

Discovery Health Medical Scheme KeyCare Series for 2024

Contributions and benefit changes for the KeyCare Series in 2024

Total contributions in 2024

	Main member	Adult	Child
KeyCare Plus 0 – 9 450	R1 652	R1 652	R601
KeyCare Plus 9 451 – 15 250	R2 271	R2 271	R640
KeyCare Plus 15 251 +	R3 354	R3 354	897
KeyCare Core 0 – 9 450	R1 286	R1 286	R336
KeyCare Core 9 451 – 15 250	R1 604	R1 604	R398
KeyCare Core 15 251 +	R2 454	R2 454	R557
KeyCare Start 0 – 10 100	R1 239	R1 239	R755
KeyCare Start 10 101 – 15 250	R2 085	R2 085	R817
KeyCare Start 15 251 +	R3 247	R3 247	R883
KeyCare Start Regional 0 – 10 100	R1 102	R1 102	R664
KeyCare Start Regional 10 101 – 15 250	R1 666	R1 666	R735
KeyCare Start Regional 15 251 +	R2 597	R2 597	R795

- **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.
- **One risk funded virtual consultation 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 on the Chronic Illness Benefit should visit their nominated GP for chronic consultations to avoid a 20% co-payment on the consultation
 - The allowance for the allocation of a secondary GP has been removed
 - KeyCare out-of-network GP benefit has been replaced with one nurse-led consultation at a network pharmacy clinic with a GP referral if needed
- **KeyCare Hospital Network has been optimised for 2024** – inefficient hospitals have been removed where there are alternative hospitals within a reasonable distance and new hospitals have been added to the network.
- **Introduction of the Home-based Hospital Network as a DSP** for specific low acuity conditions if the member meets the eligibility criteria
- **Elective tonsillectomies, myringotomies and adenoidectomies will be added to the KeyCare exclusion list.** PMB procedures will still be covered in full.

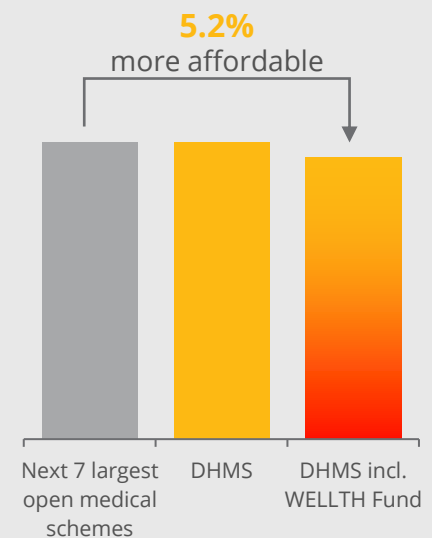
Value of the KeyCare series

The KeyCare series continues to offer competitive and highly valued benefits at a low price point – **5.2% more affordable** than the next 7 largest open medical schemes

KeyCare benefit differentiators:

- Unlimited **hospital cover** in KeyCare Network Hospitals
 - All mental health admissions covered in full at a network facility
 - No limit on neonatal intensive care, high care or intensive care
 - No limit on HIV-related admissions
- Comprehensive **day-to-day benefits** including:
 - Unlimited GP cover with pre-auth only required after the 15th GP visit
 - Specialist cover up to R5 000 per annum on KeyCare Plus
 - Comprehensive maternity benefits including: 8 pre-natal consultations, 2 ultrasound scans, necessary blood tests, 2 post-natal GP/Specialist consultations, a breastfeeding consultation, access to a dietician, 2 mental healthcare consultations, up to 5 antenatal/postnatal classes or consultations
 - Casualty cover with after-hours care at select KeyCare Start GPs and cover for one visit in any casualty unit at one of the KeyCare network hospitals for KeyCare Plus
 - Access to the Mental Wellbeing Assessment and risk funded benefits for the diagnosis and treatment of mental health conditions
 - 12-15 out-of-hospital mental health consultations for a list of disorders

Average principal member contribution in 2024



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