated primary care doctor and healthcare services referred by their nominated primary care doctor for the management of their chronic illness(es).

Should a member registered on the Chronic Illness Benefit opt not to nominate a primary care doctor, or a member voluntarily chooses to make use of a GP other than their nominated GP, the Scheme will cover the consultation and referred healthcare services up to 80% of the Discovery Health Rate.

KeyCare members must nominate their primary GP from the KeyCare GP network and Smart members must nominate a GP from the Smart GP network.

No co-payment will apply in the event of an emergency or involuntary use of a non-DSP.

The process to nominate a GP will commence on 1 January 2022, but the related benefit changes and co-payments will only be implemented from 1 May 2022.

2022 Benefit limits, co-payment and deductibles increase

- 4.5% increase will be applied
- Not applicable to: Oncology Threshold, Specialised Medicines and Technology Benefit, International Travel Benefits Overseas Treatment Benefit, Optometry Benefits, Prescribed Medication Benefit, Dentistry Benefit, Allied and Therapeutic Benefit, External Medical Items Benefit – Including Hearing Aids and KeyCare Mobility Benefit and Surgical Items



Digital links

[Plan Comparison 2022](#)

[Comprehensive Plans 2022](#)

[Saver Plans 2022](#)

[Core Plans 2022](#)

[Hospital Network List 2022](#)

[Major Joints Network List 2022](#)

[Health Discoverer](#)

[Executive Plan 2022](#)

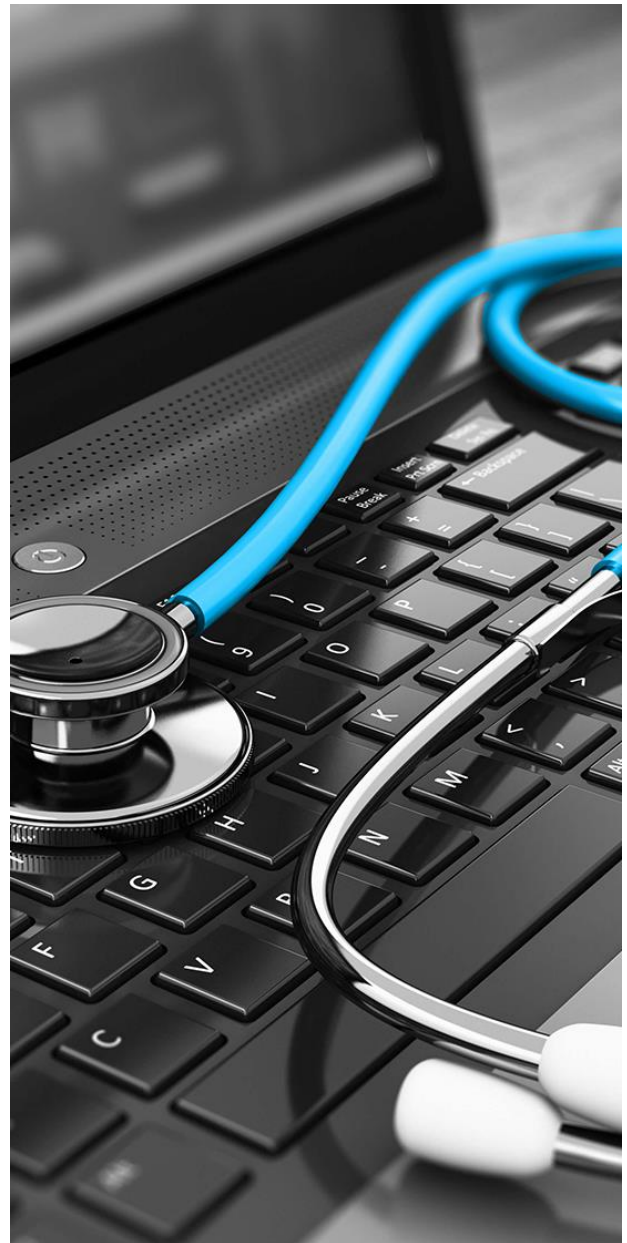
[Priority Plans 2022](#)

[Smart Plans 2022](#)

[KeyCare Plans 2022](#)

[Day Surgery Network List 2022](#)

[KeyCare Start Regional GP Network List 2022](#)





Vitality 2022

Vitality has three behaviour based change programs that encourage healthy living. This then gives their members great incentives and rewards.

New benefit offerings

Pay as you Gym

Vitality members currently have access to an extensive gym benefit, with up to 75% off at Virgin Active or Planet Fitness gyms.

In 2022, Vitality is introducing Pay as you Gym, an alternative gym benefit that allows members to train whenever and wherever they want, without the commitment of a long-term contract.

- Flexible gym access - Access any gym in the network on a pay-per-visit.
- National gym network - Access to more than 150 facilities nationwide across the Virgin Active and Planet Fitness gym networks.
- Seamless payment - Scan the QR code at the entrance, with the fee deducted from the selected Discovery Pay account.
- Preferential rates - Pay discounted rates per visit, depending on the monthly retail rate of the club.

Vitality becomes mobile-first

In 2022, Vitality is introducing an enhanced mobile interface to support healthy living and make wellness more accessible through a series of service-free enhancements.

Vitality HealthBaby

In 2022, members can get rewards on baby essentials, including large once-off items from South Africa's leading baby stores.

Vitality families get up to 50% back on HealthyBaby items at Baby City, Babies R Us and Toys R Us stores. In addition to the rewards on daily items like nappies, barrier cream and wet wipes in the HealthyCare catalogue. Plus, get up to 50% back on premium items like prams, cots, booster seats and more. All these items can be found in the new Vitality HealthyBaby catalogue.

Quit genius | smoking cessation programme

Vitality is supporting members who want to quit smoking with up to 80% discounted access to Quit Genius.

Vitality members can continue to access their choice of smoking cessation programmes at discounted rates from Allen Carr's Easy Way to Stop Smoking, Go Smoke-Free and Quit Genius.

Enhancements to current benefit offerings

Vitality Active 3.0

In 2022, Vitality Active members will have access to the following enhanced benefit:

- HealthyFood – Up to 20% cash back each month on HealthyFood items at PicknPay and Woolworths. This benefit will be live in December 2021.
- NEW - Pay as you Gym
- Fitness device subscription benefit - fully fund a fitness device on a flexible, month-to-month subscription basis.

Vitality Travel

With the Vitality Travel platform, powered by Discovery Bank, in 2022 members can enjoy bigger savings across more airlines and accommodation partners. Vitality will have an end-to-end travel experience when booking on the Vitality Travel platform.

- Local and international flights – Up to 75% off six one-way local flights and 2 international flight bookings.



- Accommodation – Up to 25% off accommodation at over 2 000 hotels, B&Bs, resorts, and lodges across South Africa.
- Car hire - Up to 25% off car hire.



- Holiday packages – Up to 15% off a range of dream holiday packages.



Making Vitality Active rewards more social

Vitality members will be able to share their progress and achievements on social media, create teams, motivate each other to reach team goals, and keep getting rewarded for being active.

- Members will be able to share their progress and achievements on social media such as Instagram, Facebook and Twitter
- Member will be able to create teams to motivate each other and reach team goals



[Vitality 2021 Discoverer](#)



Bank 2022

Discovery Bank app has additional features, which include AI-driven push notifications, which alert clients of any transactions or activity on their accounts. This includes intelligent notifications from the Vitality Money Financial Analyser on how they're tracking against their budgets.

New benefit offerings

Share Trading with EasyEquities

Clients can link their existing EasyEquities account to Discovery Bank. They can:

- See a full view of all EasyEquities shares locally and internationally
- Buy, sell and store shares in the EasyEquities app, and immediately see these changes and transactions within the Discovery Bank app. Best of all, clients will automatically earn Vitality Money points for their investments through EasyEquities once they have linked their account in the Discovery Bank app.

[More on share trading](#)

Discovery Pay

Integrated payments platform that allows members to instantly settle medical bills without the hassle of queues or paperwork, and avoid the need to exchange banking details and pay other Discovery clients in your contact list using just their cellphone number. [More on the Discovery Pay Account](#)

Vitality Travel

In 2022, members will be able to use the Discovery Bank as a single travel platform. [More on the Vitality Travel platform](#)

Enhancements to current benefit offerings

Credit

A structured credit facility of up to R5 million with the backing of their existing Discovery Invest investments. [More on credit](#)

Investment and forex

Discovery Bank Multicurrency FX Account allows clients to easily transfer, save and transact in US dollars, Pounds and Euros. [More on Multicurrency FX Account](#)

Other app features

- Smart vault – Members can upload and store images of your receipts and link them to specific transactions. [More on Smart Vault](#)
- Smart Search - With Smart Search, members can find and filter your transactions. [More on Smart Search](#)
- Relationship banker
- Live assist - real-time help from a Discovery Banker on your banking app. [More on Live Assist](#)
- Upgrade capabilities
- Vitality Money - [More on Vitality Money](#)
- Vitality Money Financial Analyser - [More on Vitality Money Financial Analyser](#)

Gap 2022

No 2022 product enhancements were announced, please refer to the brochure for updated premiums.



