

Discovery Health Medical Scheme Saver Series for 2024

Contributions and benefit changes for the Saver Series in 2024

	Total contributions 2024			Annual Medical Savings Account		
	Principal	Adult	Child	Principal	Adult	Child
Classic Saver	R4 182	R3 299	R1 676	R10 020	R7 908	R4 020
Classic Delta Saver	R3 342	R2 640	R1 342	R8 016	R6 336	R3 216
Essential Saver	R3 351	R2 514	R1 342	R4 008	R3 012	R1 596
Essential Delta Saver	R2 673	R2 017	R1 072	R3 192	R2 412	R1 284
Coastal Saver	R3 423	R2 574	R1 382	R6 144	R4 632	R2 484

- **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
- **Introduction of the Home-based Hospital Network as a DSP on the Delta plans** for specific low acuity conditions if the member meets the eligibility criteria

Changes to the Medical Savings Account

After careful consideration of the current economic climate, DHMS aims to optimise affordability for its member by reducing the Medical Savings Account (MSA) contributions on the Saver series in 2024. As a proportion of total contributions, the MSA allocation will reduce from:

Classic Saver/ Classic Delta Saver
25% → 20%

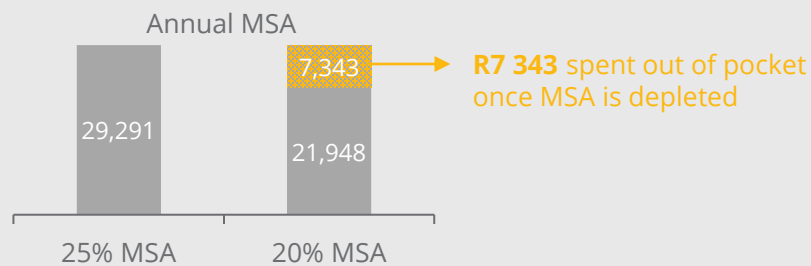
Coastal Saver
20% → 15%

Essential Saver/ Essential Delta Saver
15% → 10%

Case studies to illustrate the impact of the reduction in the MSA contribution to members:

The case study represents a family of three on the Classic Saver plan

1. Policy claiming the full annual MSA

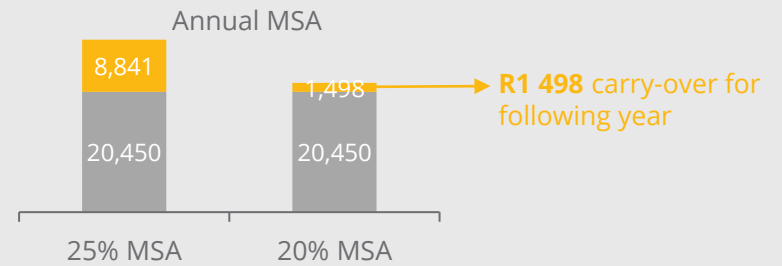


20% MSA (annual savings = R21 948 for a family of three)

- Policy continues to claim R29,291 in healthcare services but pays an additional R7 343 out of pocket due to the reduced MSA allocations
- Annual contributions are R7 343 lower than if the MSA contribution was 25% of total contributions (R612 lower contribution to MSA p.m.)

Member is in a net neutral position with R7 343 additional out-of-pocket expenses but also R7 343 lower contributions

2. Policy claiming less than annual MSA



20% MSA (annual savings = R21 948 for a family of three)

- Policy claims R20 450 of MSA and has a R1 498 carry-over (lower carry-over than they would have had with a 25% MSA)
- Annual contributions are R7 343 lower than if the MSA contribution was 25% of total contributions (R612 lower contribution to MSA p.m.)

Member is in a net positive position with no additional out-of-pocket expenses but R7 343 lower contributions

Value of the Saver series

The Saver series continues to offer competitive and highly valued benefits at a low price point – **17% more affordable** than the next 7 largest open medical schemes

Saver series benefit differentiators:

- Rich **in-hospital cover** with 200% in-hospital reimbursement rate for Classic Saver and Classic Delta Saver
- Comprehensive **oncology cover** with a threshold benefit which covers 80% of oncology costs once the threshold of R250 000 is reached
- Rich **chronic cover** through a formulary and a CDA which does not have an overall limit for non-formulary medication
- Greater flexibility on **specialist benefits** with no GP referral required
- Access to the **Mental Wellbeing Assessment** and risk-funded benefits for the diagnosis and treatment of mental health conditions
- Four **risk-funded virtual consultations for urgent care** per family per annum
- Access to the **Day-to-day Extender Benefit** which covers additional day-to-day benefits once a member's Medical Savings Account has been depleted.

Exceptional value from DHMS and the WELTH Fund

For 2023 and 2024, all Discovery Health Medical Scheme members have access to the WELTH 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