



AON

**2025 Discovery
Health Medical
Scheme (DHMS)
Induction Presentation**





Agenda

1

Five Key Decisions

2

Underwriting

3

**Benefits and
Contributions 2025**

4

Microsite

5

**Review and way
forward**

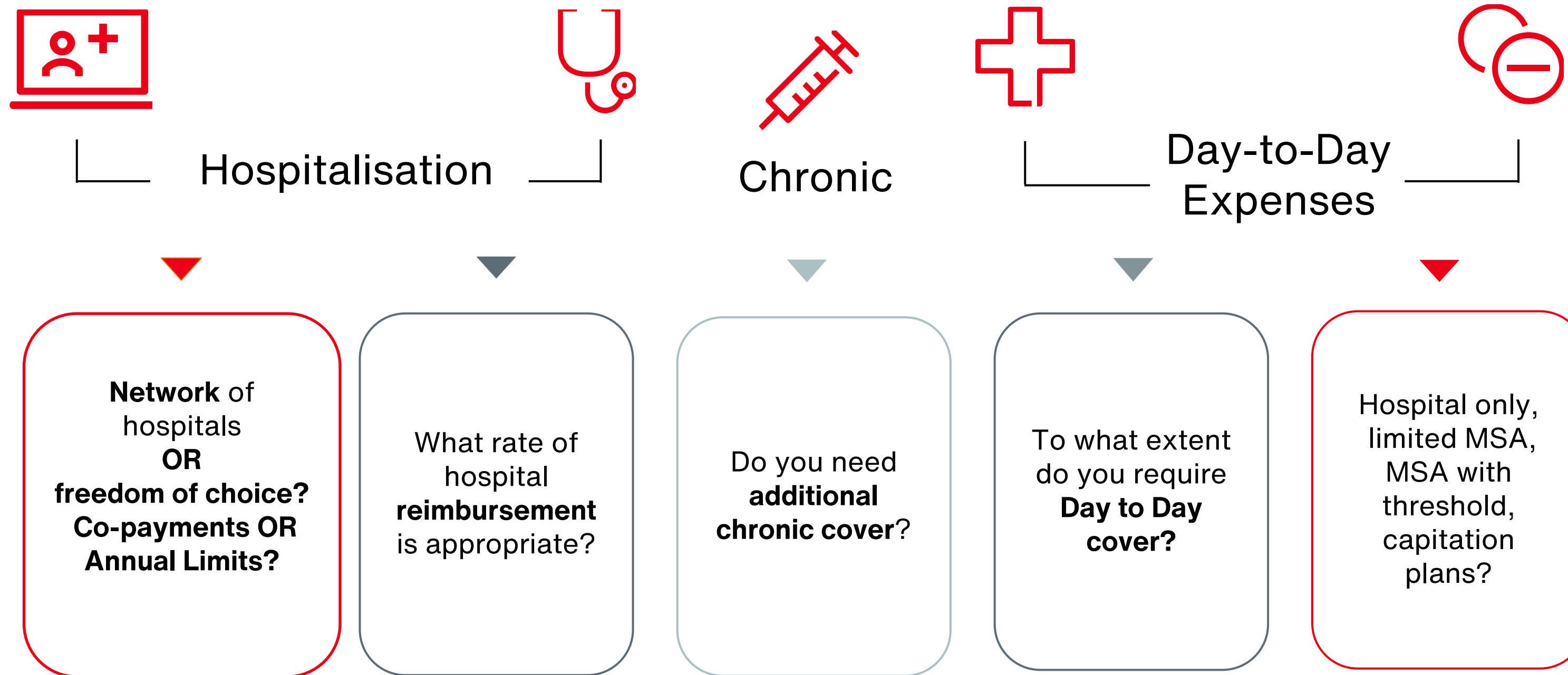
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Social Media



Five Key Decisions

Five Key Decisions





Underwriting Rules and Subsidy Policy

Underwriting Rules and the Subsidy Policy

Description	3 months general waiting period waived	12 months for Pre-Existing conditions waived	Late Joiner penalty - Applies after age 35 : waived
Individuals and members that form part of an employer group without an underwriting concession	No	No	No
Employer groups with an underwriting concession (window period)	Yes	Yes	Subject to negotiation

Please confirm with your HR or Aon Consultant as to the category that will apply to your membership.

Dependants

Addition of a spouse, a partner, a common law partner and biological, step, adopted children or children to whom you are the legally appointed guardian.

Special Dependents

Special dependents (a brother, sister, parents, nephew, niece, cousin, grandparents etc) will be fully underwritten. There is qualifying criteria that must be met before you would be allowed to add these dependants to your cover. A General waiting period, condition specific waiting period and a late joining penalty fee may be imposed in accordance with the Medical Scheme Act. Previous medical scheme cover will be taken into consideration for these dependents.

