

2018



PRODUCT

ENHANCEMENTS

Enhancing benefits, without compromising affordability

Discovery Health Medical Scheme members have access to a platform that offers a comprehensive suite of healthcare professional networks, patient-management programmes, proprietary digital healthcare technology and state-of-the-art service capabilities.

Discovery Health Medical Scheme leverages this platform to provide you with quality healthcare and peace of mind:

- The most comprehensive plan range available in the market, with 23 plans to match members' unique healthcare needs
- Contributions that are on average 16.2% below the market average
- Access to the most advanced digital health technology
- Access to care programmes and services to support you when you need them most
- Extensive networks of high quality doctors, hospitals and pharmacies to ensure you get the best healthcare at the most affordable cost
- Access to the world's leading science-based wellness programme, Vitality

The strength of this platform also allows members to benefit from a series of enhancements in 2018, without compromising affordability.



Comparisons of our contributions with those of open scheme competitors is based on an internal analysis of publicly available marketing material for 2017.

Visit www.discovery.co.za to find pharmacies and doctors in our network

Discovery Health Medical Scheme, Registration 1125 is regulated by the Council for Medical Schemes and administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider. This brochure is only a summary of the key benefits and features of the Discovery Health Medical Scheme plans, awaiting formal approval from the Council for Medical Schemes. For detailed information on all Discovery Health Medical Scheme plan options, please visit www.discovery.co.za for access to your plan brochure as well as a full copy of the 2018 Scheme Rules once approved. Vitality is a separate product sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07, an authorised financial services provider. HealthID is brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.

2018 Discovery Health Medical Scheme benefit updates



Discovery Health Medical Scheme benefit updates

Over-the-counter medicine benefit on the Smart Plan

In 2018, Smart Plan members will have cover for unscripted Schedule 0 – 2 medicine from a network pharmacy, subject to an annual limit:

- Classic Smart Plan: R600 per family per year
- Essential Smart Plan: R400 per family per year

Day-to-day Extender Benefit

In 2018, once a member has spent their annual MSA allocation, the Day-to-day Extender Benefit will cover casualty visits for children under the age of 10 at a network casualty unit, and GP consultations at HealthID GPs that meet the digital criteria in the Discovery GP network. Cover depends on the plan you choose. Cover for pathology, acute medicine and external medical items through the Day-to-day Extender Benefit will be discontinued.

Limits, co-payments, deductibles and updates

The Scheme reviews benefit limits on an annual basis to ensure appropriate and sustainable cover.

- For 2018, all benefit limits will be increased in line with your plan-specific contribution increase, with the exception of the oncology threshold, External Medical Items (EMI) and internal prosthesis limits
- All co-payments and deductibles will increase in line with your plan-specific contribution increase with the exception of 0% increases for co-payments on MRI and CT scans
- KeyCare preauthorisation required for casualty visits
- If you are registered on the HIVCare Programme and you are on a Priority, Saver, Smart, Core or KeyCare plan, you have to use a Premier Plus GP to manage your condition to avoid a 20% co-payment.

Executive Plan Enhancements

The Executive Plan currently offers members the most comprehensive benefits of all Discovery Health Medical Scheme plans, at a contribution that is 28% lower than that of comparable plans in the market. The extensive benefits of the Executive Plan provide members with absolute peace of mind that the healthcare needs of their families, regardless of their current state of health, are comprehensively catered for. In 2018, the Executive Plan will offer enhanced benefits for treatment overseas and restructured day-to-day and in-hospital benefits.

Executive Plan A Global Treatment Platform

The Global Treatment Platform offers members access to medical treatment outside South Africa.

- 01 International Second Opinion Services**
Members and their treating specialist can access a second opinion for life-threatening and life-changing conditions from world-leading clinical experts at the Cleveland Clinic, funded in full by the Executive Plan.
- 02 Overseas Treatment Benefit**
Executive Plan members can access advanced medical care outside South Africa. Members have R750 000 to cover the cost of medical treatment not available in South Africa. Members also have R300 000 to cover the cost of voluntary in-hospital medical treatment outside South Africa.
Both these benefits are subject to Scheme guidelines and managed care protocols, and a 20% co-payment.
- 03 International Travel Benefit**
In 2018, Executive Plan members will have US\$ 1 million per member to cover the cost of medical emergencies while traveling outside SA.



