



Product Information



At Discovery Health Medical Scheme, we are reimagining healthcare so that you can experience quality care with advanced technology that supports you through every life stage of your healthcare journey. We want you to live healthy in every moment.

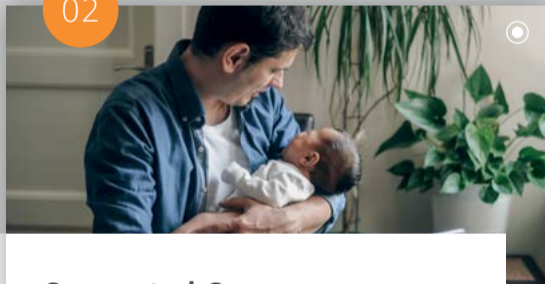
01



2021 Discovery Health Medical Scheme contribution increase strategy

Balancing long-term sustainability and short-term affordability

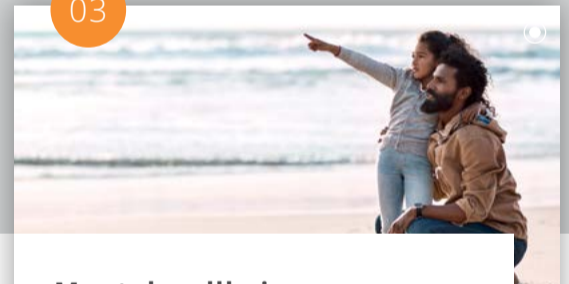
02



Connected Care

Enabling digital healthcare services to connect members to healthcare

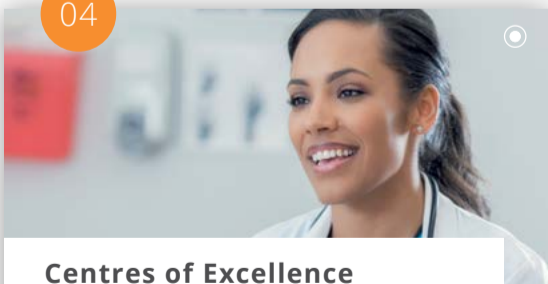
03



Mental wellbeing

Providing members with enhanced benefits and support to manage their mental wellbeing

04



Centres of Excellence

Introducing healthcare networks with enhanced cover to drive positive healthcare outcomes



2021 Discovery Health Medical Scheme **CONTRIBUTION INCREASE**

The COVID-19 pandemic has highlighted the importance of access to quality healthcare, and we would like to make the start of 2021 a little easier for you.

The contributions on all Discovery Health Medical Scheme plans will not increase on 1 January 2021, but will remain at the 2020 rate for the first six months of 2021.

We will announce this monthly contribution increase during May 2021 for effective 1 July 2021, and it will not be higher than 5.9%. A delayed contribution increase supports all our members through the first half of 2021, following a challenging 2020.



Connecting members TO HEALTHCARE

Introducing Discovery Connected Care

For 2021, Discovery Health has consolidated and enhanced the digital healthcare experience in Connected Care. You can access Connected Care through the Discovery app or www.discovery.co.za. In addition, Discovery Health has integrated Connected Care with a range of industry-leading healthcare devices for remote diagnostics and monitoring. Discovery Health Medical Scheme members gain enhanced benefits for home-based healthcare services enabled by Connected Care, including the funding of integrated healthcare devices for remote diagnostics and monitoring.

Connected Care enables a range of appropriate home-based healthcare services for all levels of care, funded by Discovery Health Medical Scheme.



CONNECTED CARE FOR MEMBERS AT HOME

Revamps the virtual consultation experience by bringing it closer to a face-to-face doctor visit. It achieves this by linking the latest in diagnostic point-of-care technology, e-scripting and medicine delivery, all accessible from the comfort of the member's home.



CONNECTED CARE FOR MEMBERS WITH CHRONIC CONDITIONS

Provides members with end-to-end digital chronic management through access to personalised coaching, consultations and remote-monitoring devices to better manage and track their chronic condition at home.