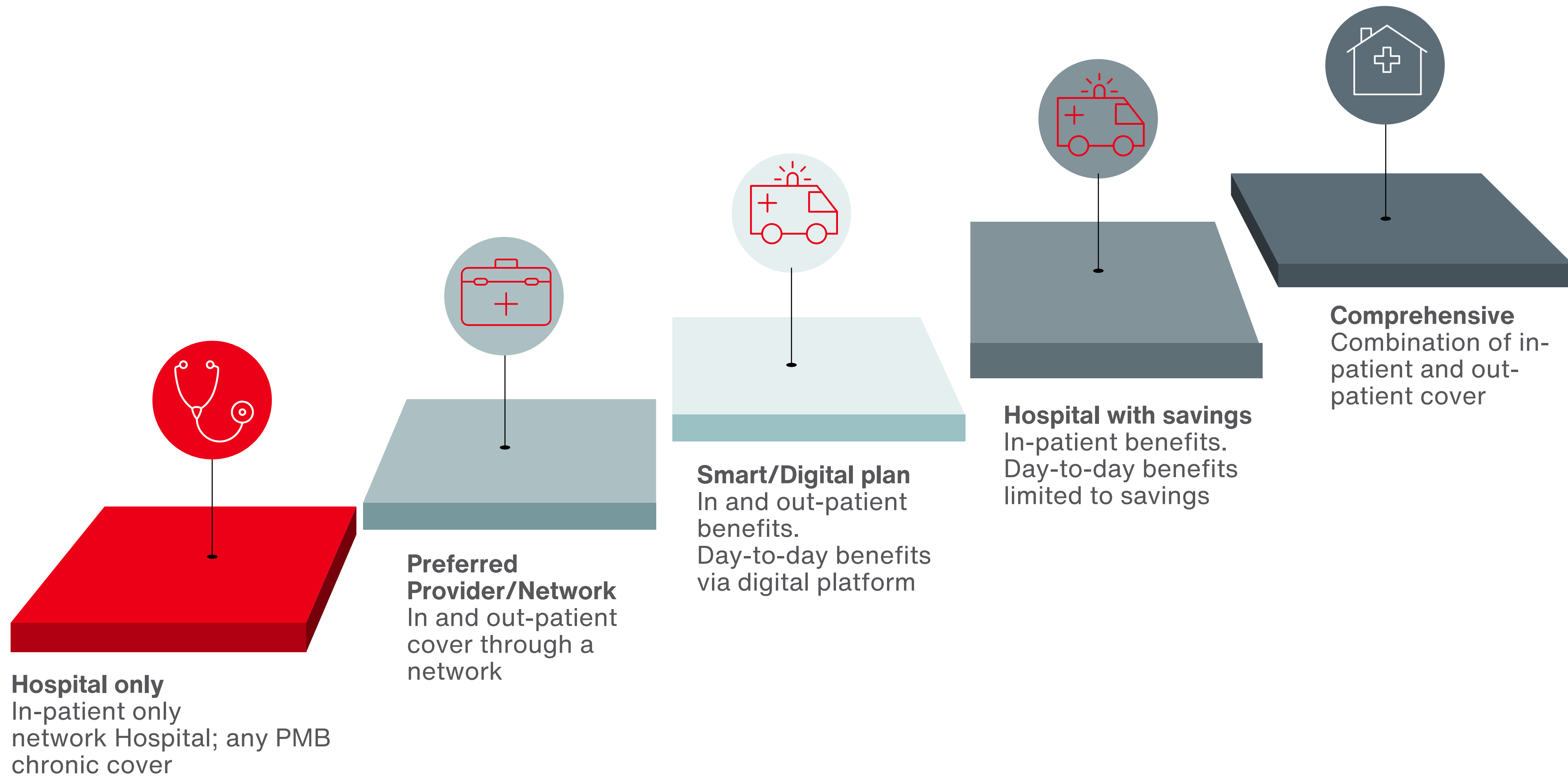
Subsidy Policy

Please confirm with your HR or Aon Healthcare Consultant if your employer offers a subsidy towards your medical scheme premium.



Benefit and Contributions 2025

Types of Discovery Health Medical Scheme plans



Medical Scheme Additional and Unique Benefits

Benefits below are paid from RISK and does NOT affect by your MSA or benefit limits

Trauma Recovery Extender Benefit

Members can extend out-of-hospital claims related to certain traumatic events. Members and dependants have access to 6 counselling sessions per person per year by a psychologist, clinical social worker or registered counsellor. Both these benefits apply for the year of the accident and the year thereafter.

Members need to apply for the benefit.

Personal Health Fund

The Personal Health Fund provides additional day-to-day cover by completing certain actions identified by members' Personal Health Pathways, to improve their health.

Disease Prevention Programme

A programme to assist member at risk of cardiometabolic risk syndrome, to access a defined basket of care which includes cover for consultations, certain pathology tests and medicine, where appropriate. Access to health coaching sessions to help members with the day-to day management of their condition.

Connected Care

Provides access to health and wellness services from the comfort of your home. It is an integrated healthcare ecosystem of benefits, services and connected digital capabilities to help you manage your health and wellness. It gives access to connected care for members at home, members with chronic conditions and hospital at home care.

International Second Opinion

Members have access to international second opinion services referred by the members' Specialist from Cleveland Clinic for life-threatening and life-changing conditions.

DH covers 75% of the cost of this service for all plans except Executive that is covered at 100%.

WHO Global Outbreak Benefit

Cover up to DH Rate for relevant healthcare services and a defined basket of care for out-of-hospital healthcare services related to global World Health Organisation recognised disease outbreaks such as Covid-19 and M-pox.
Cover in line with PMB

