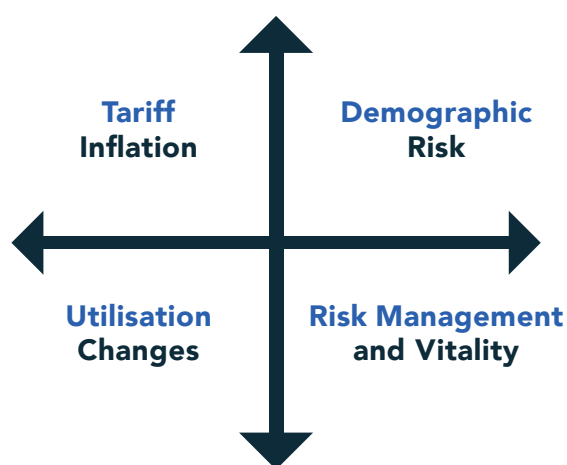


Discovery Health Medical Scheme 2022

Contribution increases and rate card

Annual effective increase of 5.3%

Discovery Health Medical Scheme (DHMS) has, for the second year, announced that they will not be increasing contributions effective 1 January 2022. Member will enjoy the benefits of no increase until 1 May 2022, when contributions will increase by 7.9% across all DHMS plans. DHMS further confirmed that the resulting annual effective increase for 2022 will accordingly be 5.3%; within the target of CPI+3%. DHMS' decision has been enabled by the scheme leveraging its strong reserve position, while considering the following factors:



DHMS' 2022 deferred contribution increase strategy:

DHMS strategy differs from the rest of the industry, in that it ensures that contributions remain on par with future medical inflation while providing members with financial relief through a deferred increase. To access their pricing strategy document, [click here](#).

Please refer to the contribution table that follows.

Discovery Health Medical Scheme

2022 Contributions

Plan		Contributions			Contributions to Medical Savings Account			Total contributions		
		Main member	Adult	Child**	Main member	Adult	Child**	Main member	Adult	Child**
Executive	Executive Plan	5 766	5 766	1 101	1 922	1 922	367	7 688	7 688	1 468
Comprehensive	Classic Comprehensive	4 732	4 475	944	1 577	1 491	314	6 309	5 966	1 258
	Classic Delta Comprehensive	4 261	4 034	849	1 420	1 344	283	5 681	5 378	1 132
	Essential Comprehensive	4 506	4 259	909	795	751	160	5 301	5 010	1 069
	Essential Delta Comprehensive	4 059	3 834	814	716	676	143	4 775	4 510	957
	Classic Smart Comprehensive	4 585	4 230	1 459	No Medical Savings Account			4 585	4 230	1 459
Priority	Classic Priority	3 031	2 390	1 213	1 010	796	404	4 041	3 186	1 617
	Essential Priority	2 952	2 322	1 180	520	409	208	3 472	2 731	1 388
Saver	Classic Saver	2 614	2 063	1 048	871	687	349	3 485	2 750	1 397
	Classic Delta Saver	2 088	1 650	839	696	550	279	2 784	2 200	1 118
	Essential Saver	2 355	1 767	944	415	311	166	2 770	2 078	1 110
	Essential Delta Saver	1 878	1 418	754	331	250	133	2 209	1 668	887
	Coastal Saver	2 211	1 663	893	552	415	223	2 763	2 078	1 116
Smart	Classic Smart	2 070	1 634	827	No Medical Savings Account			2 070	1 634	827
	Essential Smart	1 483	1 483	1 483				1 483	1 483	1 483



Plan		Contributions			Contributions to Medical Savings Account			Total contributions		
		Main member	Adult	Child**	Main member	Adult	Child**	Main member	Adult	Child**
Core	Classic Core	2 594	2 046	1 038	No Medical Savings Account			2 594	2 046	1 038
	Classic Delta Core	2 076	1 637	830				2 076	1 637	830
	Essential Core	2 229	1 671	896				2 229	1 671	896
	Essential Delta Core	1 781	1 340	715				1 781	1 340	715
	Coastal Core	2 062	1 584	820				2 062	1 548	820
KeyCare	KeyCare Plus 0 - 8 550	1 279	1 279	464	No Medical Savings Account			1 279	1 279	464
	KeyCare Plus 8 551 - 13 800	1 758	1 758	495				1 758	1 758	495
	KeyCare Plus 13 801+	2 595	2 595	695				2 595	2 595	695
	KeyCare Core 0 - 8 550	1 005	1 005	260	No Medical Savings Account			1 005	1 005	260
	KeyCare Core 8 551 - 13 800	1 253	1 253	310				1 253	1 253	310
	KeyCare Core 13 801+	1 916	1 916	435				1 916	1 916	435
	KeyCare Start 0 - 9 150	968	968	583	No Medical Savings Account			968	968	583
	KeyCare Start 9 151 - 13 800	1 629	1 629	637				1 629	1 629	637
	KeyCare Start 13 801+	2 536	2 536	688				2 536	2 536	688

* 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. The information included in this brochure is awaiting formal approval from the Council for 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.

