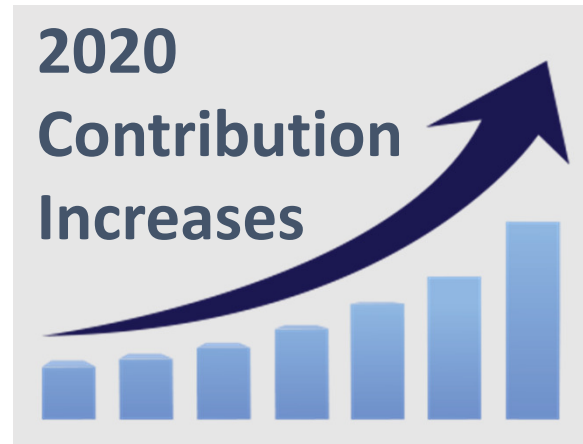
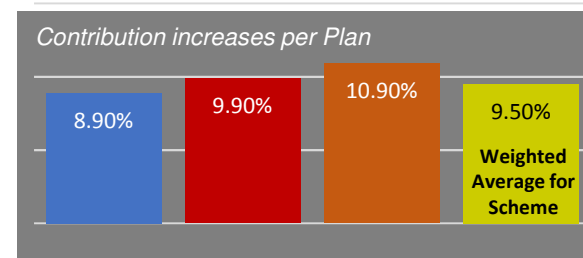
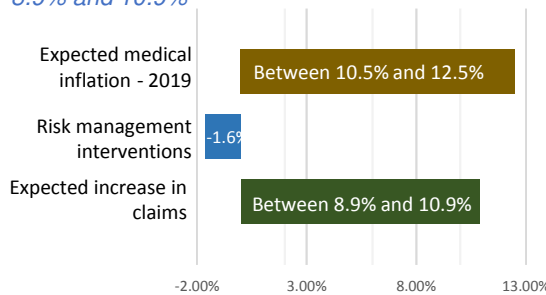


Discovery Health 2020 | Product Update Highlights

Key Highlights from Discovery Product Update 2020



Required contribution increases for 2020 are between 8.9% and 10.9%



- Priority
- Saver
- Smart
- Core
- KeyCare (excl lowest income band)
- Coastal Plans
- Executive
- Comprehensive
- KeyCare Plus (lowest income band)

Introducing

CLASSIC SMART COMPREHENSIVE PLAN

Efficient, comprehensive healthcare cover for families using the Smart Plan Network.

For 2020, **Classic Comprehensive Zero MSA** has been redesigned and renamed as the **Classic Smart Comprehensive Plan**

The benefits include:

- ✓ **Comprehensive hospital cover:** Members have full cover for hospital admissions in the Smart Hospital Network, with no overall limit. Admissions outside the Smart Hospital Network are subject to an upfront co-payment. Specialists who treat Smart Plan Members in hospital are covered in full if they are participate in a Payment Arrangement. Specialists who do not participate in a payment arrangement, are covered up to 200% of the Discovery Health Rate
- ✓ **Chronic Illness Benefit:** The Classic Smart Comprehensive Plan provides full cover for the 27 Chronic Disease List (CDL) conditions only. Members will be covered up to the monthly Chronic Drug amount for non-formulary medicine
- ✓ **Comprehensive Oncology Cover:** Oncology treatment that falls within the Prescribed Minimum Benefits are covered in full with no co-payment. For treatment not within the Prescribed Minimum Benefits, members will have cover up to a R300,000 Threshold over a 12-month cycle, after which a 20% co-payment will apply
- ✓ Members will be moved to Classic Smart Comprehensive from **Classic Comprehensive Zero MSA plan**
- ✓ **Screening and prevention benefit:** Members have access to comprehensive screening and prevention benefits, including an Annual health check, screening for specific chronic conditions and cancers and age specific screening for children under the age of 18
- ✓ **Comprehensive maternity cover:** Members on Classic Smart Comprehensive have cover for a rich set of health services for **maternity and early childhood**, paid from the Maternity Benefit (aligned to that available on the Comprehensive Series)