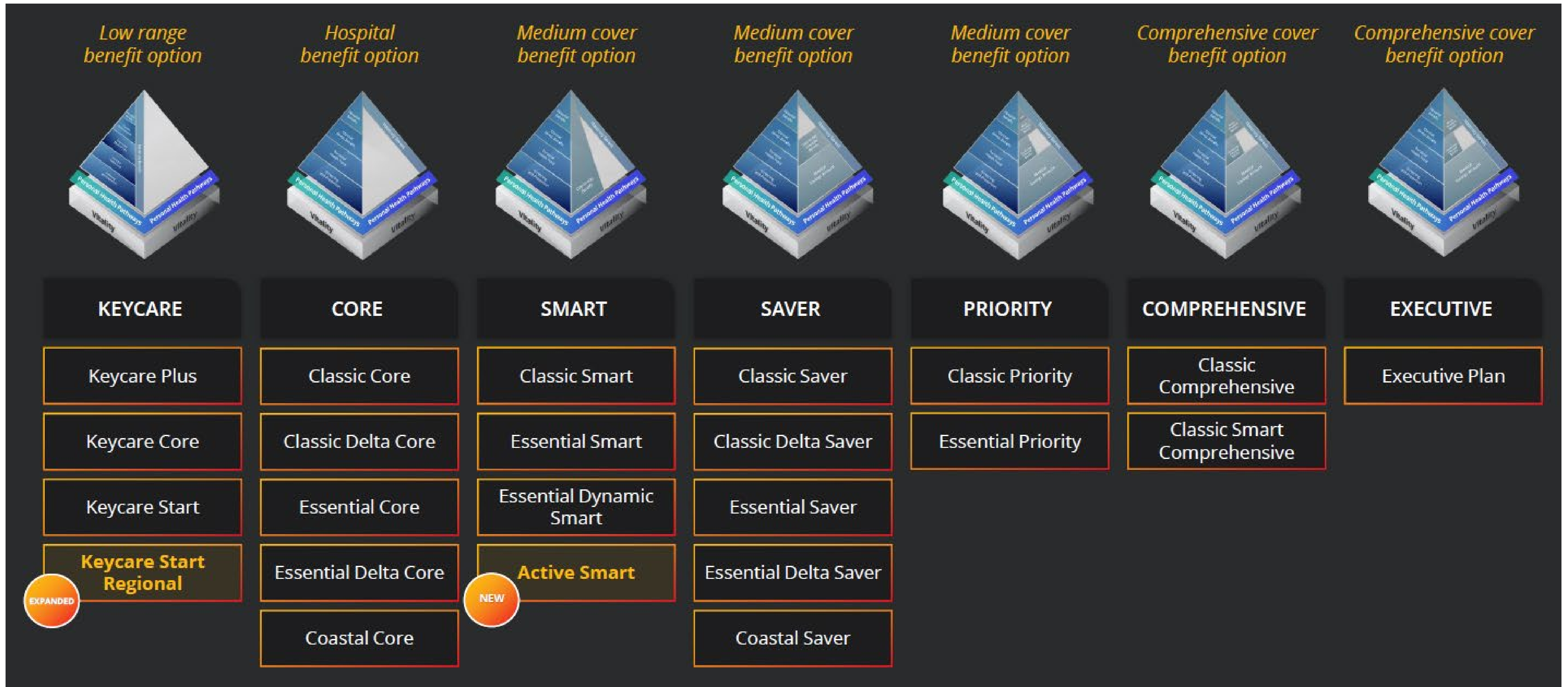
International Travel Benefit

Cover for 5 million per person per journey on all plans except Keycare. Executive members have up to R10 million cover up to a period of 90 days from date of departure.

Advanced Illness Benefit

Member have access to a comprehensive palliative care programme. It offers unlimited cover for approved care at home, care co-ordination, counselling services and supportive care for appropriate end-of-life clinical and psychologist services. Access to GP consultations to facilitate with the palliative care treatment plan.

23 Benefit plans to suit all levels of medical and financial needs



DHMS Product Structure

Hospital Benefit

There is no overall limit for hospital cover on any Discovery Health Medical Scheme plan. You can go to any private hospital on most plans.

- Unlimited hospital cover on ALL our plans
- Full cover at any hospital for life threatening medical emergencies
- Discovery has direct payment arrangements in place with the majority of specialist

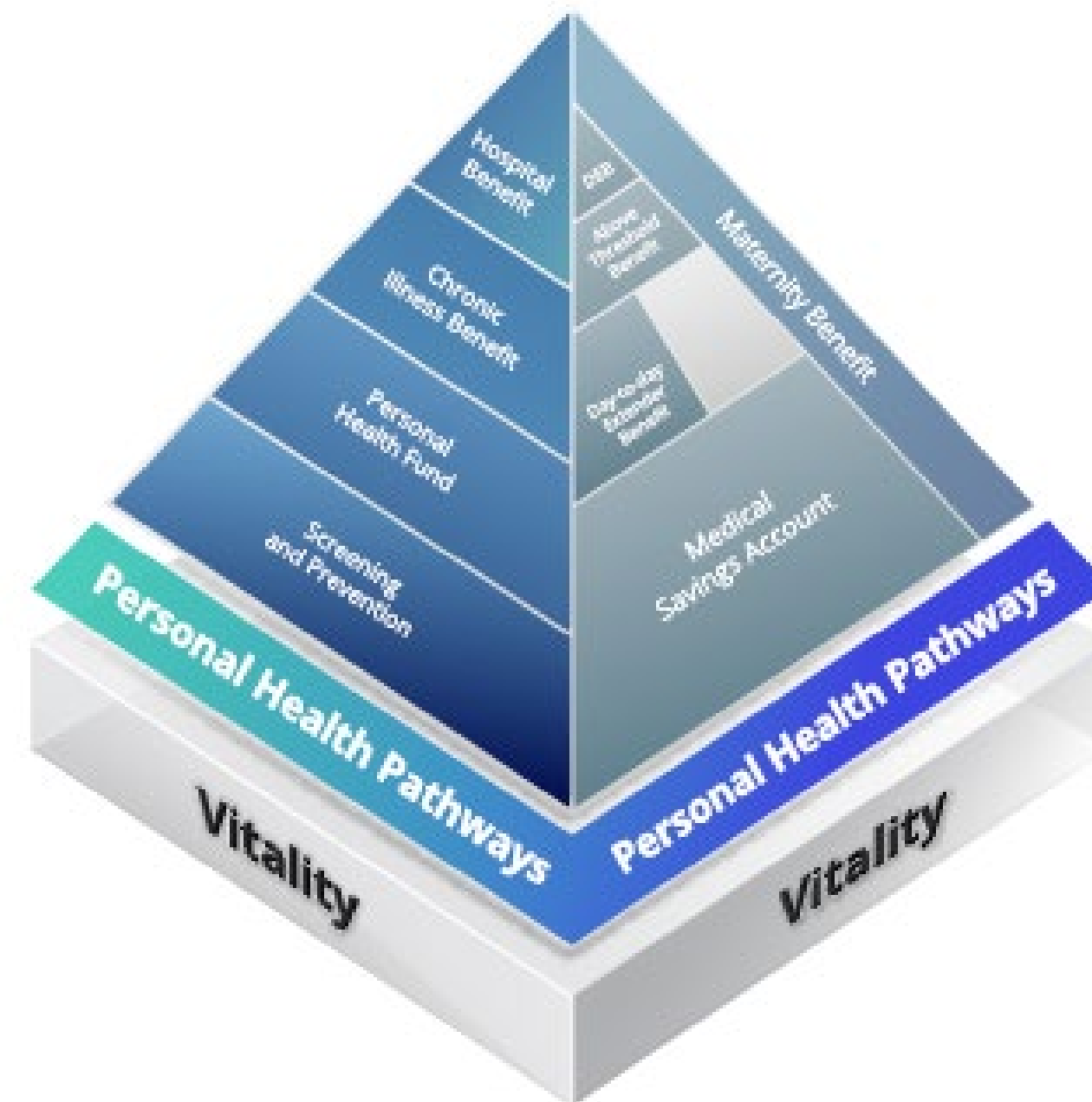
Chronic Illness Benefit (CIB)