CONNECTED CARE FOR ACUTE CARE AT HOME

Provides qualifying members with clinically appropriate and patient-centric hospital-level care in their homes as a substitute for acute hospital care.



Connected Care FOR MEMBERS AT HOME

Transforming healthcare delivery with on-demand diagnostic virtual consultations, e-scripting and medicine delivery anytime, anywhere.

Connected Care is the ultimate manifestation of an effective digital health ecosystem and provides members with a variety of tools.

Discovery Health Medical Scheme will cover virtual consultations, including Tyto enabled virtual consultations, with a doctor in the Connected Care GP network from the member's available day-to-day benefits or condition-specific benefits, where applicable. In addition, Discovery Health Medical Scheme members who meet the clinical and benefit criteria will also have access to benefits for the TytoHome kit, where applicable.

Advanced diagnostic care powered by TytoCare

Connected Care at home is a fully digital and seamless experience, where members are able to book a remotely-guided consultation with a doctor, receive an accurate diagnosis and medicine script, then order and track delivery of medicine, all from the comfort of their own home.

For the first time in South Africa, Discovery Health is giving access to a remotely-guided doctor visit, by connecting the internationally acclaimed TytoHome device to the member's virtual consultation.

Using the best and latest in medical technology, the device sends the doctor a live feed of clinical-grade images and sounds during a virtual consultation, so that the GP can accurately diagnose and prescribe treatment for common conditions, no matter where you are.



Scan this QR code to learn more and to purchase a TytoHome kit



24/7 AVAILABILITY WITH THE CONNECTED CARE GP NETWORK

Members get trusted medical advice and an accurate clinical diagnosis from a nationwide network of experienced healthcare providers who are trained in and equipped to facilitate Tyto-enabled virtual consultations.

Members will be able to locate a doctor in the Connected Care GP Network through the Connected Care app.



RECEIVE AN ACCURATE DIAGNOSIS, AN ELECTRONIC SCRIPT AND GET YOUR MEDICINE DELIVERED

Enabled by Discovery Connected Care and our on-demand delivery partner Zulzi, members are able to get their medicine e-scripted, ordered and delivered to their homes. Members are also able to track their medicine delivery from pharmacy to door in real time.



AUTOMATIC UPDATES TO ELECTRONIC HEALTH RECORD

Members are able to view their key health measures and full medical history, which is updated in real time with outcomes from the consultation. Members receive a post-consultation information dashboard including their updated electronic health record, e-script, treatment plan, sick note and relevant referral appointments.

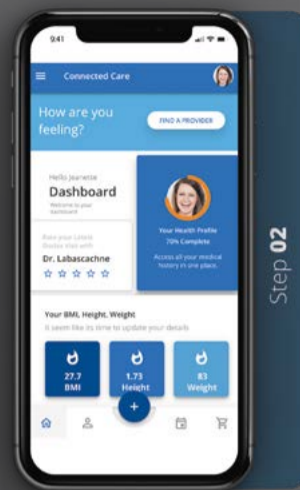


The Connected Care platform enables an end-to-end digital healthcare journey



Access your personalised healthcare dashboard

- Find a healthcare professional and book a virtual consultation
- Connect with your doctor through a guided diagnostic consult using the TytoHome device
- View your electronic script and order your medicine
- View your post-consultation information dashboard



Step 02

Log in to the Discovery app and access your personalised healthcare dashboard

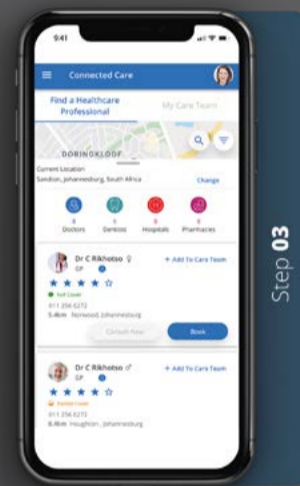
View your personalised healthcare dashboard to find a provider, rate a doctor or view your electronic health record



Step 04

Connect with your doctor through a guided diagnostic journey using the TytoHome device

