

2022

KEYCARE START REGIONAL PLAN

Sales Guide

The Discovery Health Medical Scheme is introducing a tailored and unique regional healthcare offering through the KeyCare Start Regional Plan

The Discovery Health Medical Scheme, in partnership with Mediclinic and Intercare, is bringing a unique, advanced and affordable healthcare plan that offers members high-quality care at lower prices with strong access to key benefits through an extensive regional provider ecosystem.

Affordability remains a priority for medical schemes. Coordination of care can have a significant impact on both the cost and quality of healthcare. Mediclinic and Intercare have partnered with the Discovery Health Medical Scheme to create regional healthcare systems that enable access to high quality, co-ordinated healthcare at a more affordable price point.

THE KEYCARE START REGIONAL PLAN OFFERS MEMBERS:

CASHLESS BENEFIT DESIGN



Full cover for contracted network providers minimise co-payments when accessing benefits through the KeyCare Start Regional network.

GUIDED HEALTHCARE JOURNEYS



A single, simplified access point to primary healthcare supports members by guiding them to the most appropriate healthcare setting and contracted providers.

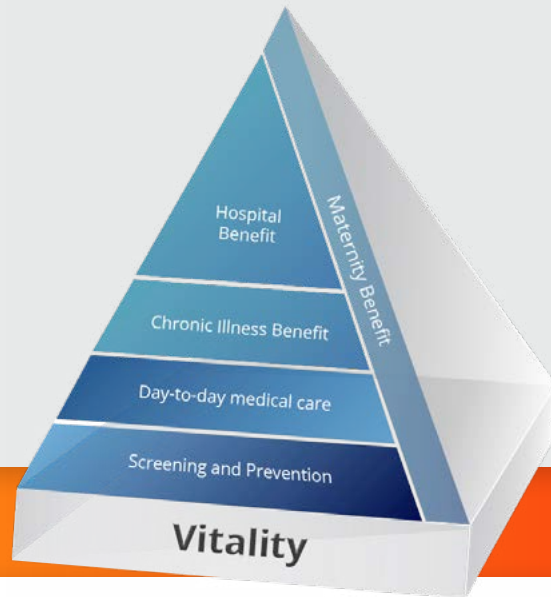
HIGHEST QUALITY OF CARE



Providers in the KeyCare Start Regional networks are contracted to deliver the highest quality of care for members across the care continuum, from primary healthcare to tertiary level of care.

The KeyCare Start Regional Plan will be available to members from 1 June 2022.

Key Benefits and Features



Shariah compliant arrangement available on all health plans.



UNLIMITED COVER FOR HOSPITAL ADMISSIONS

Unlimited hospital cover in the chosen KeyCare Start Regional network hospital. Members must go to a network hospital in their selected region.



FULL COVER IN HOSPITAL FOR SPECIALISTS

Guaranteed full cover in hospital for specialists on the KeyCare Start Regional network, and up to 100% of the Discovery Health Rate (DHR) for other healthcare professionals.



FULL COVER FOR CHRONIC MEDICINE

Essential cover for chronic medicine on the KeyCare medicine list for all Chronic Disease List (CDL) conditions at the chosen KeyCare Start Regional network GP.



SCREENING AND PREVENTION

Screening and prevention benefits that cover vital tests to detect early warning signs of serious illness.



EXTENSIVE COVER FOR PREGNANCY

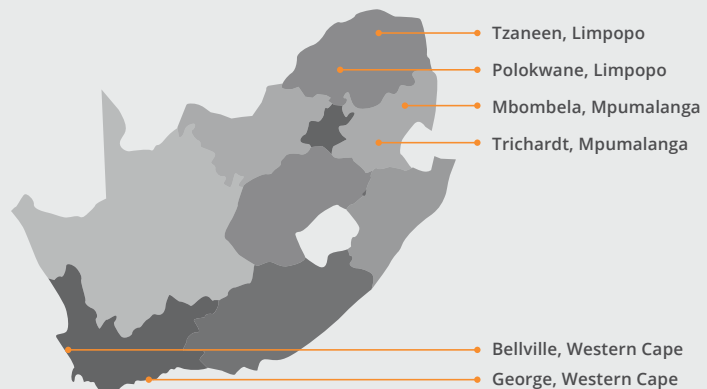
Members get comprehensive benefits for maternity and early childhood that cover certain healthcare services before and after birth.