All our plans cover approved medicine for the Prescribed Minimum Benefit Chronic Disease List conditions. Certain plans cover additional conditions

- Cover for up to 49 chronic conditions
- Full cover for medicines on the Discovery medicine list
- Consists of a wide range of generic and non-generic medicines
- Choice of a high monthly rand amount for medicines not on the list

Screening and Prevention

You and your children have access to screening and prevention benefits that cover tests to detect early warning signs of serious illness. Having these tests done helps you to stay healthy, because prevention is better than cure.



Medical Savings Account (MSA)

On selected plans we pay your day-to-day medical expenses from your MSA to empower you to manage your spend.

Day-to-day Extender Benefit (DEB)

When you have spent your annual MSA allocation, we extend your day-to-day cover through the Day to day Extender Benefit for essential healthcare services.

Above Threshold Benefit (ATB)

Certain plans have an Above Threshold Benefit that gives further day-to-day cover.

Maternity Benefit

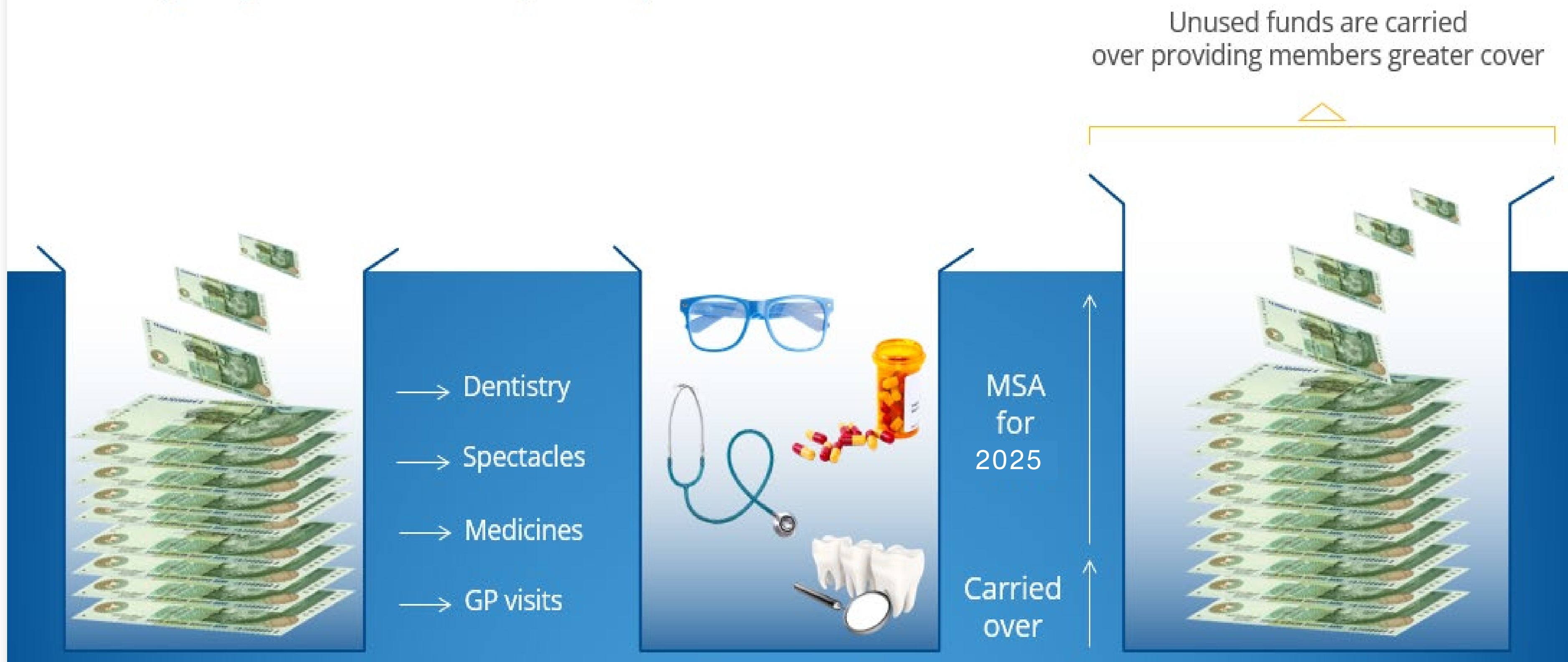
Comprehensive benefits for maternity and early childhood that cover certain healthcare services before and after birth.

Day-to-day Cover

Medical Savings Account (MSA)

