## **DHMS KEYCARE SERIES 2024**

The KeyCare network provides full cover throughout a member's healthcare journey from primary day-to-day needs to emergency care and hospital admissions.

ACCESS TO URGENT CARE 24/7	COMPREHENSIVE DAY-TO-DAY BENEFITS	
One online consult for urgent care with a doctor per family per year, available 24/7         Digital prescriptions included	<ul> <li>Unlimited consultations with a nominated GP for members on KeyCare Plus, KeyCare Start and KeyCare Start Regional</li> <li>Cover for prescribed medication from our medicine list for</li> </ul>	
	members on KeyCare (excluding KeyCare Core) <b>All associated costs</b> related to treatment, such as x-rays and blood tests, covered within the KeyCare network and referral pathway (excluding KeyCare Core)	
	Additional benefits including cover for specialist consultations, maternity, chronic conditions and oncology	
COVER FOR HOSPITALISATION AND EMERGENCIES	VITAILITY CONVENIENT ACCESS TO PRIMARY CARE IF NOMINATED GP IS UNAVALIABLE	
<ul> <li>One casualty visit with a R475 copayment per KeyCare Plus member per year at any KeyCare hospital casualty unit. An after hours visit at select KeyCare Start GPs</li> <li>Full cover for approved hospital admissions within KeyCare hospital network</li> </ul>	<b>Two nurse consultations</b> per member per year within the KeyCare Primary Care Clinic Network for KeyCare members (excluding KeyCare Core)	
	Ability for nurse to virtually connect with a doctor during the consultation	
	Medicine dispensed immediately	
Network rules are suspended in medical emergencies	Referral for face-to-face consultation with network GP if needed	

## **KEYCARE BENEFIT DIFFERENTIATORS**

- The KeyCare series is on average **5.2% more affordable** than the next 7 largest open medical scheme competitors.
- Unlimited hospital cover in KeyCare Network hospitals;
  - All mental health admissions covered in full at a network facility.
  - No limit on neonatal intensive care, high care or intensive care.
  - No limit on HIV related admissions.
- Comprehensive pre and post maternity benefits including 8 pre-natal consultations, 2 ultrasound scans, necessary blood tests, 2 post natal GP/Specialist, consultations, a breastfeeding consultation, access to a dietician, 2 mental healthcare consultations, up to 5 antenatal/postnatal classes or consultations.
- Support for mental health and wellness;
  - All members have access to the **Mental Wellbeing Assessment** on the Discovery Health app, with funding for a GP or psychologist consultation for at-risk members and onward referral for enrollment on the Metal Healthcare Programme.
  - Eligible members have access to the first ever medical scheme funded **digital therapeutics for depression** product in South Africa.
- **Casualty cover** with after hours care at select KeyCare Start GPs and cover for one visit in any casualty unit at one of the KeyCare network hospitals for KeyCare Plus members (member pays the initial R475).
- Comprehensive day-to-day benefits:
  - Unlimited consultations with allocated GP, pre-authoristion needed after 15<sup>th</sup> visit
  - One **virtual urgent care consultation** with a GP per person per year via the Discovery Health app
  - Specialist cover up to R5,300 on KeyCare Plus and KeyCare Core, and up to two visits up to R2,650 on KeyCare Start and KeyCare Start Regional per person per year

Contributions 2024	Р	PAC
<b>DHMS KeyCare Start Regional</b> R0- R10 100 R10 101 – R15 250 R15 251+	R1 102 R1 666 R2 597	R2 868 R4 067 R5 989
<b>DHMS KeyCare Start</b> R0 – R10,100 R10,101 – R15,250 R15,251+	R1 239 R2 085 R3 247	R3 233 R4 987 R7 377
<b>DHMS KeyCare Core</b> R0 – R9 450 R9 451 – R15 250 R15 251+	R1 286 R1 604 R2 454	R2 908 R3 606 R5 465
<b>DHMS KeyCare Plus</b> R0 – R9,450 R9,451 – R15,250 R15,251+	R1 652 R2 271 R3 354	R3 905 R5 182 R7 605

## Exceptional value from DHMS and the WELLTH Fund

For 2024, all Discovery Health Medical Scheme members have access to the WELLTH 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

WELITH fund