

**Premium Update:****Premiums remain unchanged until 01 April 2023.**

The 2023 Contribution increase will be deferred by 3 months, until 01 April 2023. The increase will be in line with medical inflation, expected to range between 3% and 4% above CPI.

The exact increase will be announced in Feb 2023. Discovery Health will fund the difference in premium and costs (estimated at R1.9BN) for the first three months of 2023 from the surplus generated during covid.

**Benefits and Enhancements from 1 Jan 2023:**

- International Second Clinical Opinion Services **(ENHANCED)**:
  - Cover increased from 50% of cost to 75% of cost on all plans
  - Available from the Cleveland Clinic (USA) for life-threatening and life-changing conditions
  - Click [here](#) for more information
  
- Oncology Benefit 2023 **(ENHANCED)**:
  - Cancer treatment costs remained stable between 2010 and 2018
  - From 2019, however, the cost of treating oncology started to increase, primarily due to the increase in the utilisation of high-cost medicine and advances in radiology
  - To ensure cover, Discovery have increased the oncology benefit on all plans by 25%
  - The new thresholds are:

- R500,000 on Comprehensive and Executive plans,
  - R375,000 on the Classic Smart Comprehensive plan and
  - R250,000 on all other plans (excluding KeyCare plans)
- Disease Prevention Programme **(NEW)**:
    - Developed to help members that are at high risk of *diabetes* or *cardiovascular disease* to reduce their risk of developing the disease
    - Discovery will proactively identify members that are at risk, based on advanced predictive modelling
    - Provides 12 months support with comprehensive clinical care, coaching support and risk benefits to improve their health, including:
      - Clinical assessment and monitoring: 2 GP consultations
      - Lifestyle management: 2 nutritional assessments & 12 coaching sessions
      - Clinical management: prescribed medicine
- Limits, Co-Payments, Deductibles and Thresholds:
    - Annual Thresholds for the Executive, Comprehensive and Priority plans will be increased by 9.9%
    - Co-payments and deductibles will be increased by 6%
    - Benefit limits will be increased by 6% on 1 January 2023, with the exception of the following where there is no increase required for 2023 based on the expected utilisation of the benefits:
      - Specialised Medicine and Technology Benefit
      - International Travel Benefit
      - Overseas Treatment Benefit
      - Certain surgical items

- Chronic Benefits:
  - From 1 January 2023, certain formulary changes and Chronic Drug Amount updates will be applied
  - Discovery will communicate directly with impacted members, who will have until the end of 2022 to make changes to their treatment to avoid or reduce co-payments that may result from the changes

### **New Initiatives:**

- **Essential Dynamic Smart Plan (NEW OPTION):**
  - Same cover as the Essential Smart Plan but with the *Dynamic Smart Hospital Network*
  - The Dynamic Smart Hospital represents the most efficient Smart hospital with the highest quality of care given the member's healthcare needs at the specific point in time
  - Sophisticated care algorithms assess the member's immediate healthcare needs, matching the member to the most appropriate healthcare providers, taking into account:
    - geolocation,
    - personal health record, and the
    - quality and efficiency data for Smart Hospitals
  - Priced at R1450 per member (Main member and dependents pay the same rate)
  - *Our comments:*
    - *This plan is 100% dependent on working via the Discovery Health app on your smartphone*
    - *It is targeted at young, healthy first-time entrants on to medical aid*
    - *It is not suited for members that have existing relationships with preferred providers, as every interaction will be dictated by the scheme*
    - *Over 60% of new Discovery Health members choose options utilising hospital network plans to reduce costs*
    - *Watch the plan overview [here](#)*

- Introduction of the **WELLTH Fund**:
  - Background:
    - There has been a significant drop in preventive screenings during the pandemic:
      - Checks for Mammogram (-15%),
      - Pap Smear (-12%),
      - Prostate screening (-10%) and
      - Standard Health Check (-50%)
    - This is lower comparing 2022 to 2019
    - Additionally, the scheme generated surpluses due to underutilisation during Covid-19
  - Discovery Health will make this excess solvency available to fund a range of additional preventative screening and healthcare services for members through the introduction of the **WELLTH Fund**
  
- **WELLTH FUND details:**
  - Covers a comprehensive list of screening and prevention healthcare services to ensure that you are empowered to take specific action according to your individual health needs
  - This benefit is separate from and additional to the Screening and Prevention Benefit and will be available once per lifetime for all members and dependants who have completed their health checks
  - WELLTH Fund can be used for appropriate screening and prevention healthcare services up to your WELLTH Fund limit. Cover is subject to the Scheme's clinical entry criteria, treatment guidelines and protocols
  
  - How to get access:
    - The WELLTH Fund is available for two benefit years once all beneficiaries over the age of two complete their age-appropriate health check at a provider in the Wellness Network
    - Screening for kids:
      - growth assessment tests, including height, weight, head circumference and health and milestone tracking
    - Screening for adults:
      - Health check which is made up of certain tests such as blood glucose,

blood pressure, cholesterol, body mass index and HIV screening

- Available limits:
  - The benefit is available once per beneficiary per lifetime
  - Qualifying healthcare services are covered up to a maximum of the Discovery Health Rate (DHR), subject to the overall benefit limit
  - Your WELLTH Fund limit is dependant on the size and make up of your family on your policy:
    - R2,500 per adult dependant
    - R1,250 per child dependant two years and older
    - Up to a maximum of R10,000 per family
  - The WELLTH Fund is available to all registered beneficiaries on the membership
  - The WELLTH Fund will not cover screening and prevention healthcare services already covered in other defined benefits.

#### **Additional Discovery Cover Enhancements:**

- Discovery Trauma Cover:
  - Developed by Discovery Insure for non Discovery Health / Insure members
  - This is suited to those that have no other cover in place
  - Covers the cost of ambulance services (Netcare911) and medical treatment in a casualty unit and private hospital for the following accidental medical emergencies:
    - Burns
    - Head Injuries, chest injuries or severe fractures as a direct result of a fall
    - Loss or near-loss of an arm, hand, leg or foot
    - Near-drowning
    - Poisoning or a serious allergic reaction that may cause death
    - Severe injuries as a direct result of crime, sexual assault, a car accident, or an accident at work
  - Clients can choose to have R400,000 or R1,000,000 cover for each accidental emergency

- Premiums as follows:

Category / Benefit	R400k	R1m
Main policy holder	R160	R224
Adult dependant	R160	R224
Child dependant	R60	R99

- More detailed information can be downloaded from our website <https://www.healthgroup.org.za/2023>

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