The MSA covers your day-to-day / out of hospital medical expenses

Your MSA gives you control of how you use your benefits



2025 Personal Health Pathways

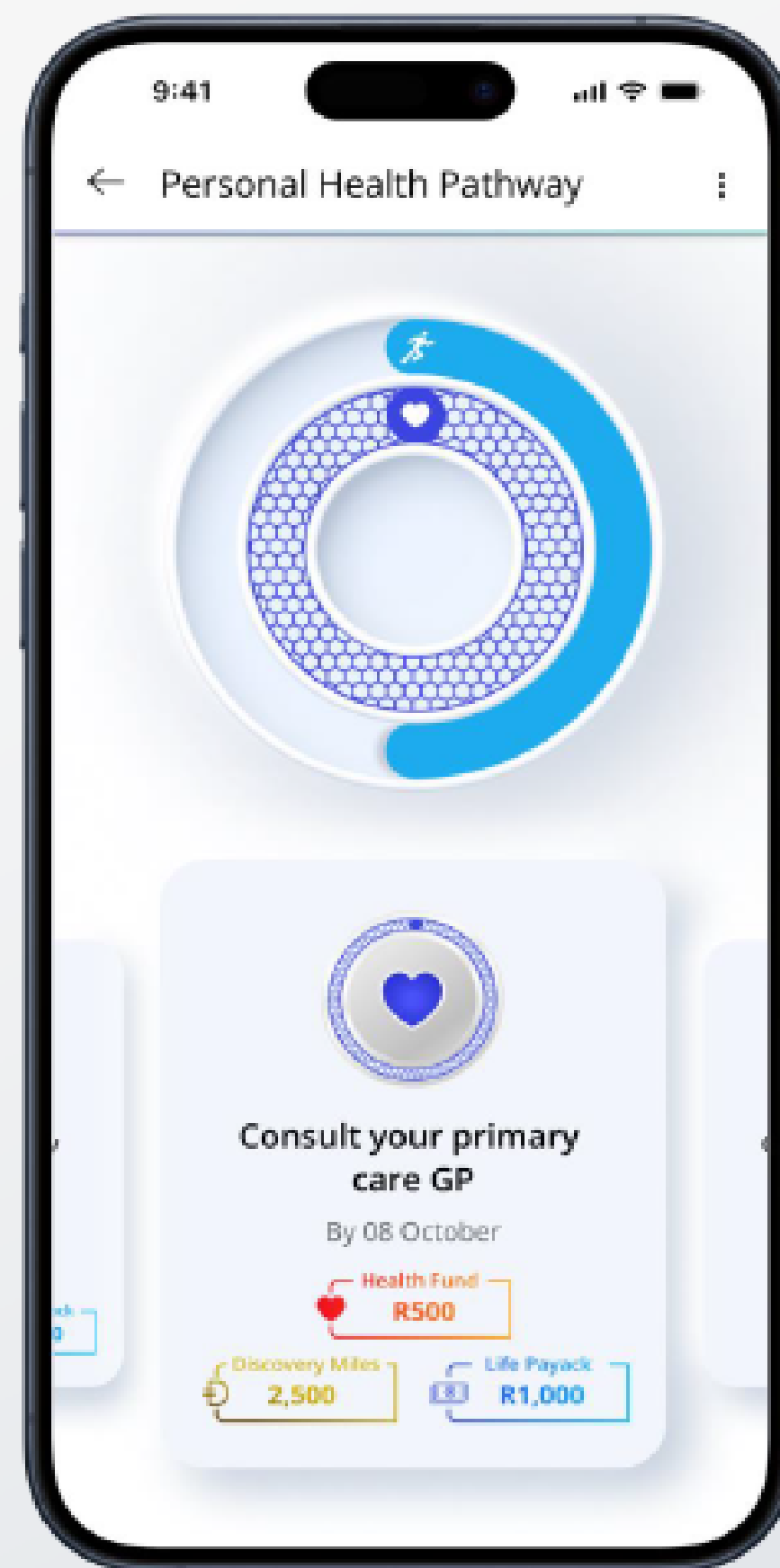
PERSONAL HEALTH PATHWAYS

Instant reward for completed health and exercise actions and healthy habit formation

Additional DHMS healthcare benefits for completion of health actions in each member's Personal Health Pathway

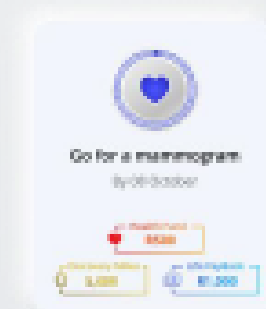
2025 Personal Health Pathways

COMPLETE YOUR NEXT BEST ACTIONS AND CLOSE YOUR RINGS



01 Complete your next best actions

- Members get up to 3 next best actions at a time: 2 health actions and 1 exercise action.
- Once members complete an action, it contributes to closing a ring, and is replaced by a new action in their unique healthcare pathway.



Health actions

- Encourages completion of clinical, screening actions.
- Each health action displays a date by when the action must be complete to close the ring.



Exercise actions

- Aligned with Vitality Active Rewards
- Encourages completion of lifestyle actions.
- Each exercise action displays a date by when the action must be complete to close the ring.



02 Close your rings

- Members get 2 rings: the health ring and the exercise ring. Members close their rings by completing their next best actions.



Health ring

- Each health action will close the ring by a defined amount based on that action's contribution to improving the member's health.
- For example, some actions may close the ring by a half, whilst others may close the ring fully.



