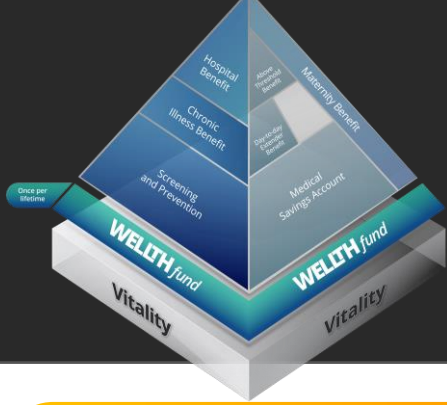


Discovery Health Medical Scheme Comprehensive Series for 2024



Contributions and benefit changes for the Comprehensive Series in 2024

Benefit updates for 2024

The Comprehensive plan range is being consolidated into two options in 2024 in order to simplify the Comprehensive series:

- 1 **Classic Comprehensive**
- 2 **Classic Smart Comprehensive**

- **Addition of the Mental Wellbeing Assessment benefit** – All members have access to the Mental Wellbeing Assessment on the Discovery Health app with a risk-funded benefit for a consultation with a GP or psychologist for members with a mental health risk.
- **Four risk funded virtual consultations with a GP** for urgent care per family per annum via the Discovery Health app
- **Coordination of care to promote quality of care and improved health outcomes:**
 - Members registered for a PMB chronic condition should visit their nominated GP for chronic consultations to avoid a 20% co-payment on the consultation
- **A fair usage limit will be introduced on the Above Threshold Benefit (ATB) on the Comprehensive plans.** The limit in 2024 will be:

Plan	Principal	Adult	Child
Classic Comprehensive	R35,000	R35,000	R8,500
Classic Smart Comprehensive	R30,000	R30,000	R7,500

97% of Comprehensive policies will be unaffected by this fair usage limit

Other benefit changes to Classic Comprehensive:

- **50% co-payment for a defined list of oncology drugs on the Oncology Innovation Benefit** - 99.5% of Comprehensive policies will be unaffected by this co-payment increase

Other benefit changes to Classic Smart Comprehensive:

- **Addition of a 15% Medical Savings Account (MSA)**
- **Unlimited Smart GP visits:** The Classic Smart Comprehensive plan will retain the Smart GP benefit with unlimited GP consultations at a GP in the Smart network, with a R65 co-payment.

Total contributions in 2024

	Principal	Adult	Child
Classic Comprehensive	R8 381	R7 927	R1 671
Classic Smart Comprehensive	R7 163	R6 611	R1 671

Value of the Comprehensive series

Comprehensive series continues to offer comprehensive benefits at an affordable price point – **13.5% more affordable** than the next 7 largest open medical schemes

Comprehensive series benefit differentiators:

- Richer **in-hospital cover** with 200% in-hospital reimbursement rate
- Richer **oncology cover** with
 - A threshold benefit which covers 80% of oncology costs once the threshold limit is reached. The threshold is R500 000 on Classic Comprehensive and R375 000 on Classic Smart Comprehensive.
 - Cover for specialised medication and treatment including Brachytherapy, biologics and new-to-market medication through the Oncology Innovation Benefit and Oncology Extender Benefit on the Classic Comprehensive plan.
- Richer **chronic cover** through a formulary and a CDA which does not have an overall limit for non-formulary medication
- Access to a Medical Savings Account and comprehensive **Above Threshold Benefit** for day-to-day expenses once the MSA has been depleted. The Above Threshold Benefit amounts to R78 500 for a family of three (one principal, one adult dependant and one child) on Classic Comprehensive and R67 500 on Classic Smart Comprehensive
- Greater flexibility on **specialist benefits** with no GP referral required
- Unlimited access to **GP consultations** within the Smart GP Network with a R65 co-payment on Classic Smart Comprehensive

Exceptional value from DHMS and the WELLTH Fund

For 2023 and 2024, all Discovery Health Medical Scheme members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10 000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit