



Discovery News

for Discovery Health members

D&A
DORMAN &
ASSOCIATES

2024 contributions

Discovery's average contribution increase for 2024 is 7.5%.

Increases per plan are as follows:

Executive	12.9%
Comprehensive (excl Classic Smart Comprehensive)	11.9%
Priority	9.9%
Classic Saver and Classic Delta Saver	3.0%
Essential Saver and Essential Delta Saver	3.8%
Coastal Saver	6.3%
Classic and Essential Core	9.9%
Coastal Core	12.9%
Classic Smart Comprehensive	11.9%
Essential Dynamic Smart	0.0%
Smart	8.9%
KeyCare Plus	10.9%
KeyCare Core, Start and Start Regional	9.9%

The Medical Savings Account on the Saver plans is being reduced as follows in 2024. Without this reduction, the Classic and Essential Saver plans would have increased by 9.9% and the Coastal Saver by 12.9%.

Classic Saver and Classic Delta Saver	25% reduced to 20%
Coastal Saver	20% reduced to 15%
Essential Saver and Essential Delta Saver	15% reduced to 10%

Comprehensive Plans in 2024

In 2024, the number of Comprehensive plans is reducing to two plans: Classic Comprehensive and Classic Smart Comprehensive.

Members currently on Classic Comprehensive and Classic Smart Comprehensive will remain on these plans unless they request a change.

Members currently on Essential Comprehensive, Classic Delta Comprehensive or Essential Delta Comprehensive will be moved by default to one of the above two plans, depending on their current usage of benefits.

Members who have made use of benefits unique to Classic Comprehensive in 2023, including the Oncology Benefit, Additional Disease List conditions and the Specialised Medical and Technology benefit, or who have not used the Smart network, will be moved to Classic Comprehensive.

Members who have not registered for one of these benefits and have used the Smart network will be defaulted to Classic Smart Comprehensive. Members defaulted to a new plan effective 1st January 2024 will have the opportunity to change their plan until 31 March 2024.

Gap Offers

Medical Scheme members (excl those on KeyCare plans) who have not been on a Gap Cover product for 90 days, can apply for Discovery Gap starting 1st November or 1st December 2023 and enjoy 3 months free. Underwriting will apply and members will have a 3 month general waiting period for claims. Premiums will be deducted from month 4.

Members on Essential options joining Gap Cover with inception dates of 1 November 2023, 1 December 2023 or 1 January 2024, will enjoy discounted rates until 31 December 2024. If joining in 2023, the free 3 months offer can be combined with this discounted offer.

LAUNCH ISSUE, 2023

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.

Discovery Website

www.discovery.co.za

Discovery Client Services

0860 99 88 77

KeyCare Client Services

0860 102 877

Discovery Emergency
Number

0860 999 911

2023 Discovery Health Plans

Executive Plan

**Classic and Classic Delta
Comprehensive**

**Essential and Essential
Delta Comprehensive**

**Classic Smart
Comprehensive**

**Classic and Essential Smart
Essential Dynamic Smart**

**Classic & Essential Priority
Classic & Classic Delta**

Saver and Core

**Essential & Essential Delta
Saver and Core**

Coastal Saver and Core

KeyCare Plus, Core, Start

2023 Discovery Rewards

Vitality Active

Vitality Premium

Dorman & Associates cc

Contact Details

Phone +27 (0)21 423 3411

Fax +27 (0)86 630 9383

Email Addresses

keith@dorman.co.za

Authorised FSP: 6593

Council for Medical Schemes:
ORG139

The Discovery Health App

Try out the new Discovery Health app today. It is a web based app, accessed by going to <https://healthapp.discovery.co.za/> and then saving this page to your home screen on your phone.

The app design has been changed to include a more intuitive navigation process, and with easy navigation between Discovery Health products and other Discovery products. The app has the following sections:

JUST FOR YOU: This section looks at current health and suggests “next best actions” to improve your health or take action such as a health check. When you complete the suggested actions, you are rewarded.

MY HEALTH: Here you have access to programs available, that relate to your health conditions.

GET CARE: Access Urgent Virtual Care (see next article); locate a healthcare provider; order and track medicine.

MY COVER: Easily view your Medical Savings Account or WELLTH fund; track and manage your benefits; and track real-time processing of claims with the claims tracker tool.

The next actions and rewards in the Just For You section will be available in 2024. The other sections are all available now.