Restructuring cover for day-to-day and in-hospital healthcare expenses

In 2018, the Executive Plan will offer members cover for day-to-day healthcare expenses through the following benefit structure:

- A Medical Savings Account, equal to 25% of annual contributions
- Once the MSA has been exhausted, members can self-fund through the Self-payment Gap. The Day-to-day Extender Benefit will cover a defined list of healthcare services during this Self-payment Gap
- An unlimited Above Threshold Benefit

Currently, other than PMBs, day-to-day benefits cover the cost of in-hospital treatment by healthcare professionals. In 2018, these costs will be covered by the Hospital Benefit, and the Medical Savings Account will be exclusively for out-of-hospital medical expenses.

2018 changes

| In-hospital treatment by specialists | In-hospital treatment by other healthcare professionals | In-hospital dental treatment | Out-of-hospital dental treatment |
|--|--|---|---|
| Paid from the Hospital Benefit, up to 300% of the Discovery Health Rate. | Paid from the Hospital Benefit, up to 200% of the Discovery Health Rate. | No overall annual limit. Paid from the Hospital Benefit, with an upfront deductible. A limit of R26 200 per person per year for dental appliances (including related accounts for orthognatic surgery) paid from day-to-day benefits. | Paid from day-to-day benefits. A limit of R26 200 per person per year for dental appliances (including orthodontics). |

Introducing DrConnect



Every year over a billion people turn to the internet to get information about their health and wellness. It is estimated that 1 in 20 of these searches are about health-related concerns but unfortunately, these searches yield the correct answer less than 34% of the time.

Discovery Health (Pty) Ltd, as administrator of your Discovery Health Medical Scheme membership, has partnered with Health Tap Inc. to provide DrConnect. The DrConnect functionality provides you with seamless access to high quality medical information from a worldwide network of doctors and facilitates personalised interactions between you and your doctor.

105 000 > 174 > 5 billion
doctors available worldwide to answer medical questions > countries > doctor-created medical answers