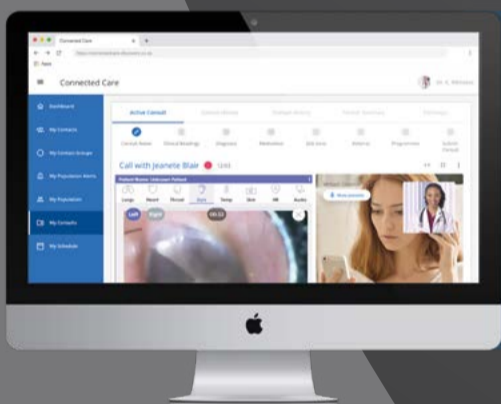
- Connect with your doctor for a guided full medical examination using the device adapters
- During the consultation, the doctor will examine your heart, lungs, throat, ears, skin, abdomen, heart rate, and body temperature, and provide an accurate diagnosis



Step 03

Find an available doctor and book a consultation

- Connect with a network of TytoCare-enabled doctors available 24/7
- Choose to connect with your doctor immediately, or book a virtual consultation at a later time



Step 05

The doctor views health metrics in real time

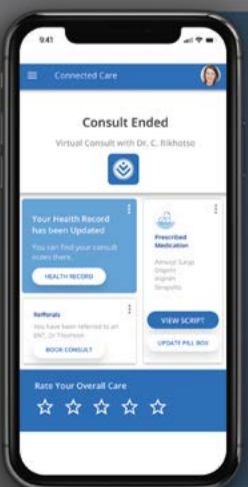
The device instantly sends a live feed of clinical-grade images and sounds to the doctor, who can provide an accurate diagnosis



Step 06

View your e-script and order your medicine

- The doctor can prescribe the appropriate treatment plan and generate an electronic script during the virtual consultation
- Choose to get your medicine delivered through the Connected Care medicine delivery partner, Zulzi

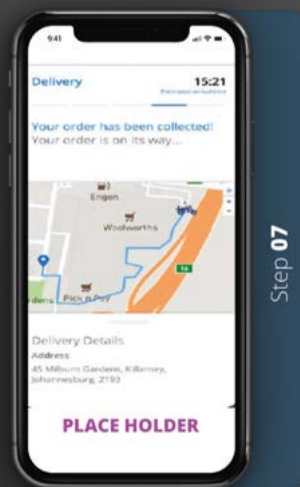


Step 08

View your post consultation information dashboard

View your post-consult information dashboard including where you can:

- View your updated Electronic Health Record
- View your consultation summary
- View your prescription history
- View your treatment plan
- Access your sick notes
- Rate your overall healthcare experience



Step 07

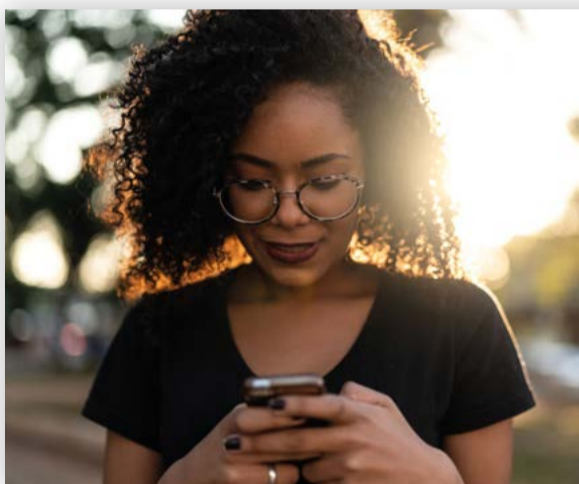
Track your delivery

- Select a location for delivery and track your delivery in real time
- Access your order history for easy reordering

Connected Care FOR MEMBERS WITH CHRONIC CONDITIONS

Making members with chronic conditions healthier through end-to-end digital chronic condition management

Discovery Health Medical Scheme offers members a number of condition-specific care programmes. The care programmes are managed through the Premier Plus GP network, and provide members and their Premier Plus GP with benefits, care pathways and digital tools to manage the member's health. These care programmes are designed to achieve well-coordinated care for members, and to provide the information and motivation they need to manage their condition. In 2021, the Diabetes Care, Cardiac Care and Mental Health programmes will be enhanced through the Connected Care platform. Through Connected Care, members will have access to digital condition-specific clinical content, integration with remote health monitoring devices appropriate for their condition, and personalised health coaching.