DAY-TO-DAY COVER

Unlimited virtual and face-to-face GP consultations, blood tests, X-rays or medicine if referred by the KeyCare Online Practice or chosen KeyCare Start Regional network GP.

THE KEYCARE START REGIONAL PLAN IS AVAILABLE IN SIX SPECIFIC LOCATIONS



Vitality is a separate wellness product sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07. Limits, terms and conditions apply.

Introducing the KeyCare Online Practice – an integrated healthcare journey

The KeyCare Online Practice is a single access point for members to access healthcare, supporting them to efficiently navigate the healthcare system and guide them to the most appropriate contracted healthcare providers to receive the best quality care and full cover options.

The KeyCare Start Regional plan is specifically designed to link members to a well-integrated regional healthcare delivery system through the KeyCare Online Practice platform. Members will have to utilise this KeyCare Online Practice to access their benefits. Once members have accessed the KeyCare Online Practice, they will enter the Regional Integrated Care Model which will focus on guiding members to the most appropriate healthcare setting and contracted providers, based on individual need.

It allows members convenient access to quality healthcare, including online and face-to-face GP consultations, medicine, basic X-rays, blood tests, specialist referrals and in-hospital treatment.

The KeyCare Online Practice can be accessed remotely via a smartphone or laptop. A link to the KeyCare Online Practice is available on all Discovery's digital platforms including the Discovery app and the Discovery website.

How to access the KeyCare Online Practice

STEP 01

LOG IN TO THE DISCOVERY WEBSITE OR APP AND NAVIGATE TO KEYCARE ONLINE PRACTICE



- Members can view more information about the KeyCare Online Practice and can begin their healthcare journey.
- Members indicate patient information and follow a simple verification process using a One Time Pin (OTP).

STEP 02

MEMBERS SELECT THE HEALTHCARE SERVICE THEY REQUIRE



- Once a service is selected, the integrated healthcare platform will connect the member to the appropriate healthcare professional
- During this journey, members may be asked to enter their symptoms to ensure the appropriate care is provided.

STEP 03

APPROPRIATE QUALITY HEALTHCARE IS DELIVERED THROUGH KEYCARE ONLINE PRACTICE



- Members are connected to a GP and interact through the text-based chat functionality, video consultation or face-to-face consultation, depending on the healthcare needs of the patient.
- Members can receive prescriptions and sick notes through the KeyCare Online Practice, where necessary.
- The GP will refer the member for additional tests or a specialist consultation if required.

The KeyCare Online Practice is brought to you by Intercare Managed Healthcare (Pty) Ltd
Registration Number: 1992/005899/07, a healthcare services management company.

Contributions for the KeyCare Start Regional Plan

JUNE 2022 – SEPTEMBER 2022

KeyCare income bands	Main member	Adult	Child*
13 801+	R2 190	R2 190	R670
9 151 – 13 800	R1 405	R1 405	R620
0 – 9 150	R930	R930	R560

OCTOBER 2022 – DECEMBER 2022

KeyCare income bands	Main member	Adult	Child*
14 401+	R2 190	R2 190	R670
9 551 – 14 400	R1 405	R1 405	R620
0 – 9 550	R930	R930	R560

* We count a maximum of three children when we calculate monthly contributions. For any additional children, cover is free.

** Income verification will be conducted for the lower income bands. Income is considered as: the higher of the main member's or registered spouse or partner's earnings, commission and rewards from employment; interest from investments; income from leasing of assets or property; distributions received from a trust, pension and/or provident fund; receipt of any financial assistance in terms of any statutory social assistance programme.

Exclusive access
to **value-added**
offers

Our members have exclusive access to value-added offers outside of the Discovery Health Medical Scheme benefits and Rules. Go to www.discovery.co.za to access these value-added offers.

ACCESS TO VITALITY TO GET REWARDED FOR A HEALTHY LIFESTYLE

Members have the opportunity to join the world's leading science-based wellness programme, Vitality, which rewards members for getting healthier. Not only is a healthy lifestyle more enjoyable, it is clinically proven that Vitality members live healthier, longer lives.

Vitality is a separate wellness product sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07. Limits, terms and conditions apply.

Download the Discovery app

The benefits explained in this brochure are provided by Discovery Health Medical Scheme, registration number 1125, 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. In all instances, Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on www.discovery.co.za. When reference is made in this brochure to 'we' in the context of benefits, members, payments or cover, this refers to Discovery Health Medical Scheme. We are continuously improving our communication to you. The latest version of this guide as well as detailed benefit information is available on www.discovery.co.za.

