



Discovery News

for Discovery Health members



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This email is written by an independent commentator and not by Discovery Health. Any Discovery Health member is welcome to subscribe. Queries regarding this email can be sent to keith@dorman.co.za.

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www.discovery.co.za
Discovery Client Services
 0860 99 88 77
KeyCare Client Services
 0860 102 877
Discovery Emergency Number
 0860 999 911

2024 Discovery Health Plans
Executive Plan
Classic Comprehensive
Classic Smart Comprehensive
Classic & Essential Priority
Classic & Classic Delta Saver and Core
Essential & Essential Delta Saver and Core
Coastal Saver and Core
Classic, Essential and Essential Dynamic Smart KeyCare Plus, Core, Start and Start Regional

2024 Discovery Rewards
Vitality Active
Vitality Premium

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2025 Contributions

Contributions will increase by 9.3% on average in 2025, with 50% of members having an increase of 8.4% or lower.

KeyCare Start, KeyCare Start Regional and KeyCare Core	7.4%
KeyCare Plus	9.9%
Smart (excluding Classic Smart Comprehensive)	7.4%
Core (excluding Coastal)	9.9%
Saver (excluding Coastal)	8.4%
Coastal Core and Coastal Saver	10.9%
Priority	9.9%
Comprehensive (including Classic Smart Comprehensive)	10.9%
Executive	10.9%

For plans that include a Medical Savings Account, the Savings amount is a percentage of your total contribution, as follows:

Executive, Classic Comprehensive, Classic Priority:	25%
Classic Saver, Classic Delta Saver:	20%
Classic Smart Comprehensive, Essential Priority, Coastal Saver:	15%
Essential Saver, Essential Delta Saver:	10%

For plans with the Above Threshold Benefit, the annual Threshold amounts are as follows:

	Main	Adult	Child
Executive	R39 440	R39 440	R7 480
Classic Comprehensive	R32 250	R32 250	R6 160
Classic Smart Comprehensive	R32 250	R32 250	R6 160
Classic and Essential Priority	R25 400	R19 090	R8 460

The plans below have limits to the amount that can be claimed from the Above Threshold Benefit as follows:

	Main	Adult	Child
Classic Comprehensive	R35 000	R35 000	R8 500
Classic Smart Comprehensive	R30 000	R30 000	R7 500
Classic and Essential Priority	R19 370	R13 820	R6 770

KeyCare Income Bands in 2025

KeyCare contributions depend on your income band. To maintain affordability in 2025, the income bands for all KeyCare plans have increased by 4.8%.

An additional income band has been added for **KeyCare Start and KeyCare Start Regional**.

Current Income Bands:	2025 Income Bands:
R10 550 and below	R10 550 and below
R10 551 to R15 950	R10 551 to R15 950
R15 951 and above	R15 951 to R24 250
	R24 251 and above

KeyCare Start members in the lowest and highest income bands (above R24 250) will not be affected by the income band changes, and will increase by the stated 7.4%. KeyCare Start members in the middle two income bands (R10 551 to R15 950 and R15 951 to R24 250) will have a reduction in contributions of 6.4% or 5.7%.

KeyCare Start Regional members earning more than R24,250 will have an increase of 22.4% as a result of moving from the third to the fourth income band combined with the stated 7.4% increase. All other KeyCare Start Regional income bands will increase by 7.4%.

KeyCare Start and Start Regional in 2025

Maternity Benefits: While the KeyCare Start and KeyCare Start Regional maternity benefits don't change in 2025, they will only be accessible through the member's nominated GP within the KeyCare network. Cover for gynaecologist visits will be paid from the specialist benefit, when referred by the nominated GP.

Mental Health: Members with depression need to be enrolled on the Mental Health Care programme in order to receive full cover for out-of-hospital psychotherapy consultations. Cover is limited to 80% of the Discovery Health Rate if not enrolled on the programme.

Cataract surgery: Full cover for this surgery requires using a designated service provider (DSP) in 2025. If not using the DSP, a R6000 deductible will apply. The deductible will not apply in the case of involuntary access to a non-DSP.

Psychiatric admissions: In 2025, a designated psychiatric facility will be nominated as a DSP for members in each regional healthcare delivery system. KeyCare Start and KeyCare Start Regional members will have full cover for their psychiatric admissions when using this DSP. Voluntary admissions outside of the DSP will have cover up to 80% of the Discovery Health Rate. The co-payment will not apply in emergencies or involuntary admission to a non-DSP.

