

20  
24

PRODUCT  
UPDATES



# Discovery Health

Dr Ryan Noach, Discovery Health CEO  
11 October 2023

Discovery Health Medical Scheme updates for 2024 are subject to approval by the Council for Medical Schemes

# Discovery Health is paving the way for the future of sustainable healthcare



1

Transforming members' healthcare experience through digital technology



2

Sustaining the value of Discovery Health Medical Scheme



3

Personalised healthcare for all DHMS members



4

Expanding access to healthcare cover



# Discovery Health performance



## Notable Milestones

**DHMS** **+22,000**  
Lives in 2022

**LA HEALTH** **+5% GROWTH**  
in 2022

**SASOLMED** **80,000 lives**  
to be administered by  
Discovery Health from 2024

**FLEXICARE** **>100,000**  
Lives

**GAP COVER** **>100,000**  
Lives

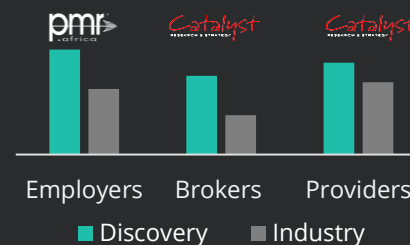
**HEALTHY  
COMPANY** **+15.5%**  
annual growth

## Industry Recognition

**FIA Healthcare product  
supplier of the year 2023**



**Industry leading service  
recognised across  
stakeholder surveys**



## Industry leader

**57.8%**

DHMS share of open  
medical scheme market

**39%**

DH share of total  
medical scheme market

**R70bn/R162bn**  
of medical scheme claims  
paid by DH

**over 300**

industry leading innovations  
since inception

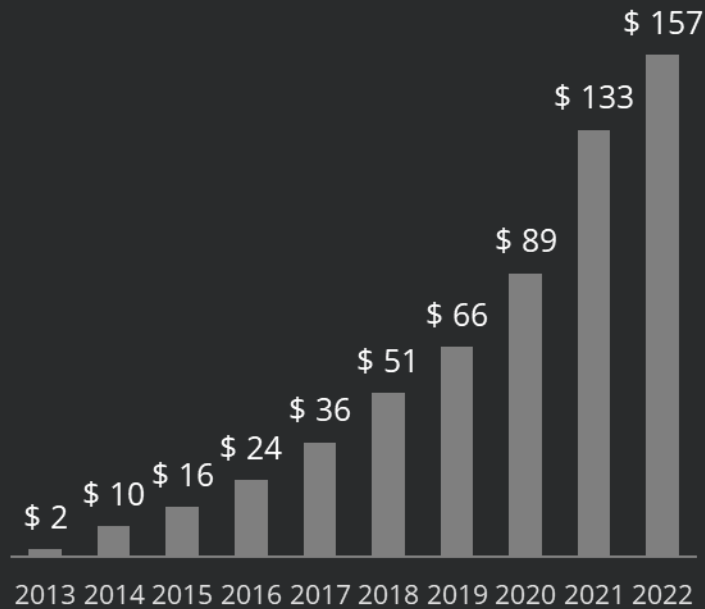
# Digital technology is transforming healthcare delivery



## Exponential increase in investment for digital health

**\$157bn**  
in the last decade

**\$100bn**  
since 2020



Cumulative investment in digital healthcare (\$ billion)