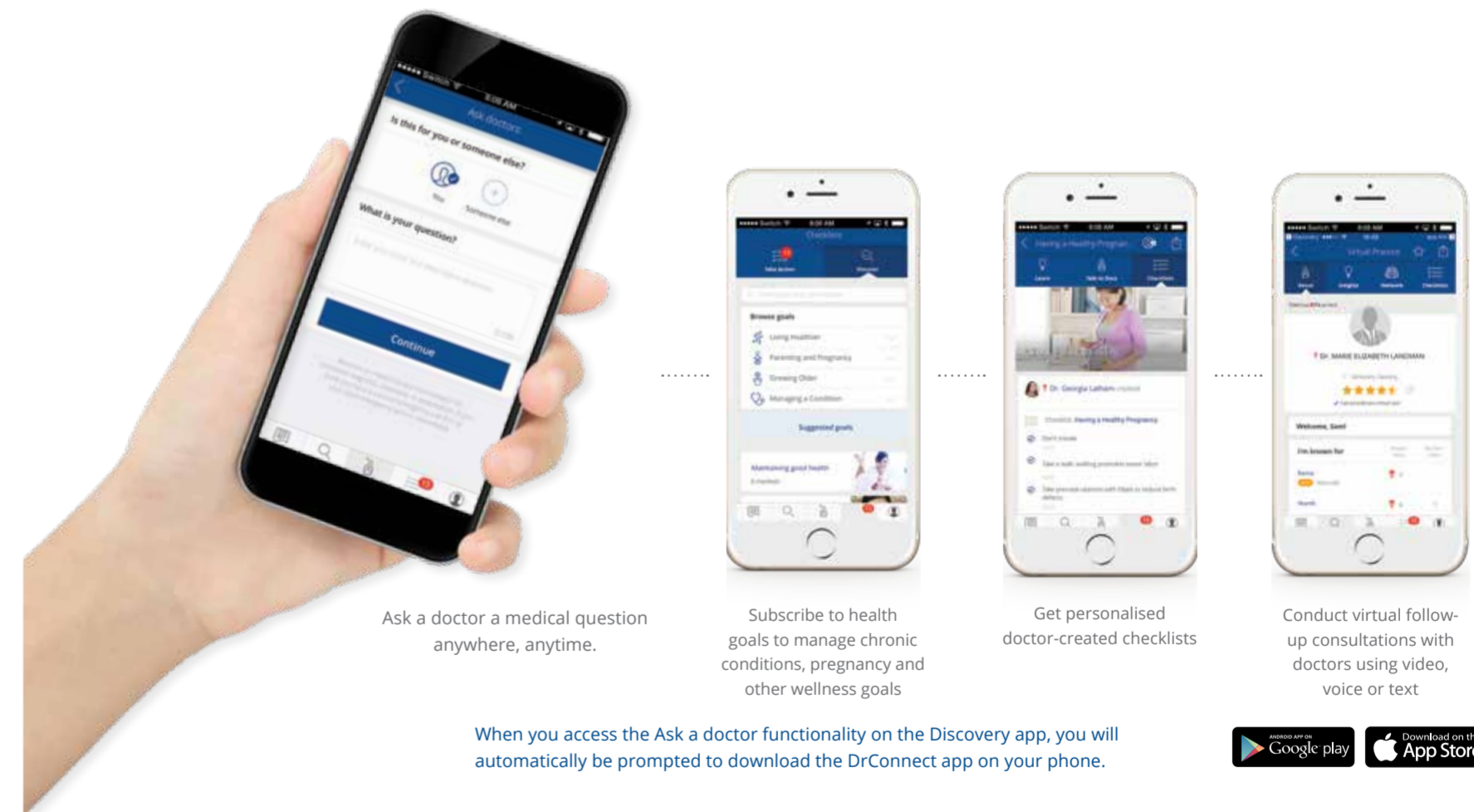
Connect with your doctors

When it's simply not possible to see your doctor, there is trusted advice at your fingertips.

- Access trusted doctor advice on your device from over 100 000 doctors worldwide, including doctors in SA
- View your health goals and checklists
- Get doctor-created checklists to help you manage your chronic condition and pregnancy
- Connect with your doctor for follow-up consultations using video, voice or text consultation

**DrConnect. Doctor Advice.
On your device.**

Access the DrConnect functionality through the Discovery app and www.discovery.co.za



Ask a doctor a medical question anywhere, anytime.

Subscribe to health goals to manage chronic conditions, pregnancy and other wellness goals

Get personalised doctor-created checklists

Conduct virtual follow-up consultations with doctors using video, voice or text

When you access the Ask a doctor functionality on the Discovery app, you will automatically be prompted to download the DrConnect app on your phone.



- When you have asked a question, the library of curated content will provide answers to commonly asked questions that have been answered by doctors
- If the answer is not immediately available, the question will be answered by available doctors
- Other doctors will be able to agree with the answers given or will provide additional information
- The highest rated answers to questions will be shown first, so you always have access to high quality peer-reviewed medical advice anywhere, anytime.
- If your doctor is available for follow-up virtual consultations, these can be booked and conducted using the app
- Virtual follow-up consultations can only be conducted with a doctor that you have visited in the past 12 months
- These consultations will be paid from your available day-to-day benefits
- You need to download the Discovery DrConnect app once and then the DrConnect functionality will be available, and accessed directly from the Discovery app.