KeyCare Start Regional in 2025

KeyCare Start Regional has expanded its regions from 6 to 8 in 2025:

Region:	Mediclinic (MC) Hospital	Intercare GPs
Pretoria	Medforum MC	Intercare Tramshed
Johannesburg Central	Donald Gordon Medical Centre MC	Intercare Linden
Bellville	Milnerton MC Louis Leipoldt MC	Intercare Century City
George	George MC Geneva MC	Intercare George
Trichardt	Highveld MC	Contracted
Mbombela	Nelspruit MC	Contracted
Polokwane	Limpopo MC	Contracted
Tzaneen	Tzaneen MC	Contracted

Active Smart launches in 2025

The Smart Series continues to evolve with Active Smart launching in January 2025. The plan should suit young professionals entering the medical scheme market, who are looking for risk-funded day-to-day benefits. Individuals over age 30 earn on average 57% more than those under 30, making affordable healthcare a priority for those under 30. At the same time, there is a 36% higher probability of a trauma event in the 18-30 age band.

The new Active Smart plan includes:

- Full cover for emergencies in any private hospital
- Unlimited hospital cover for admissions in the Dynamic Smart Hospital Network, with a R7500 deductible for elective, non-PMB admissions. Doctors and Specialists are reimbursed at 100% of Discovery Health Rate in hospital.
- Virtual GP and nurse consultations are unlimited within the network with no co-payment, and in person GP consultations are unlimited within the network with a R125 co-payment per consultation.
- One eye test per member per year at a network provider for R125.
- One basic dental check-up per membership with a co-payment of R190.
- Over-the-counter medication obtained through the pharmacy network with a family limit of R535 per year.
- Personal Health Fund benefit of R1000 when activating Personal Health Pathways. GP prescribed medication, radiology, pathology, physiotherapy, specialist consults, and contraceptives can be claimed from this benefit.
- Preventative care is covered through the Screening Benefit and the Personal Health Fund.
- Mental Health benefits as part of the Mental Health Care Programme.
- Access to the Oncology and Maternity programmes, covering PMB level-of-care in full at network facilities.

The Smart Series is tailored for the digitally-savvy. Each plan within this series has a specific target market in mind. However, any person happy with using digital platforms is welcome to join any of these plans.

Active Smart: for young professionals just starting out

Essential Dynamic Smart: for established young professionals

Essential Smart: for health conscious singles

Classic Smart: for young families

2025 Female Health Management enhancements

In 2025, Discovery has partnered with two Apps to enhance benefits.

The Maternity Benefit will include an 18 month subscription to the Parent Sense App. This app includes sleep, feeding, health & development tracking; daily suggested routine; articles, tips & tools; 365 daily play activities to boost development; nutritionally sound meal plans & recipes; digital health record of weight, vaccinations & milestones. Courses & books are available as in-app purchases. The App caters for multiple births and premature babies, and has multi-baby functionality.

Members will have access to the Stella App for management of menopause, funded by the Personal Health Fund. The App supports members based on the symptoms they are experiencing, offering information on symptoms to better understand changes in the body, as well as tips, lifestyle change tools, nutrition and online support.

Another enhancement for women’s health is the 2025 Screening and Prevention Benefit including cover for a breast biopsy at Discovery’s network of mammography centres, following a positive result on their mammogram.

Personal Health Pathways and the Personal Health Fund

The Wellth Fund, introduced in 2023, was very successful in its mission to encourage members to take preventative tests or get ongoing treatment that had been put off for a few years. Existing members were given a fund of R2500 per member, to use from January 2023 to December 2024.

From January 2025, existing members will have a Personal Health Fund to use for day-to-day benefits. Each member has a maximum Personal Health Fund, and the fund accumulates based on their actions via Personal Health Pathways.

The maximum fund differs per family structure and plan:

MAXIMUM PERSONAL HEALTH FUND ALLOCATION BY PLAN SERIES PER ANNUM				
		Per adult	Per child	Per family
Classic	Executive, Comprehensive, Priority and Saver	R2,500	R1,250	R10,000
	Core and Smart	R2,000	R1,000	R8,000
Essential and Coastal	Priority and Saver	R1,500	R750	R6,000
	Core and Smart	R1,000	R500	R4,000
Keycare	KeyCare Plus, Core and Start	R500	R250	R1,000

Healthy habits are the key to wellbeing. Discovery is launching Personal Health Pathways for all members aged 18 and over from 1st January 2025, to encourage healthy habits. Through the Discovery Health App and WhatsApp, actions will be suggested to members. These actions will have an impact on overall health and wellbeing, and could include physical activity, or visiting your primary care GP. Taking action will result in a reward. Rewards can include vouchers, Discovery Miles or plays on the Gameboard, depending on what the member has access to. As members take action, funds will also accumulate in their Personal Health Fund, up to the maximums above.