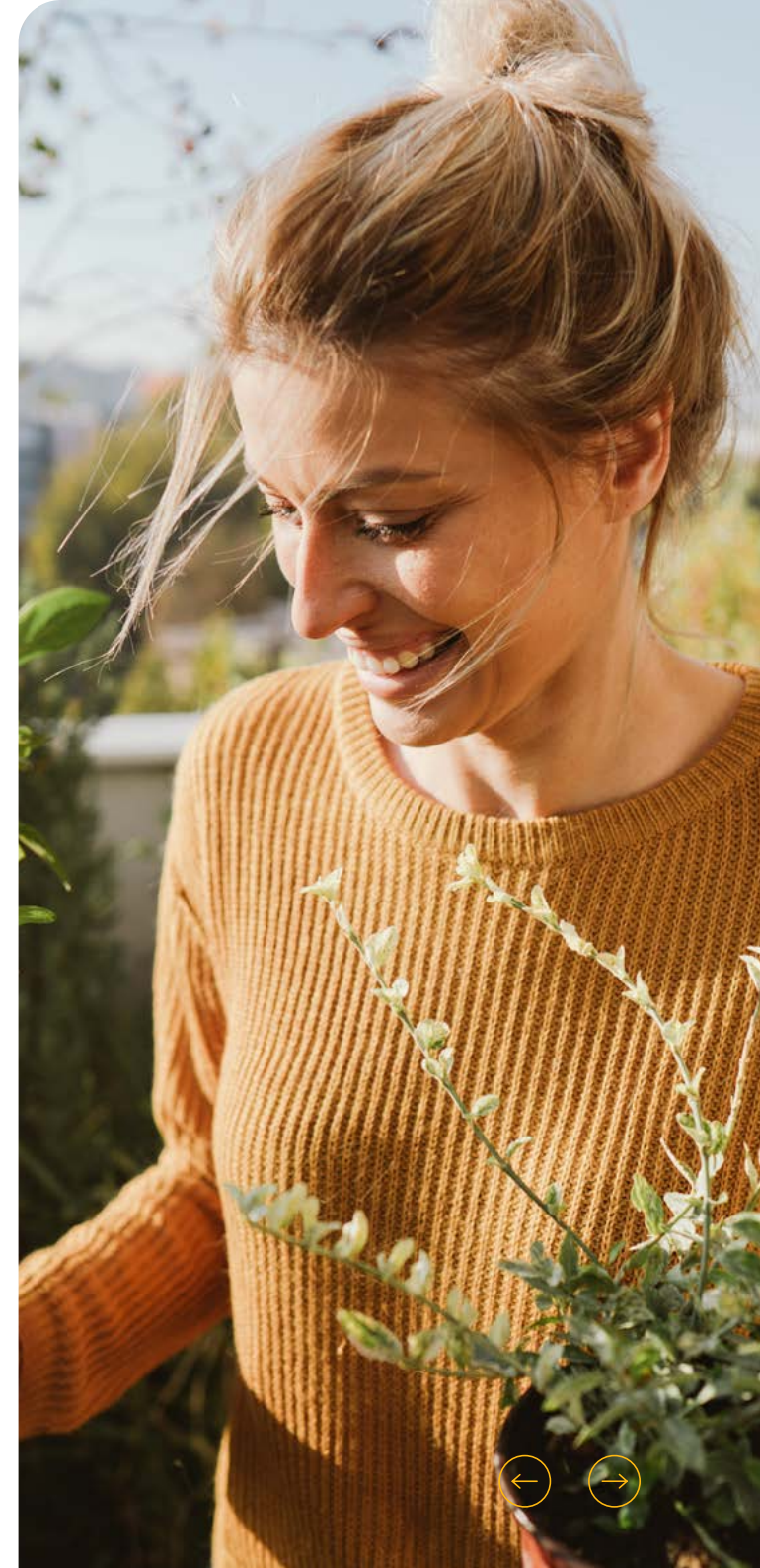
** We count a maximum of three children when we work out the monthly contribution and annual Medical Savings Account.

Annual Medical Savings Account

	Plan	Main member	Adult	Child*
Executive	Executive Plan	23 064	23 064	4 404
Comprehensive	Classic Comprehensive	18 924	17 892	3 768
	Classic Delta Comprehensive	17 040	16 128	3 396
	Essential Comprehensive	9 540	9 012	1 920
	Essential Delta Comprehensive	8 592	8 112	1 716
Priority	Classic Priority	12 120	9 552	4 848
	Essential Priority	6 240	4 908	2 496
Saver	Classic Saver	10 452	8 244	4 188
	Classic Delta Saver	8 352	6 600	3 348
	Essential Saver	4 980	3 732	1 992
	Essential Delta Saver	3 972	3 000	1 596
	Coastal Saver	6 624	4 980	2 676

* We count a maximum of three children when we work out the annual Medical Savings Account.

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.



Annual Threshold Amounts

ANNUAL THRESHOLD

	Main member	Adult	Child*
Executive	28 380	28 380	5 390
Classic, Essential and Delta Comprehensive	23 420	23 420	4 470
Classic Smart Comprehensive	26 820	26 820	910
Priority	18 940	14 240	6 310

ABOVE THRESHOLD BENEFIT LIMITS

	Main member	Adult	Child*
Executive	unlimited		
Comprehensive			
Priority	16 030	11 440	5 610

* We count a maximum of three children when we work out the Annual Threshold and Above Threshold Benefit limit.

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.



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Your healthcare team

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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.

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