Discovery App: Urgent Virtual Care

Urgent care is defined as treatment of minor illnesses or injuries that are not medical emergencies, but a doctor believes require attention within 24 hours. Examples include:

- Digestive: constipation, diarrhoea, vomiting, dehydration
- Illness: dizziness, fever or flu, heartburn
- Accidents and Trauma: accidents, falls, minor cuts and burns
- Ear, Nose and Throat: earache, sinusitis, eye irritation and redness
- Respiratory: upper respiratory infections, mild-moderate asthma, bronchitis

- 1- You can access urgent care via the Discovery Health App by selecting “Speak to a doctor now” on the Get Care page.
- 2- Complete the symptom checker to be guided to emergency or urgent care
- 3- Grant permission for camera and microphone access on your phone, and sharing HealthID records
- 4- Speak to a doctor for consultation and diagnosis
- 5- View referrals and/or scripts immediately after the call, and have the medication delivered to your door

Discovery App: Virtual Physical Therapy

It is costly to do physical therapy exercises with your physical therapist all the time, so many therapists give “homework” - exercises for the patient to do at home for strength and rehabilitation. However, sometimes these exercises are forgotten, or they are not done correctly, leading to rehabilitation taking longer than it should.

To address this, Discovery has partnered with geniehealth to provide virtual physical therapy, completed online via video and supported by AI technology. Complete your therapy in the comfort of your own home, with the system tracking motion and guiding you on your form. Coaching is also available via video consultations and chat functionality.

Virtual physical therapy is funded through the available day-to-day benefits on your plan.

Access this benefit from the My Health section of the App, find a practitioner, complete your assessment in-person or virtually, receive your personalised recovery plan, and complete your program as directed.

Discovery App: Mental Health Assessment

The Mental Health Assessment has been open to Vitality members this year, and is now open to all medical scheme members through the Discovery App. It is designed to identify members with a risk of mental health conditions, and guide them to the relevant support or practitioner for early intervention.

If the member's risk level is low, they are able to retake the assessment at any time, to monitor changes. If the risk level is high, they are offered a risk-funded virtual consultation with a Premier Plus network GP or Psychologist. For severe risk level, there is a risk-funded pro-active virtual coaching session with a trained professional to discuss symptoms, and a risk-funded virtual or face-to-face consultation with a Premier Plus network GP or Psychologist.

Digital Mental Health Program

Discovery Health is partnering with Silvercloud to provide a risk-funded digital therapeutics product. The platform can be accessed on the new Discovery Health App. Eligible members have funded, always-on access to modules focused on early intervention against depression or depression with anxiety.

24/7 access to modules focused on combatting depression or depression with anxiety
Personal supporters on hand to guide users through the modules and ensure engagement
24-hour self-harm and suicide support for those with severe risk
Wellbeing modules for resilience, sleep, and coping with stress

This benefit is funded from risk, for those on the Mental Health Care Program or who are referred by GP or Psychologist.

Personal Health Pathways

During 2024, Discovery Health Medical Scheme will present each member with a personalised healthcare pathway through the new Discovery Health app and an intuitive Whatsapp journey, making it easy for each member to know what will have the biggest impact on their long-term health. Completing these actions will not just have a positive impact on their health, but will also reward and incentivise members to stay engaged in their health.

For members registered for Chronic conditions, the program will improve treatment compliance and drive healthy habits. For those at risk, the aim is to identify this early and reverse the potential diagnosis before it happens. For healthy lives will be guided towards healthy habits and disease prevention.

This will be available, through the app, to all medical scheme members aged 18 or older. In the second quarter of 2024, the rewards section of Personal Health Pathways will be live, and members will be rewarded for completing their Next Best Actions. Rewards will include vouchers for various Discovery partners, similar to Vitality Active Rewards.

Vitality 2024 rates

Vitality Premium:

R359pm for single member; R439pm for two members; R509pm for three or more members

Vitality Active:

R129pm for first member; R79pm for each member thereafter

Vitality Healthy Food 2024

In 2020 there was a huge move towards online shopping, and this trend has continued as people found this convenient and most food retailers have streamlined online shopping. The HealthyFood benefit will include online grocery options in 2024. You will still be able to earn more cash back at your preferred store, AND you will choose a preferred store for in-store shopping AND a preferred store for online shopping.

HealthyFood stores will include: Woolworths, Pick n Pay, and from 2024 Checkers. All three stores include online and in-store benefits.