You get comprehensive maternity and post-birth benefits

During your pregnancy



Antenatal consultations

You are covered for up to 12 visits at your gynaecologist, GP or midwife, based on the plan you choose

Ultrasound scans and prenatal screening

You are covered for up to two ultrasound scans and one nuchal translucency or Non-Invasive Prenatal Test (NIPT) if you meet the clinical entry criteria

Blood tests

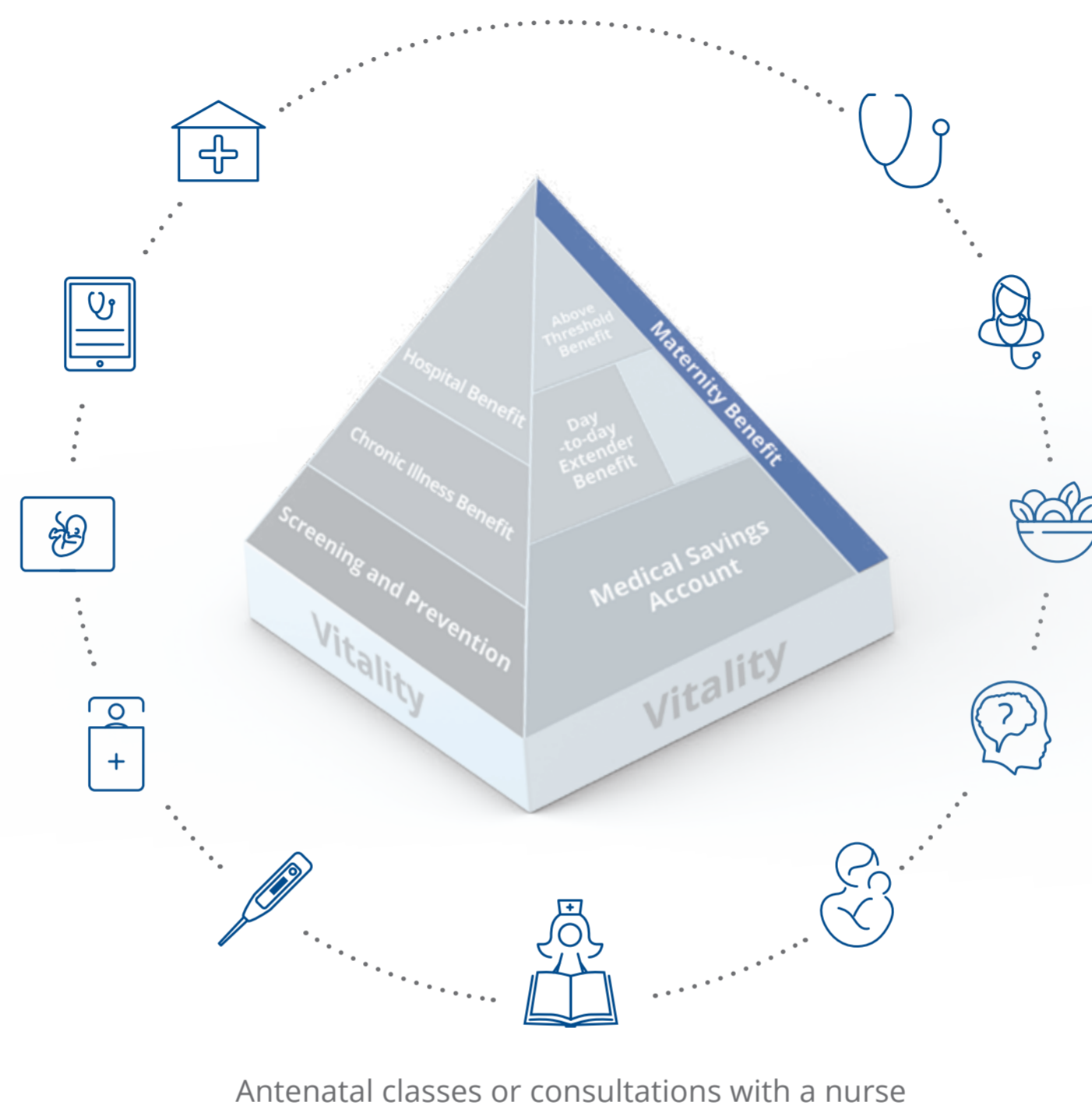
A defined basket of blood tests per pregnancy are included in the maternity benefit