SMART Day to Day Cover

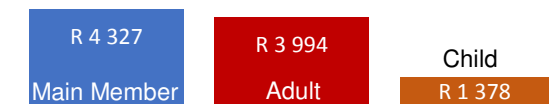
- ✓ **Unlimited GP Consultations:** Unlimited GP consultations at a GP in Smart Plan network. A R55 co-payment applies for each visit
- ✓ **Acute Medicine:** Cover is subject to an annual limit of R2,500 per person, or R4,000 per family per year
- ✓ **Over-the-counter Medicine:** R800 per family per year, network pharmacy (schedule 0-2)
- ✓ **Sports Injury Treatment:** Defined cover for specialist consultations, basic x-rays and treatment by allied health professionals
- ✓ **Dental Care & Eye Care:** One defined dental check-up each year and one eye test per year through network providers, subject to co-payments.
- ✓ **MRI and CT Scans:** Out-of-hospital MRI and CT scans, subject to the first R3,040 payable by the member and the balance paid up to 100% of the Discovery Health Rate
- ✓ **Smart Specialist Consultation:** The benefit covers 100% of the Discovery Health Rate, up to R5,000 per person per year, or R10,000 per family per year, and is subject to referral by a Smart GP

Unlimited Above Threshold Benefit

All Smart day-to-day benefits (excluding Over-the-counter medicine) accumulate to the Annual Threshold. Above Threshold Benefit covers the same benefits offered by a Comprehensive plan, including but not limited to:

- ✓ Unlimited GP consultations
- ✓ Unlimited specialist consultations
- ✓ Prescribed medicine (subject to annual limit)
- ✓ Allied healthcare service (subject to annual limit)
- ✓ Unlimited radiology and pathology
- ✓ Unlimited basic dentistry
- ✓ Dental Appliances (subject to annual limit)
- ✓ Optometry (subject to annual limit).

2020 Contributions



- ✓ Threshold for Main members and Adult dependants: R23 900
- ✓ Threshold for Child dependants: R800

Benefit Changes

Specialised Medicine and Technology Benefit (SMTB)

- ✓ Full cover options will be introduced for the treatment of Rheumatoid arthritis, Ulcerative colitis and Crohn's disease funded by the SMTB
- ✓ Will apply to treatment authorised on or after 1st January 2020
- ✓ This benefit is *not available* on Classic Comprehensive Smart

MRI, CT Scans and Scopes for the Executive Plan

- ✓ A co-payment of R3,040 will be introduced for all out-of-hospital MRI/CT Scans not related to a hospital admission, or scans related to conservative back and neck treatment
- ✓ A co-payment of R4,100 will be introduced for certain endoscopic procedures performed in-hospital
- ✓ The deductible will **not apply** to Prescribed Minimum Benefit admissions, children under the age of 12 nor to endoscopic procedures done in the doctor's rooms

Chronic Illness Benefit

- ✓ From 1st January 2020, certain formulary changes and Chronic Drug Amount updates will be applied
- ✓ We will communicate with impacted members directly

Updates to limits, co-payments, deductibles and thresholds

- ✓ Co-payments and deductibles will increase by **9.5%**
- ✓ Benefits limits will increase by **9.5%**, with the exception of the following where there is no increase for 2020:
 - Oncology threshold
 - SMTB limit
 - Cochlear and auditory brain implants
 - International Travel Benefit
 - Overseas Treatment Benefit
 - Hip, knee, shoulder and spinal prostheses limit
 - External medical items limit, and
 - KeyCare mobility benefit

Changes to CLASSIC SMART

- ✓ Will be subject to an **annual benefit limit** of R1,500 per member, and R2,500 per family for schedule 3 and above acute medication prescribed by a Smart Network GP
- ✓ The R10 co-payment per item will **no longer apply**

Day to day EXTENDER Benefit

- ✓ In 2020, the benefit will cover **unlimited pharmacy clinic consultations** in our wellness network, as well as **video call consultations** with a network GP
- ✓ When referred, members will have cover for consultations with a network GP, subject to current limits, where applicable

Funding of Scopes

- ✓ The Scheme will introduce a **higher deductible** per admission where **both** a gastroscopy and colonoscopy are performed together as part of an admission
- ✓ Will apply to all plans *except* KeyCare plans

KeyCare Plus Casualty Benefit

- ✓ The Scheme will introduce a limit of **one casualty visit** per person for elective casualty visits
- ✓ The limit will **not** apply to emergency visits nor where the visit results in an admission

Expansion of Delta Hospital Network

- ✓ In 2020, *Life Wilgers Hospital* in Pretoria has been **included** in the network

Accumulation of Claims

- ✓ In 2020, **non preferentially priced** medicine (generic and brand medicine) will accumulate at **50%** of the Discovery Health Rate
- ✓ **Preferentially priced medicine** (generic and brand) will continue to accumulate at **100%** of the Discovery Health Rate