ACCESS TO DIGITAL CONDITION-SPECIFIC EDUCATIONAL CONTENT

An educational intervention can improve members' ability to self-manage their chronic condition. Discovery Health Medical Scheme members get access to a range of interactive and intuitive health and wellness content related to their condition on the Connected Care app.



ACCESS TO REMOTE-MONITORING DEVICES TO MONITOR YOUR CONDITION FROM HOME

For members with chronic conditions, frequent monitoring of health metrics and medicine adherence is critical in improving health outcomes. In 2021, qualifying members on the Diabetes Care and Cardio Care programme get access to 100% funding, up to an annual limit, for remote-monitoring devices and supporting apps to self-monitor their condition from home.

The devices are directly linked to the clinical dashboard of the member's healthcare provider. Changes in health-metric readings or signs of non-medicine adherence are automatically highlighted to the treating doctor.



ACCESS TO PERSONALISED COACHING CONSULTATIONS

Dealing with a life-changing health event or the ongoing management of a chronic condition can be a significant burden. Apart from understanding the impact on their health and the treatment required for their condition, it is critical for a member to consider associated lifestyle changes to improve their health.

Qualifying members will get access to consultations with a wellness specialist to support them with lifestyle changes, help them navigate educational content and advise them on Scheme benefits. Members who require additional clinical support will have access to consultations with a healthcare professional or a diabetes nurse educator.





Connected Care FOR ACUTE CARE AT HOME

Discovery Health Medical Scheme benefits for qualifying members using Connected Care for acute care at home

HOME-BASED CARE FOR MEMBERS WHO ARE AT RISK OF READMISSION AFTER HOSPITALISATION

The enhanced managed care programme aims to reduce readmissions after a member is discharged from hospital. The programme will be available on all plans, with a defined basket of care for qualifying members for clinically appropriate conditions such as congestive heart failure. The basket of care includes:

- Initial clinical assessment before the member is discharged
- Cover for a bedside medicine reconciliation before the member is discharged
- Cover for a follow-up consultation with a GP or specialist after discharge
- Supportive care at home that includes one face-to-face consultation at home and up to three virtual consultations with a Discovery Home Care nurse
- Access to condition-specific remote-monitoring devices

HOME-BASED ACUTE CARE FOR MEMBERS INSTEAD OF BEING ADMITTED TO HOSPITAL

Members are enabled to receive acute inpatient treatment at home. The programme will be available on all plans, with a defined basket of care for clinically appropriate conditions such as wound care and intravenous infusions. The basket of care includes:

- Initial clinical assessment
- Supportive care at home that includes physical nurse visits for clinically appropriate conditions for the duration of treatment, virtual consults with a doctor, and 24-hour virtual monitoring by a nurse or GP panel
- Access to condition-specific remote-monitoring devices
- Access to any other clinically appropriate at-home treatment required, as prescribed by the treating doctor

HOME-BASED CARE FOR MEMBERS WHO ARE DISCHARGED EARLY FROM HOSPITAL

The Scheme is enhancing the Discovery Home Care offering, which enables members who have conditions that require therapeutic interventions covered by Discovery Home Care to be discharged from hospital earlier (if they are deemed medically stable by their treating provider), to continue their treatment at home.

Examples of these Home Care services include doctor-initiated clinically appropriate intravenous therapy, wound care and oxygen support for patients recovering from pneumonia, in the comfort of their homes. The programme will be available on all plans, with a defined basket of care for clinically appropriate conditions.

HOME-BASED END-OF-LIFE CARE

Currently, members with cancer have access to a comprehensive palliative care programme. The programme covers unlimited cover for approved care at home.