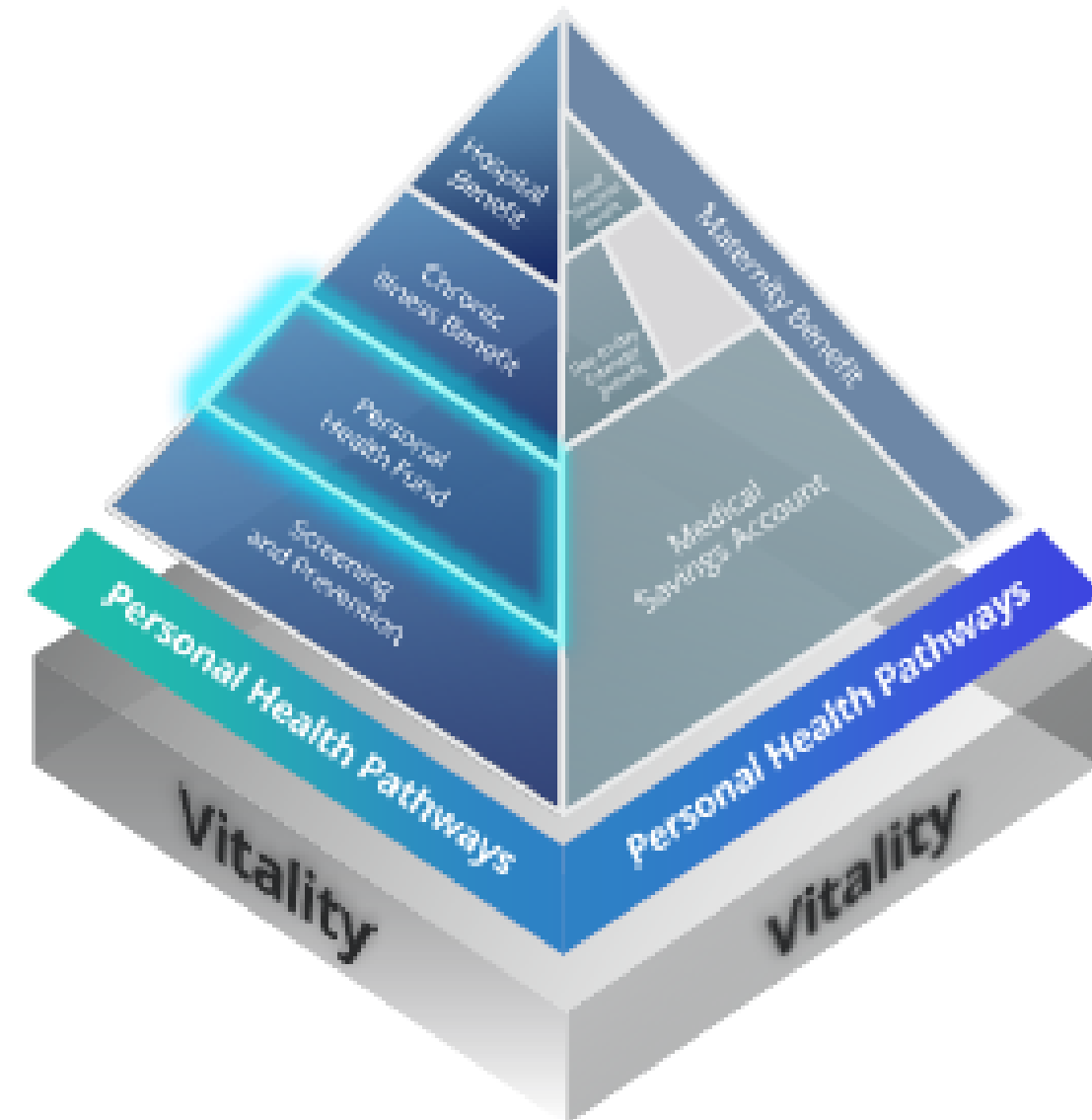
Exercise ring

- Aligned with Vitality Active Rewards
- Each exercise action closes the ring fully each week.

2025 Personal Health Fund

THE PERSONAL HEALTH FUND WILL BE INTRODUCED FROM JANUARY 2025

Personal Health Fund



PERSONAL HEALTH FUND AVAILABLE TO ALL MEMBERS IN 2025, WITH ADDITIONAL BENEFITS FOR NEW MEMBERS TO ENSURE PARITY WITH EXISTING MEMBERS

Up to R10,000
per policy p.a. based on plan choice and family structure

All members

PERSONAL HEALTH FUND: ALLOCATION BY PLAN SERIES		Adult	Child	Family limit
CLASSIC	Executive, Comprehensive, Priority & Saver	R2,500	R1,250	R10,000
	Core & Smart	R2,000	R1,000	R8,000
ESSENTIAL & COASTAL	Priority & Saver	R1,500	R750	R6,000
	Core & Smart	R1,000	R500	R4,000
KEYCARE	KeyCare Plus, Core & Start	R500	R250	R1,000

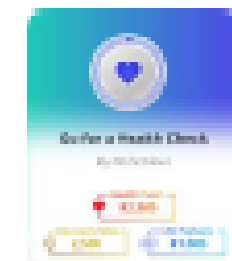


Accumulate funds towards the Personal Health Fund for completion of next best health actions



Use Personal Health Fund for any additional **day-to-day benefits**

New



Following the success of the WELLTH Fund, **all new joining members** will continue to get a once per lifetime benefit, built into the Personal Health Fund in 2025, with **up to R10 000 in additional funds**

Major Medical Benefits 2025

Description	KeyCare	Core	Smart	Saver	Priority	Comprehensive	Executive
Plan type	Preferred Provider/Network In and out-patient cover through a network	Hospital only In-patient only network Hospital PMB chronic cover	Smart/Digital plan In and out-patient benefits. Day-to-day benefits via digital platform	Hospital with savings In-patient benefits. Day-to-day benefits limited to savings	Comprehensive Combination of in-patient and out-patient cover via savings and above threshold benefits	Comprehensive Combination of in-patient and out-patient cover via savings and above threshold benefits	Comprehensive Combination of in-patient and out-patient cover via savings and above threshold benefits
Plan names	Regional Start Start Core Plus	Coastal Essential Classic Essential Delta Classic Delta	Active Essential Dynamic Essential Classic	Coastal Essential Classic Essential Delta Classic Delta	Essential Classic	Classic Classic Smart	Executive
Hospitalisation OAL	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Network Hospitals for planned procedures	Yes	Yes – Coastal and Delta	Yes	Yes – Coastal and Delta	No	Classic Smart - Yes	No
Specialist tariff	100%	100% - Coastal and Essential 200% - Classic	100%- Essential 200% - Classic	100% - Coastal and Essential 200% - Classic	100% - Essential 200% - Classic	200%	300%
Oncology limit - then 20% co-pay	PMB	R250 000	R250 000	R250 000	R250 000	Classic R500 000 Classic Smart R375 000	R500 000
Joint Replacements	Excluded / PMB	Yes	PMB – Active, Essential & Essential Dynamic	Yes	Yes – deductible	Yes	Yes
Back and neck surgery	Excluded / PMB	Yes	PMB – Active & Essential Classic Smart – Yes	Yes	Yes – deductible	Yes	Yes
Chronic conditions	27 PMB	27 PMB	27 PMB	27 PMB	27 PMB	Classic Smart 27 PMB Classic Comp + ADL	27 PMB + ADL