- 1– Activate the benefit and choose your preferred in-store partner and preferred online partner
- 2– Complete a Vitality Age assessment and Vitality Health Check for maximum benefits at the preferred partners.
- 3– Make sure your reward cards at all three partners are linked to Vitality.
- 4– Earn HealthyFood rewards of up to R2500 per person and R5000 per family per month.

Vitality Fitness in 2024

New partners are being introduced in 2024, accessible through the app. These will include bounce, combat sports, crossfit, dance, gyms, HIIT, pilates, padel, and yoga. Members can search for new partners and classes, and book and pay through the app.

Book a class: choose from over 400 exercise facilities, and get 24 free classes per year (two per month)

Join gym: Join and activate your Planet Fitness or Virgin Active membership through the app (with a R499 activation fee for planet fitness and virgin active).

Pay as you gym: Scan the QR code at Planet Fitness and Virgin Active and pay for day entry through the app. Enjoy your first 3 visits at each gym free, thereafter from R75 per visit.

Exercise outdoors: To options: Team Vitality, or get 20% off Africa Padel and advanced booking access

Vitality: Understanding your Health Risks

Core purpose of Vitality is to identify potential health risks. The Health Check will give members the first indication of their health and potential risks. The Health Check should therefore be the first place to start, and in 2024 the points earned for simply having the health check will double to 5,000 to encourage members to have the check.

Complete the health check with 1 in-range result and 1 or more high risk results and earn 5,000 points.
Complete the health check with no high risk results and earn 5,000 points when you have 1 in-range result, 7,500 with 2 in-range results, 10,000 with 3, 15,000 with 4 or 22,500 with 5 in-range results.

Up to 31 December 2023

Flights: 10%-35% depending on **Vitality Status**, boost up to 75% with Discovery Bank
HealthyFood: 10% for all, **15% with Vitality Age, 25% with Health Check**, boost up to 75% with Discovery Bank
HealthyCare, HealthyBaby: 10% for all, **15% with Vitality Age, 25% with Health Check**, boost up to 50% with Discovery Bank
HealthyDining, Sports Gear and Equipment: 10% for all, **15% with Vitality Age, 25% with Health Check**

Vitality Age and Health Checks need to be completed by all adult family members.

In 2024

Flights: 10% for all, 25% with **Vitality Age and Health Check**, boost up to 75% with Discovery Bank
HealthyFood: 10% for all, **25% with Vitality Age and Health Check**, boost up to 75% with Discovery Bank
HealthyCare, HealthyBaby: 10% for all, **25% with Vitality Age and Health Check**, boost up to 50% with Discovery Bank
HealthyDining, Sports Gear and Equipment: 10% for all, **25% with Vitality Age and Health Check**

Vitality Age and Health Checks need to be completed by the person who wants to use the benefit.

Vitality: Cardio Fitness

VO₂ max is a reliable measurement of cardio fitness. Up to 2023, Vitality members can earn points for fitness levels 1-5 by completing the Fitness Assessment.

In 2024, these points are based on your VO₂ max, measured during a Fitness Assessment OR from your linked Garmin Connect app, Apple Health app or Samsung Health app. You therefore do not need to have a Fitness Assessment if you have a device that links to one of these apps. The average of 5 VO₂ estimates from a fitness device (in the same calendar year) will be used to determine a fitness level and award Vitality points.

Members will earn 1,000 points for level 1 fitness, 2,500 for level 2, 4,500 for level 3, 7,000 for level 4 and 10,000 for level 5 fitness. These points accumulate to the maximum 30,000 fitness points per year.

The High Performance Fitness Assessment has been removed from 2024, due to low take up.

Fitness points have been updated:

Workouts: online 30+ minutes 50 points, gym 30+ minutes 100 points

Steps: 5,000-9,999* 50 points, 10,000+ (7,500+ for age 65+) 100 points

Speed*: 30+ minutes 100 points

Light workouts* 60-69% of max HR: 30-59 min 100 points, **60-89 min 200 points, 90+ min 300 points**

Moderate workouts 70-79%: **15-29 min* 100 points**, 30-59 min 200 points, 60+ min 300 points

Vigorous workouts 80%+: **15-29 min* 100 points**, 30+ min 300 points

Calculate your max HR (maximum heart rate) by subtracting your age from 220.

* All points count towards Active Rewards but only the first 1000 of these points count for Vitality Status points.

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