From 2021, the Scheme will be enhancing the Advanced Illness Benefit and end-of-life programme to include:

- Cover for the coordination of the patient's care
- Cover for counselling services for the patient and their immediate family members
- Supportive care for appropriate end-of-life clinical and psychologist services
- Cover for a GP consultation to facilitate the palliative care treatment plan

Enhanced support for mental wellbeing

Discovery Health Medical Scheme members have access to clinically appropriate care management and intervention programmes for all levels of mental health, supported by networks of healthcare professionals, hospitals and psychiatric facilities.

RELAPSE PREVENTION PROGRAMME

Members will have access to the Relapse Prevention Programme. The programme will provide clinical support and benefits if you are at risk of a recurrence of a major depressive episode.

ENHANCED OUT-PATIENT CARE

Members can access enhanced benefits to manage the transition from in-hospital to out-of-hospital care for major depression, including additional mental healthcare services for an extended period.



CENTRES OF EXCELLENCE

to provide members with quality healthcare and enhanced cover

In 2021, Discovery Health Medical Scheme is introducing two new initiatives to provide members with quality healthcare for colorectal cancer surgery and spinal care.



INTRODUCING CENTRES OF EXCELLENCE FOR COLORECTAL CANCER SURGERY

Discovery Health Medical Scheme is introducing a network of Centres of Excellence for colorectal cancer surgery in 2021.

The network provides members with a number of benefits:

- The network includes hospitals where surgeons routinely perform colorectal surgery, with improved clinical outcomes.
- Participating hospitals, surgeons, anaesthetists and physicians have been contracted to the network based on the clinical outcomes, to ensure quality of care for members.
- Guaranteed full cover for approved surgery in the network, which applies to all Discovery Health Medical Scheme plans.
- Doctors benefit from bidirectional information sharing through a Colorectal Cancer Record, which will create the first Colorectal Cancer Registry for South Africa.



SPINAL CARE PROGRAMME

The Spinal Care Programme is a coordinated out-of-hospital conservative treatment programme for back pain. Access to the benefit requires appropriate referral and enrolment and includes access to:

- A network of physiotherapists who have been trained in the management of back pain, supported by a panel of specialist surgeons
- Face-to-face and virtual consultations, where appropriate, with an appropriately registered allied healthcare professional



SPINAL SURGERY NETWORK

The Spinal Surgery Network provides members with full cover for approved spinal surgery admissions. The network consists of hospitals, surgeons, anaesthetists and allied healthcare professionals who are contracted to the network based on clinical outcomes.

Planned admissions outside of our network will be funded at up to 80% of the Discovery Health Rate (DHR) for the hospital account. Cover depends on the plan you choose.

Additional Discovery Health Medical Scheme benefit updates for 2021

INTRODUCING AN INFERTILITY AND ASSISTED REPRODUCTIVE THERAPY BENEFIT

To support families affected by infertility, Discovery Health Medical Scheme is introducing a benefit in 2021 to provide cover for assisted reproductive technologies (ART) such as in vitro fertilisation (IVF), intra-uterine insemination (IUI), frozen embryo transfer (FET), and intracytoplasmic sperm injection (ICSI) for members on the Executive and Comprehensive plans.

The benefit will include the following cover:

- Members have cover for up to two cycles of ART if they meet the Scheme's benefit and clinical entry criteria.
- Cover includes a defined basket of care for the full member journey, with cover for consultations, ultrasounds, oocyte retrieval, embryo transfers, admission costs (including lab fees), medicine, and embryo and sperm storage.
- Cover up to 75% of the Discovery Health Rate (DHR), with an overall limit of R110 000 per person per year. Members will be responsible for up to 25% of the costs and any excess above the Discovery Health Rate.
- The benefit will only be accessible at centres accredited by the Southern African Society of Reproductive Medicine and Gynaecological Endoscopy (SASREG) and will be subject to clinical pathways and protocols.
- Members on Executive and Comprehensive Plans who are females between the ages of 25 and 42 years will have access to the benefit.