Private ward

You have cover for up to R1 880 per day in a private ward for your delivery in hospital, on the Executive and Comprehensive plans

Essential registered devices

Executive and Comprehensive plans have cover for up to R5 000 for essential registered devices e.g. breast pumps and smart thermometers, with a co-payment of 25%



Antenatal classes or consultations with a nurse

You are covered for up to five pre- or postnatal classes or consultations, including online classes, with a registered nurse



For two years after birth

GP and specialist visits

Your baby is covered for up to two visits with a GP, paediatrician or an ENT. Cover depends on the plan you choose

Six week consultation

You are covered for one six week post-birth consultation with a midwife, GP or gynaecologist

Nutrition assessment

You are covered for one nutrition assessment with a dietitian

Mental health

You are covered for up to two mental health consultations with a counsellor or psychologist

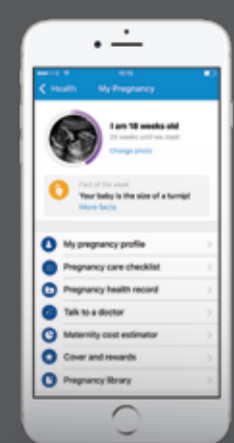
Lactation consultation

You are covered for one lactation consultation with a registered nurse or lactation specialist

Visit www.discovery.co.za for detailed benefit information.

These healthcare services for maternity and early childhood are covered from the Maternity Benefit at the Discovery Health Rate (the Discovery Health Rate is a rate set by us at which we pay for healthcare services from hospitals, pharmacies and healthcare professionals). This cover does not affect your day-to-day benefits and depends on the plan you choose. Benefits will be activated when your pregnancy profile is created in the Discovery app, on our website www.discovery.co.za, when you preauthorise your delivery or when you register your baby onto the Scheme. These benefits are available from 2018 per pregnancy per child up to two years after birth. Births before 2018 are subject to activation.

My Pregnancy and My Baby app features



My Pregnancy dashboard

Track pregnancy milestones and access an array of tools and features personalised for each pregnancy.

Pregnancy health record

View all pregnancy related health information, in one place.



Maternity cost estimator

Get an estimate for the typical costs associated with pregnancy, based on plan type, delivery type and choice of doctor and hospital.

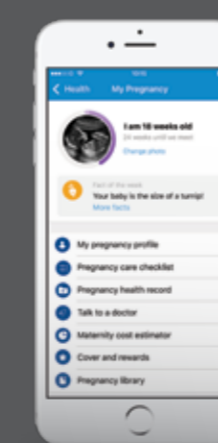


Pregnancy care checklist

View a personalised step-by-step guide of what to do each week of pregnancy

Connect with doctors

Get trusted medical advice, on your device from doctors at any time

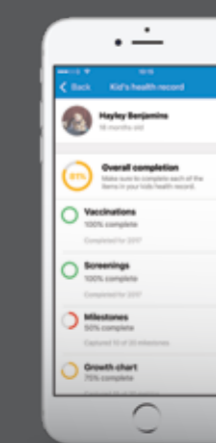


My Baby dashboard

Activate the My Baby programme on the Discovery app and create baby's profile

Education cost estimator

Get an estimate of the total cost of education from pre-school to university



Kids digital health record

View medical record, with a view of vaccinations, screenings, milestones and development.

Digital vaccination card

Keep track of all vaccinations by setting reminders and having access to the updated immunisation card.

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes.

The following channels are available for your complaints and we encourage you to follow the process.

Step 1 – To take your query further: If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

Step 2 – To contact the Principal Officer: If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by e-mailing principalofficer@discovery.co.za.

Step 3 – To lodge a dispute: If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the website.

Step 4 – To contact the Council for Medical Schemes: Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | complaints@medicalschemes.com | 0861 123 267 | www.medicalschemes.com