Additional Benefits: Personal Health Fund and Unique Benefits

Out of hospital benefits 2025

Description	KeyCare	Core	Smart	Saver	Priority	Comprehensive	Executive
Plans	Regional Start Start Core Plus	Coastal Essential Classic Essential Delta Classic Delta	Active Essential Dynamic Essential Classic	Coastal Essential Classic Essential Delta Classic Delta	Essential Classic	Classic Classic Smart	Executive
Day to day cover	Network DSP – primary care benefits KeyCare Core - N/A	N/A	GPs / Medication at network DSP	MSA	MSA & ATB	MSA & ATB	MSA & ATB
MSA	N/A	N/A	N/A	Essential 10% Coastal 15% Classic 20%	Essential 15% Classic 25%	Classic Smart 15% Classic 25%	25%
SPG	N/A	N/A	N/A	N/A	Yes	Yes	Yes
Threshold	N/A	N/A	N/A	N/A	Yes	Yes	Yes
Limited ATB	N/A	N/A	N/A	N/A	Yes	Yes	Unlimited

Additional Benefits: Personal Health Fund and Unique Benefits

Discovery Health Medical Scheme - Applicable co-payments

Plan	MRI and CT scan	Procedure co-payments	Non-network Day facility for defined procedure list	Dental In-hospital		Dental Day surgery	
				Older than 13	Younger than 13	Older than 13	Younger than 13
Executive	R 3 850	R 1 750 to R 8 100		R 8 650	R 3 350	R 5 550	R 1 500
Comprehensive Series	R 3 850	R 1 750 to R 8 100	R 7 000 – R 8 100	R 8 650	R 3 350	R 5 550	R 1 500
Priority Series	R 3 850 to R 4 800	R 1 750 to R 22 850	R 7 000 – R9 100	R 8 650	R 3 350	R 5 550	R 1 500
Saver Series	R 3 850	R 1 750 to R 9 600	R 7000-R 9 600	R 8 650	R 3 350	R 5 550	R 1 500
Core series		R 1 750 to R 9 600	R 7000-R 9 650	R 8 650	R 3 350	R 5 550	R 1 500
Smart series	Classic - R 3 850	R 1 750 to R 9 600 Active – R7 500 defined list	R 12 200 – R 14 750	R 8 650	R 3 350	R 5 550	R 1 500
KeyCare	Must use network hospitals. No cover when using non-network hospitals						
Non network hospital - penalty	Delta plans – R 10 700 Essential/Classic Smart and Classic Smart Comprehensive – R 12 200 Active Smart and Essential Dynamic Smart – R 14 750						

- Over and above the listed co-payments mentioned above, and on specific plans, a 20% Oncology co-payment is applicable for the remainder of the cancer treatment cycle after the limit has been reached. The annual limit varies per plan.
- A 20% co-payment will apply to your hospital account for not using a network provider for Cataract Surgery.
- Members on the Coastal plans must make use of a hospital in the Coastal regions to avoid a 30% non-network co-payment on their hospital account.



Gap Cover – Comprehensive Cover Example

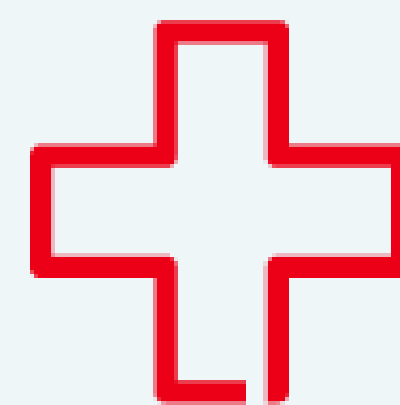
Medical Scheme
Tariff Shortfall &
Gap Premium
Waiver

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Annual Sub-Limits
& Benefit Extender
– Oncology &
Prosthesis

Co-payments,
Deductibles &
Oncology co-
payments



Gap cover is an insurance policy designed to complement your medical scheme. It is not a medical scheme or an alternative to a medical scheme.

Children are covered up to a certain age depending on your gap cover. Special dependants like parents must take out their own cover.

Contributions and Medical Savings Account

Discovery	2025 Total Contributions			2025 Annual Medical Savings		
	Main member	Spouse/ Adult	Child	Main member	Spouse/ Adult	Child
Executive	R 11 430	R 11 430	R 2 185	R34 284	R 34 284	R 6 552
Classic Comprehensive	R 9 298	R 8 793	R 1 856	R 27 876	R 26 364	R 5 568
Classic Smart Comprehensive	R 7 945	R 7 337	R 1 855	R 14 292	R 13 200	R 3 336
Classic Priority	R 5 796	R 4 571	R 2 318	R 17 376	R 13 704	R 6 948
Essential Priority	R 4 981	R 3 917	R 1 989	R 8 964	R 7 044	R 3 576
Classic Saver	R 4 535	R 3 577	R 1 817	R 10 872	R 8 580	R 4 344
Classic Delta Saver	R 3 624	R 2 863	R 1 455	R 8 688	R 6 864	R 3 492
Essential Saver	R 3 634	R 2 725	R 1 455	R 4 356	R 3 264	R 1 740
Essential Delta Saver	R 2 898	R 2 187	R 1 163	R 3 468	R 2 616	R 1 392
Coastal Saver	R 3 797	R 2 855	R 1 533	R 6 828	R 5 136	R 2 760
Classic Smart	R 2 822	R 2 277	R 1 127	-	-	-
Essential Smart	R 2 021	R 2 021	R 2 021	-	-	-
Essential Dynamic Smart	R 1 681	R 1 681	R 1 681	-	-	-
Active Smart	R 1 350	R 1 350	R 1 350			
Classic Core	R 3 652	R 2 882	R 1 461	-	-	-
Classic Delta Core	R 2 923	R 2 305	R 1 169	-	-	-
Essential Core	R 3 138	R 2 354	R 1 260	-	-	-
Essential Delta Core	R 2 507	R 1 887	R 1 006	-	-	-
Coastal Core	R 3 011	R 2 259	R 1 196	-	-	-

Additional: Pay for the first three children. Unless foster child. Adult dependant rates charged from age 21