Introducing PRIMARY CARE



for Household Employees

- ✓ In 2020, your clients will have the opportunity to buy **Primary Care Activate** for their household employees from **R249** a month
- ✓ It will provide *essential day-to-day* healthcare benefits like nurse and GP consultations, dentist and optometrist visits, as well as funeral cover, wellness screenings and HIV management.
- ✓ For an additional premium, clients can **include** the Trauma Benefit - this would include access to emergency private healthcare services for a defined range of traumatic events at any private hospital
- ✓ Primary Care Activate can also apply to dependants of employees
- ✓ Up to R5,000 funeral cover applies to all employees and qualifying dependants who are added on the policy
- ✓ Household employees and their dependants will be subject to a **three-month general waiting period** from the policy commencement date
- ✓ Cover will only be available for household employees who work in a private household, which includes cleaners, gardeners, and drivers, people who take care of children, the aged, the sick, the frail or the disabled, and domestic workers employed by an employment service
- ✓ Household employees need to be **legally employed**, a *South African resident* or have a *valid work permit*
- ✓ Household employees and their dependants **cannot belong** to a medical scheme and have the Primary Care product at the **same time**
- ✓ Employers and Employees will be able to find Primary Care network providers on the Discovery website



Discovery Coaches

- ✓ A large number of Discovery Health Medical Scheme Members experience life changing events every day: i.e. 24 new cancer diagnoses per day, 8 non-fatal heart attacks per day, 313 new chronic diagnoses per day
- ✓ **Discovery Coaches** are *skilled healthcare professionals* that *enhance* the healthcare and wellness experience of members, which will include:
 - *Comprehensive benefits* that fund their access to healthcare
 - Sophisticated *managed care programmes* that ensure compliance with the treatment protocols and clinical guidelines
 - *Digital tools* that support the member and their doctor with relevant clinical information

Benefits for Members

- ✓ Better-quality care through a *co-ordinated approach* across multiple providers within the healthcare system.
- ✓ *Better management* of their holistic health and wellbeing
- ✓ Improved *understanding* of their healthcare medical scheme benefits
- ✓ Support and guidance through human interaction in their time of need

Vitality

Vitality Rates for 2020

- ✓ **Vitality Active:** R89 for Main Member and R79 for each additional adult member

- ✓ **Vitality:**
 - R280 for Main Member
 - R340 for Members + Spouse or Dependant
 - R395 for Member + 2 or more Dependants

Discovery Miles: one rewards currency to lead them all :

- ✓ Clients can earn Discovery Miles for getting healthy, driving well and spending responsibly

Enhanced Vitality Active Rewards

- ✓ Clients will instantly earn 100 Discovery Miles and a play on the gameboard for each goal they achieve each week, plus an extra play on the gameboard for achieving all three goals
- ✓ Clients can spend their Discovery Miles at Netflix, BoxOffice, Typo, Exclusive Books, Cotton On, takealot.com, Makro and more

Vitality Active Rewards for Kids and Teens

- ✓ Introducing Vitality Active Rewards for the **whole family**, helping parents encourage healthy habits in children from the start
- ✓ Parents can activate profiles for kids aged two to 13, while teens aged 14 to 17 have access to Vitality Active Rewards
- ✓ Kids and teens can earn Discovery Miles to spend on age-appropriate rewards at exciting new partners such as Cotton On Kids, Steam, Nandinos and leading brands from takealot.com

Vitality Active makes healthy living more accessible

- ✓ Vitality Move has been **discontinued**
- ✓ Vitality Active has been significantly enhanced and is available to **all members** of medical schemes administered by Discovery Health, Primary Care Members and Discovery Life Clients
- ✓ Benefits: 50% of monthly gym fees, half-price 2D and 3D movies at Ster-Kinekor, Vitality Active rewards, up to 25% cash backs at Clicks or Dis-Chem and up to R30,000 funeral cover
- ✓ Vitality Active product priced at **R45** per month until 31st December 2019
- ✓ Members 30 years and older pay **R65** per month until 31st December 2019

2020 Discovery Integrator

- ✓ Clients can earn up to 5,000 Discovery Miles for completing personalised health checks and activating healthy banking with Discovery Bank

Vitality Status

- ✓ Vitality points thresholds have been adjusted
- ✓ Thresholds for additional adult dependants will be lowered to 50% of the single member threshold
- ✓ Clients can now reach Diamond Vitality status in a single year
- ✓ The Vitality points threshold to get to Diamond Vitality status will be 50,000 Vitality points

Vitality Health Tracker

- ✓ Vitality Health Tracker will **replace** Vitality Move in Q1 2020 and will be **free** to all Discovery members
- ✓ Benefits consist of Active rewards and the HealthyCare benefit at Clicks or Dis-Chem