

Discovery Health Medical Scheme 2023

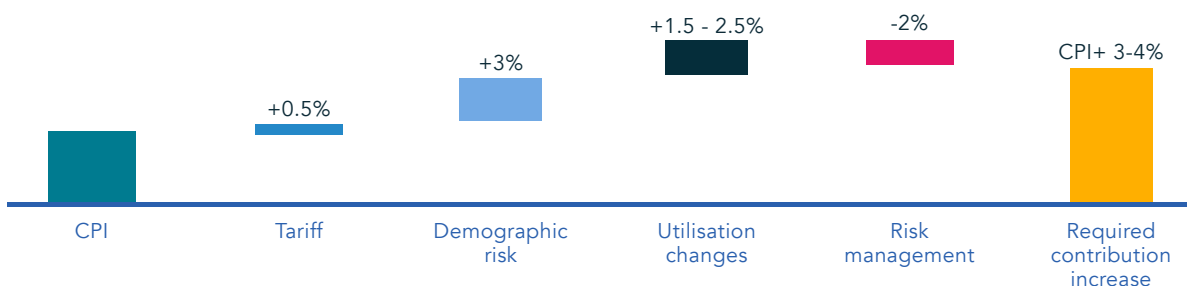
Contribution increases
and rate card

Annual effective increase – will be confirmed in February 2023

Discovery Health Medical Scheme (DHMS) has, for the third year, announced that they will not be increasing contributions effective 1 January. Members will enjoy the increase in benefits from 1 January 2023 and not experience an increase in their contributions until 1 April 2023. DHMS confirmed that the increase that will be applied on 1 April, will be communicated during the month of February and will be in line with medical inflation.

According to DHMS, medical inflation, which is determined by a mix of the listed factors, will be between 3 and 4% higher than the Consumer Price Inflation (CPI).

- Consumer Price Inflation (CPI) is the base component of contribution increases.
- The cost of services from healthcare providers is expected to increase by 0.5% above inflation.
- Demographic profile and chronicity collectively contribute 3-4% to medical inflation.
- Catch-up claims following deferred healthcare trends during the pandemic are expected to be between 1.5–2.5% higher.
- Risk management and Vitality interventions are expected to reduce claims by 2% for 2023.



Contribution increase deferred to 1 April 2023:

In summary, besides supporting short-term relief for members, the delayed increase in contributions will allow the scheme to accurately reflect the underlying changes for 2023 given the prevailing volatility pertaining to CPI and utilisation.

Please refer to the contribution table that follows.

Discovery Health Medical Scheme

2023 Contributions



January – March

PLAN		CONTRIBUTIONS (R)			CONTRIBUTIONS TO MEDICAL SAVINGS ACCOUNT (R)			TOTAL CONTRIBUTIONS (R)		
		MAIN MEMBER	ADULT	CHILD**	MAIN MEMBER	ADULT	CHILD**	MAIN MEMBER	ADULT	CHILD**
Executive	Executive plan	6,224	6,224	1,190	2,074	2,074	396	8,298	8,298	1,586
	Classic Comprehensive	5,108	4,831	1,019	1,702	1,610	339	6,810	6,441	1,358
Comprehensive	Classic Delta Comprehensive	4,600	4,354	916	1,533	1,451	305	6,133	5,805	1,221
	Essential Comprehensive	4,865	4,595	982	858	810	173	5,723	5,405	1,155
	Essential Delta Comprehensive	4,382	4,138	878	773	730	154	5,155	4,868	1,032
	Classic Smart Comprehensive	4,949	4,568	1,574	No Medical Savings Account			4,949	4,568	1,574
	Classic Priority	3,272	2,580	1,309	1,090	860	436	4,362	3,440	1,745
Priority	Essential Priority	3,187	2,505	1,273	562	442	224	3,749	2,947	1,497
Saver	Classic Saver	2,822	2,226	1,131	940	742	377	3,762	2,968	1,508
	Classic Delta Saver	2,255	1,781	905	751	593	301	3,006	2,374	1,206
	Essential Saver	2,542	1,907	1,019	448	336	179	2,990	2,243	1,198
	Essential Delta Saver	2,028	1,530	814	357	270	143	2,385	1,800	957
	Coastal Saver	2,387	1,794	964	596	448	241	2,983	2,242	1,205
Smart	Classic Smart	2,235	1,763	892	No Medical Savings Account			2,235	1,763	892
	Essential Smart	1,600	1,600	1,600				1,600	1,600	1,600
	Essential Dynamic Smart	1,450	1,450	1,450				1,450	1,450	1,450

Shariah compliant arrangement available on all health plans.