Annual Thresholds

Discovery	2025 Annual Threshold Amounts			2025 Limited Above Threshold Benefit		
	Main member	Spouse/ Adult	Child	Main member	Spouse/ Adult	Child
Executive	R 39 440	R 39 440	R 7 480			
Classic Comprehensive	R 32 250	R 32 250	R 6 160	R 35 000	R 35 000	R 8 500
Classic Smart Comprehensive	R 32 250	R 32 250	R 6 160	R 30 000	R 30 000	R 7 500
Classic Priority	R 25 400	R 19 000	R 8 460	R 19 370	R 13 820	R 6 770
Essential Priority	R 25 400	R 19 000	R 8 460	R 19 370	R 13 820	R 6 770

Contributions – KeyCare Series

	Main member	Spouse/ Adult	Child
KeyCare Core			
R0 – R 9 900	R 1 381	R 1 381	R 361
R 9 901 – R 15 990	R 1 723	R 1 723	R 427
R 15 991 +	R 2 636	R 2 636	R 598
KeyCare Plus			
R0 – R 9 900	R 1 817	R 1 817	R 661
R 9 901 – R 15 990	R 2 497	R 2 497	R 794
R 15 991 +	R 3 687	R 3 687	R 986
KeyCare Start			
R0 – R 10 550	R 1 331	R 1 331	R 811
R 10 551 – R 15 990	R 1 952	R 1 952	R 878
R 15 991 – R 24 250	R 3 063	R 3 063	R 919
R 24 251 +	R 3 488	R 3 488	R 949
KeyCare Start Regional			
R0 – R 10 550	R 1 184	R 1 184	R 713
R 10 551 – R 15 990	R 1 790	R 1 790	R 805
R 15 991 – R 24 250	R 2 790	R 2 790	R 854
R 24 251 +	R 3 178	R 3 178	R 890

Additional: Pay for the first three children. Unless foster child. Adult dependant rates charged from age 21



Vitality

AON

Vitality 2025



Vitality Contributions 2025

	Single Member	Member with 1 dependent	Member with two or more dependents
Vitality	R 399	R 479	R 559
Vitality Active	Main member: R 145	Per Adult (18 years and older): R 145	

Microsites

Healthcare online platform which is aimed at empowering you with information in a rapidly evolving digital age

Benefits of a Microsites:

- Can be accessed through your mobile, tablet, or computer.
- Easy access to pertinent updates in the Medical Scheme, Gap cover and Primary Care industry.
- Easy access induction presentations, Year-end changes and Launch highlight presentations allowing you to watch these voice recorded presentations at your convenient time.
- Provides clients with essential information that they need such as:
 - ✓ Application forms
 - ✓ Brochures
 - ✓ Induction & Year-end Presentation videos
 - ✓ Launch highlights videos
 - ✓ Dedicated Consultants details
 - ✓ Year-end communication
 - ✓ Flash Alerts pertaining to provider updates

Microsite link: <https://eb.aon.co.za/discovery/>



**Scanning the above QR code will download
Aon contact details and will also provide
the link to the Microsite**



Review and the way forward

Review and the way forward

- Consider a plan that will meet your healthcare needs and affordability.
- Book a virtual individual session for a full needs analysis with your dedicated Regional Aon consultant.
- Confirm your plan selection.



Your feedback is important – Please scan the QR code below and complete the feedback form pertaining to this presentation.

Remember to update your personal details with DHMS - www.discovery.co.za

Aon Resolution Centre (ARC)



- Advice on Medical Scheme plan based on needs analysis.
- Advice on Gap cover plan selection.
- Clarification on benefits and annual changes.
- Escalated claims queries and payments.
- Explanation of admin procedures.
- Pre-Authorisation for hospitalisation.
- Chronic condition registrations.
- Billing reconciliation.



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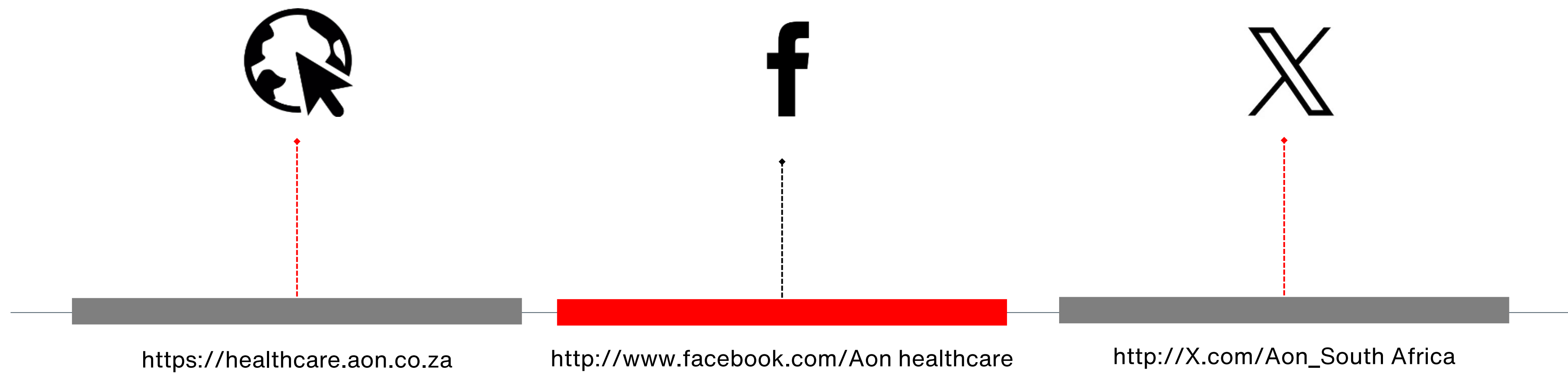
arc@aon.co.za

Follow these steps...

- 01** Send your first time query to your service provider and request reference number.
- 02** If not resolved, contact the ARC.
- 03** If still not satisfied with the service, contact the ARC Team leader elaine.broodryk@aon.co.za



Social Media





Contact Aon

Aon South Africa (Pty) Ltd

The Place, 1 Sandton Drive, Sandhurst, 2196

P O Box 78367, Sandton, 2146

Tel: 0860 100 404

www.aon.co.za

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Thank You