Members will be given 3 “next best actions” at a time: 2 health actions and 1 exercise action. Once an action is completed, it contributes to closing a ring and is replaced with a new action. When the rings are closed, the reward is allocated. The exercise action should be completed from Saturday to Friday like the Active Rewards ring. Actions are personalised, and will change depending on age, gender and current physical abilities.

Health actions could include selecting your primary care GP, going for a health check, completing your Vitality Age questionnaire, have a dental check up or seeing an optometrist. They could also include consulting your GP, completing a mammogram, collecting medication or having an HbA1c test if you fall into certain categories.

Personalised exercise actions based on members’ physical activities levels will include suggestions of activity the member can complete to get to their weekly exercise goal. If you are just starting out on your exercise journey, this might include getting 2500 steps for 2 days during the week. As your exercise goal increases, you may be prompted to complete other exercise sessions (gym, heart-rate based, padel) or to exercise more frequently.

Personal Health Pathways is voluntary, and members can opt out at any time. If members are already on Vitality Active, then Personal Health Pathways will be integrated there. Members do not have to be Vitality or Discovery Bank members to participate in Personal Health Pathways.

2025 Enhancements to Mental Health Cover

The Maternity Benefit will include access to two mental health consultations in 2025, either during pregnancy or after birth.

Members identified during the mental wellbeing assessment as at risk, will be given access to the Depression Risk Management Programme in 2025. This is a 6 month programme aimed at reducing the risk of depression and enhancing mental wellbeing. Benefits include

- Face-to-face or virtual wellbeing consultations with a Premier Plus or Network GP or psychologist on the Mental Health Network.
- Cover for 3 virtual coaching sessions with a trained healthcare professional to monitor progress and identify the appropriate next steps.
- Two sessions with a dietitian.
- Digital therapeutics and Internet Cognitive Based Therapy to improve mental wellbeing.
- Continued monitoring and screening of symptom severity through assessments.

Cover is up to the Discovery Health Rate and subject to clinical entry criteria, treatment guidelines and protocols.

Scopes in 2025

Discovery is introducing a network for in-room scopes. If a scope is performed outside of the network, a co-payment will be applied. This does not apply to children age 12 years and younger, or confirmed PMB cases.

The co-payment is applicable to all plans except KeyCare, as KeyCare only covers PMB scopes.

- for a single scope, the co-payment is R1750.
- For bi-directional scopes, the co-payment is R3000.

Vitality Enhancements in 2025

The Vitality Fitness Platform offers two free visits per month, enabling members to experience different facilities. Currently there are over 150 facilities listed, from pilates to yoga, to cardio boxing and rebound. From the end of 2024, this will expand to over 300 facilities, including Virgin Active classes.

As an alternative to booking a class, members can opt for an Access Pass that gives them access to a particular facility in the network. Members can use their free visits (2 per month), or Discovery Miles or Discovery Pay, to purchase their Access Pass. Use the Pass to enter the facility, and enjoy your workout. Facilities include moove, CityRock, Virgin Active, and Planet Fitness. Check the opening times for the facility you visit. As a Vitality member you will earn 100 points if you visit the facility for at least 30 minutes, and scan out when you exit.

In 2025, Vitality Padel Gear will earn you up to 50% discount on qualifying Padel gear by completing the Vitality Health Check and Vitality Age Assessment, and achieving goals in Vitality Active Rewards. Padel Gear is part of Active Gear and when the discount is used for Padel Gear, R3000 will be deducted from your R7000 annual limit for Active Gear.

Vitality HealthyFood changed in 2024 to allow members to choose a primary in-store partner as well as a primary online store partner. Members had to have the reward card for the store first, before choosing their HealthyFood partner. In 2025, members can activate HealthyFood on WhatsApp (Ask Discovery) and if they don't currently have a rewards card, being allocated a rewards card will be part of the set up process with Discovery.

In 2025 all HealthyLiving rewards are paid as Discovery Miles. Use Discovery Miles in the Vitality Mall and earn a discount of at least 5% for the voucher you purchase. You can earn up to 15% discount depending on what products you have: 5% for Vitality Health, 5% for Vitality Drive and 5% for Vitality Money. The Vitality Mall will include Checkers, Outdoor Warehouse, Uber and Uber Eats, Roblox and Sorbet in 2025. You do not have to have a Discovery Bank product to use your Discovery Miles for vouchers in the Vitality Mall.

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