[Discovery Gap Cover Brochure 2022](#)



[Discovery Bank 2021 Launch](#)



Employer Section Healthy Company

The changing working environment caused by the COVID-19 pandemic directly impacted the number of onsite wellness screenings by Healthy Company employers. Healthy Company saw a 91% reduction in screenings.

An increasing need to manage the health and wellness of employees have been identified, with a significant increase in the number of employees reporting that they are anxious or stressed through the Healthy Company mood capture tool. Financial stress has been ranked as the top employee concern since the pandemic onset. **Enhancements for 2022 to address the changing work environment includes:**

- Updated app interface
- Enhanced financial wellbeing assessment capability – powered by Vitality Money
- Pricing update to reflect product flexibility
- Vitality active rewards for employees
- Employees on Healthy Company can fund a fitness device of their choice
- Employees get access to tailored financial wellbeing interventions based on their financial health



[Healthy Company Brochure 2022](#)

Vitality Health International

New: Discovery Footprint in Africa

Discovery will extend its footprint in Africa beyond South Africa through Vitality Health International, designing and managing shared-value health insurance across the globe to make employees healthier, enhancing and protecting their lives by providing a consistent health insurance experience for companies with Pan-African operations is another key focus of Discovery expanding its African footprint.

Pan-African Health Insurance

Vitality Health International will offer shared-value health insurance to employers in Africa, enabling comprehensive cover for healthcare to their employees.

Employers with operations on the African continent can offer their employees living and working in Africa access to comprehensive and quality healthcare through Vitality Health International.

Health Insurance will be available from 1 January 2022 in four countries:

Health International will be available from 1 November 2021 for cover effective from 1 January 2022. Cover will be initially available in four African countries:

- Nigeria
- Kenya
- Zambia
- Ghana

Travel for Treatment

- Travel for Treatment is offered by Vitality Health International in partnership with Medical Services Organisation International and is available from 20 October 2021.

- Comprehensive Concierge and support services
 - Return flights to country of treatment, including travel documents
 - Full range of accommodation options in country of treatment before, during and after treatment
 - Transport, including the option to arrange a medical escort or a dedicated air ambulance
- Providing quality and accessible healthcare for people living and working in Africa
 - Access to fixed-cost packages for maternity care, primary joint replacements and cataract surgery
 - Pre-trip assessment, and all in-hospital and post-operative expenses
 - Cover for complications during your treatment
 - Case management support and clinical handover

Four Cover options to choose from:

Yearly plan limits applicable for each person every year

- Core and Plus In-Country options: Access to cover only in the country in which the policy is issued
- Africa Roaming option: Access to cover in any African country and, for clients who are based in East Africa, access to cover in India
- Worldwide option: Cover worldwide (excluding the United States of America)

Healthcare Services covered under the four options includes:

- Major diseases
- In-patient benefits
- Chronic illness benefits
- Screening and prevention
- Maternity benefit
- Out-patient benefits
- Vitality

Vitality Health International

Discovery has gone a step further by adding Vitality Health International and they have partnered with the Medical Services Organization (MSO) to deliver Health Insurance in Africa and to manage and expand healthcare networks (ensuring easier access to providers)

Expanding Vitality programme in Africa (effective February 2022)

Seamless servicing capability for members

All members will have access to 24/7 telephonic and email support.

The following range of digital self-service and healthcare functionalities on both the Vitality Health International website and client app will be available:

- View health insurance benefits, cover, and authorisations
- Submit requests for key services such as Travel for Treatment
- Search for healthcare practitioners and book virtual consultations
- Conduct virtual consultations with in-network healthcare practitioners Access digital membership card
- Link to Vitality app



All relevant information is available at

www.vitalityhealthinternational.com
[Vitality Health International Brochure \(English\)](#)
[Vitality Health International Brochure \(French\)](#)