DIABETES CARE PROGRAMME

Discovery Health Medical Scheme offers a comprehensive programme for the effective management of diabetes, which has been enhanced for 2021 through the introduction of Connected Care for chronic conditions. Members registered for the Diabetes Care Programme benefit from risk-funded benefits for consultations with a dietitian and biokineticist, and access to a nurse-led diabetes education programme.

The Scheme also created the Premier Plus GP network to support the Diabetes Care Programme. The network is currently the designated service provider (DSP) for members with diabetes on the Priority, Saver, Core, Smart and KeyCare plans.

From 2021, the following changes will be introduced to the Diabetes Care Programme:

- The Premier Plus GP network will become the DSP for members with diabetes on the Comprehensive plans. This is supported by the extensive cover offered by the Premier Plus GP network, and the clinical outcomes achieved by the Diabetes Care Programme.
- Members are enrolled in the Diabetes Care Programme by their chosen Premier Plus GP. The Premier Plus GP that the member chose to enrol them for Diabetes Care will then become the member's DSP for the ongoing management of diabetes as well as cardiovascular conditions. Alternatively, members may nominate a Premier Plus GP as their DSP. This ensures that the member's care is coordinated by a single doctor, which has been shown to improve clinical outcomes for members with multiple chronic conditions.

CO-PAYMENTS FOR ENDOSCOPIC PROCEDURES

In 2021, the following updates to the co-payment structure for scopes will apply:

- Discovery Health Medical Scheme will continue to apply no co-payment if scopes are performed in the doctor's rooms and/or endoscopic suites.
- A reduced co-payment of R3 650 applies on all plans (except for KeyCare) for scopes performed in day clinics.
- A co-payment of between R5 300 and R6 250, depending on the chosen plan, will be applied for scopes performed in acute hospitals.
- If an out-of-network deductible also applies for scopes performed outside of the Day Surgery Network, the higher of the benefit deductible or the out-of-network deductible applies. If both a colonoscopy and gastroscopy are performed in the same admission, a higher co-payment applies.

DAY SURGERY NETWORK

The COVID-19 pandemic has highlighted the relevance of day surgeries, with many members and doctors choosing day surgeries over hospitals where appropriate, to avoid the risk exposure to COVID-19.

The Scheme currently covers a defined and clinically appropriate list of elective day surgery procedures in the Day Surgery Network for Priority, Saver, Core, Smart and KeyCare plans.

In 2021, the Day Surgery Network will be expanded to the Comprehensive plans, given the focus on provider and patient safety as a result of COVID-19.

A deductible of R5 700 will apply where members choose to have any of the listed procedure performed outside of the Day Surgery network, except where approved as part of a prescribed minimum benefit (PMB) or as part of the clinical exceptions process. If an out-of-network deductible also applies, the higher of the out-of-network deductible or the procedure-specific deductible applies. In the case of an emergency, no deductible will be applied outside the network.

The Day Surgery Network will be expanded in 2021 to maintain appropriate cover through the addition of new hospitals. The Day Surgery Network list is available on our website, www.discovery.co.za.

LIMITS, CO-PAYMENTS, DEDUCTIBLES AND THRESHOLDS

Co-payments and deductibles will be increased by between 3.5% and 4.0% on 1 January 2021.

Benefit limits will be increased by 3.0% on 1 January 2021, with the exception of the following, where there is no increase for 2021:

- Oncology threshold
- Specialised Medicine and Technology Benefit
- International Travel Benefit
- Overseas Treatment Benefit
- KeyCare mobility benefit

Thresholds for the Above Threshold Benefit on the Executive, Comprehensive and Priority plans will be increased by 4.0% on 1 January 2021.

HOSPITAL NETWORKS

To ensure continued optimisation of the Delta, Smart and KeyCare hospital networks, new hospitals will be added in 2021 and some existing hospitals will be replaced with region-specific substitutions.

The Discovery Health Medical Scheme hospital network lists are available on our website, www.discovery.co.za.

CHRONIC ILLNESS BENEFIT

From 1 January 2021, certain formulary changes and Chronic Drug Amount updates will be applied. We have been communicating these changes with impacted members. These members will have until the end of 2020 to make changes to their treatment to avoid or reduce co-payments.