PLAN		CONTRIBUTIONS (R)			CONTRIBUTIONS TO MEDICAL SAVINGS ACCOUNT (R)			TOTAL CONTRIBUTIONS (R)		
		MAIN MEMBER	ADULT	CHILD**	MAIN MEMBER	ADULT	CHILD**	MAIN MEMBER	ADULT	CHILD**
Core	Classic Core	2,800	2,209	1,120	No Medical Savings Account			2,800	2,209	1,120
	Classic Delta Core	2,241	1,767	896				2,241	1,767	896
	Essential Core	2,406	1,804	967				2,406	1,804	967
	Essential Delta Core	1,923	1,446	771				1,923	1,446	771
	Coastal Core	2,226	1,671	885				2,226	1,671	885
KeyCare	KeyCare Plus 0 – 8,950	1,380	1,380	502	No Medical Savings Account			1,380	1,380	502
	KeyCare Plus 8,951 – 14,400	1,897	1,897	535				1,897	1,897	535
	KeyCare Plus 14,401+	2,801	2,801	750				2,801	2,801	750
	KeyCare Core 0 – 8,950	1,084	1,084	284	No Medical Savings Account			1,084	1,084	284
	KeyCare Core 8,951 – 14,400	1,352	1,352	336				1,352	1,352	336
	KeyCare Core 14,401+	2,068	2,068	470				2,068	2,068	470
	KeyCare Start 0 – 9,550	1,044	1,044	637	No Medical Savings Account			1,044	1,044	637
	KeyCare Start 9,551 – 14,400	1,758	1,758	689				1,758	1,758	689
	KeyCare Start 14,401+	2,737	2,737	744				2,737	2,737	744
	KeyCare Start Regional 0 – 9,550	930	930	560	No Medical Savings Account			930	930	560
	KeyCare Start Regional 9,551 – 14,400	1,405	1,405	620				1,405	1,405	620
	KeyCare Start Regional 14,401+	2,190	2,190	670				2,190	2,190	670

Shariah compliant arrangement available on all health plans.

* Discovery Health Medical Scheme, registration number 1125, is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. In all instances, Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on www.discovery.co.za. When reference is made to 'we' in the context of benefits, members, payments or cover, in this brochure this is reference to Discovery Health Medical Scheme.

** We count a maximum of three children when we work out the monthly contribution and annual Medical Savings Account, except when a child has been placed in the custody of a member, such as foster care, in which case every child on the membership will be counted.

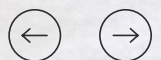
Annual **Medical Savings Account**

	PLAN	MAIN MEMBER (R)	ADULT (R)	CHILD* (R)
Executive	Executive Plan	24,888	24,888	4,752
Comprehensive	Classic Comprehensive	20,424	19,320	4,068
	Classic Delta Comprehensive	18,396	17,412	3,660
	Essential Comprehensive	10,296	9,720	2,076
	Essential Delta Comprehensive	9,276	8,760	1,848
Priority	Classic Priority	13,080	10,320	5,232
	Essential Priority	6,744	5,304	2,688
Saver	Classic Saver	11,280	8,904	4,524
	Classic Delta Saver	9,012	7,116	3,612
	Essential Saver	5,376	4,032	2,148
	Essential Delta Saver	4,284	3,240	1,716
	Coastal Saver	7,152	5,376	2,892

* We count a maximum of three children when we work out the annual Medical Savings Account, except when a child has been placed in the custody of a member, such as foster care, in which case every child on the membership will be counted.

If you join the medical scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.

The Annual Medical Savings Account amounts displayed above reflects the upfront annual allocation for January 2023 and will be adjusted from April 2023 in line with the annual contribution increase.



Annual **Threshold Amounts**

ANNUAL THRESHOLD

	MAIN MEMBER (R)	ADULT (R)	CHILD* (R)
Executive	31,200	31,200	5,920
Classic, Essential and Delta Comprehensive	25,740	25,740	4,910
Classic Smart Comprehensive	29,480	29,480	1,000
Priority	20,820	15,650	6,930

ABOVE THRESHOLD BENEFIT LIMITS

	MAIN MEMBER (R)	ADULT (R)	CHILD* (R)
Executive	Unlimited		
Comprehensive			
Priority	17,620	12,570	6,160

* We count a maximum of three children when we work out the Annual Threshold and Above Threshold Benefit limit, except when a child has been placed in the custody of a member, such as foster care, in which case every child on the membership will be counted.

If you join the medical scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.

The Annual Threshold and Above Threshold Benefit limit amounts are calculated for January 2023 to December 2023.



Discovery Health Medical Scheme is regulated by the Council for Medical Schemes.

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Your healthcare team

Need help or advice? Our in-house team guarantees you access to a consultant from Monday to Friday during normal working hours. Get in touch with us today:

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Disclaimer

This member communication is a summary of the changes announced by the Medical Scheme and is not a replacement for the official benefit brochures and/or Scheme rules when making any decision on retaining or changing your current Scheme plan for the new benefit year. While all reasonable care has been taken in compiling this communication, we are reliant on information provided by the Medical Scheme and other product suppliers. Consequently, we do not accept any liability for any errors or omissions that may have arisen. Please note that Medical Scheme changes are also subject to approval by the Council for Medical Schemes prior to implementation. Sasfin Health will keep you informed of further information or other changes that we become aware of.