

STATUS D INFORMATION AND REQUIREMENTS

DISCOVERY HEALTH MEDICAL SCHEME
2024





Overview

The Medical Schemes Act (131 of 1998) lets employer groups switch between medical schemes on 1 January each year, without imposing any waiting periods. Discovery Health Medical Scheme refers to this concession as Status D.

When employer groups get the Status D concession, Discovery Health Medical Scheme will not apply any waiting periods; however, late-joiner penalties may still apply. To avoid incorrect late-joiner penalties, new members must give their full medical scheme membership history on their application forms. This is because the Scheme will not use membership information received as part of the supporting documents (referred to at the end of this document) to determine late-joiner penalties.

Before applying for the Status D concession, make sure your client does not qualify for regular group underwriting status. For more information, visit Discovery's website or read the Underwriting Policies and Protocols Guide. Qualifying criteria for Status D in 2024:

1. There must be two or more main lives in the employer group.
2. All new members must be employees or pensioners of the same employer group or company.
3. The employer group or company and all members joining must currently belong to a registered South African medical scheme.
4. There must not be a break in membership when members transfer from their current medical scheme to Discovery Health Medical Scheme.
5. All covered individuals must agree to transfer their membership to Discovery Health Medical Scheme effective from 1 January 2024.

Applying for the Status D concession in 2024

1. The company must first send Discovery Health Medical Scheme a fully completed Status D Employer application form and all supporting documents by 30 September 2023.
2. Only once Discovery Health Medical Scheme has notified the company that their application has been successful must employees send their individual application forms for membership. All the employees' membership application forms must reach us by Friday, 24 November 2023.

Employer groups must submit their Status D application forms and supporting documents by 30 September 2023, and all employee membership application forms must be submitted by 24 November 2023. Supporting documents are required by 30 September 2023.

1. Status D 2024 employer application – required by 30 September 2023.

This must be completed in full, dated and signed by an authorised company representative. We will accept no other application form.

2. Letter of intent – required by 30 September 2023

The designated employer contact person must please sign and date the letter of intent template, which states the following:

- The start date with Discovery Health Medical Scheme will be 1 January 2024.
- The end date of employees' current medical scheme membership is 31 December 2023 and there will not be any break in membership on transfer.
- All employees currently on a registered South African medical scheme must transfer to Discovery Health Medical Scheme.
- Reasonable notice of withdrawal will be given to all employees' current medical schemes to qualify for the Status D concession from 1 January 2024.

3. The company demographics – required by 30 September 2023.



The employer must complete a Quotation and demographics form. The form must contain the following information for each employee who wants to join Discovery Health Medical Scheme:

- Company name
- Industry
- Number of employees (split by occupational category)
- Date of birth of main member, spouse, or adult dependants
- The number of children to be included for each main member.

The demographics and quotation request form with all the information must be emailed to the Quotations Department at **quotationrequests_health@discovery.co.za**. Once the demographics report is received, it must be emailed to **Underwriting at Status_D_2024@discovery.co.za** as part of the supporting documents

4. Current medical scheme's membership listing – required by 30 September 2023

- A medical scheme membership listing that displays the name and logo of the current medical scheme
- If employees in the group are members of different registered South African medical schemes, we will accept a payroll reflecting medical scheme payment as proof of membership.
- We require individual medical scheme membership certificates if the listing or payroll cannot be provided.

We will not accept standard spreadsheets or letters from the company.

5. Company payroll – required by 30 September 2023

- We require a copy of the employer group or company payroll as proof of employment.
- If a payroll is not available, we will accept:
- Confirmation from the director on a company letterhead listing all employees and their current medical scheme memberships and membership numbers or copies of each employee's official payslip.

We will not accept standard spreadsheets or letters from the company.

- Note: Employer groups applying for the Status D concession in 2024 must send the documents listed above to **Status_D_2024@discovery.co.za** by 30 September 2023. We will not consider any late requests.
- An existing Discovery Health Medical Scheme employer group with employees who belong to other medical schemes may apply for a Status D concession. If they meet the Status D qualifying criteria specified, we will let these employer groups move employees from other medical schemes to Discovery Health Medical Scheme.

Late-joiner penalties

Late-joiner penalties may apply to Status D applications. We also reserve the right to apply waiting periods for adding:

- A spouse or adult dependant
- New entrants if the scheme is a non-compulsory scheme
- Existing employees not joining the scheme at the time of take-on.

Get the application form

The 2024 Status D Employer application form is available on Financial Adviser Zone on www.discovery.co.za.

Please note: Membership application forms cannot have any outstanding requirements for the employer to be released and membership activated. The employer's Status D concession will therefore only be activated once we have received all the member applications, and when no requirements are outstanding.

Tips for a smooth Status D process for employer groups

- Submit all supporting documents together.



- Submit all application forms and supporting documents before the cut-off dates:
- 30 September 2023 – employer application and supporting documents
- 24 November 2023 – fully completed individual member application forms
- To avoid incorrect late-joiner penalties, the membership application form must include all previous medical scheme details for the applicant and dependants:
 - Medical scheme name
 - Membership number
 - Start date of membership
 - End date of membership
- We will not use membership listings that we receive as part of the supporting documents to determine late-joiner penalties.

Working to care for and protect you

Our goal is to provide support for you in the times when you need it most.

How to contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to www.discovery.co.za to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

What to do if you have a complaint

01 | 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.

02 | 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 emailing principalofficer@discovery.co.za.

03 | 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.

04 | 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.co.za | 0861 123 267 | www.medicalschemes.co.za.

What to do if you have a complaint

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement. You can view our latest version on www.discovery.co.za > Medical aid > About Discovery Health Medical Scheme.