Source: Rock Health Digital Funding Database

## Convergence of Big Tech into healthcare



**\$1.7bn**  
Investment into AI and cloud technology



**\$3.9bn**  
to launch a digital health platform (2023)

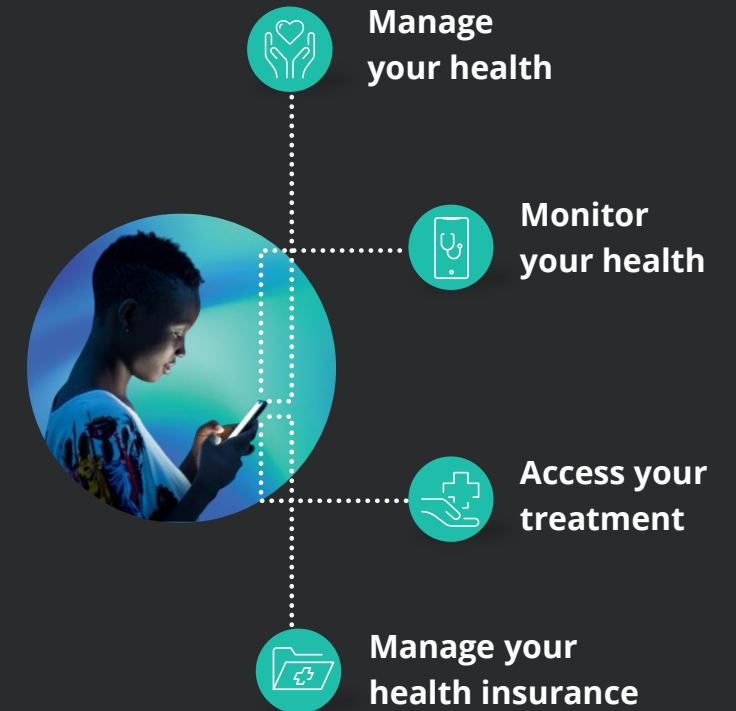


**\$19.7bn**  
invested in cloud and AI software for providers (2022)



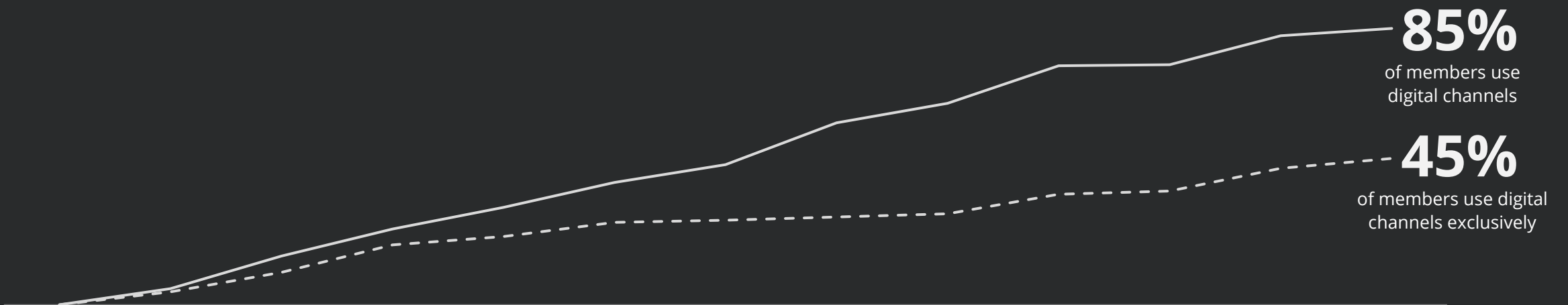
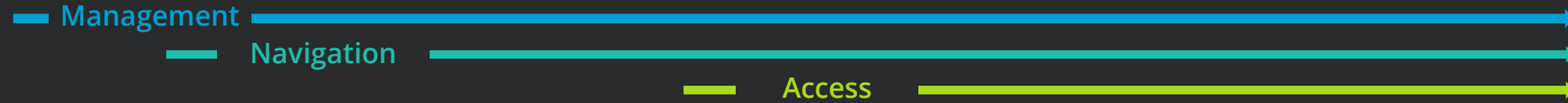
**\$200m+**  
In acquisitions to boost wearables and monitoring technology

## Reshaping the delivery of healthcare around the world



In the US, more than **50 million** in-person medical visits per year could be done virtually ~ *McKinsey & Company*

# Discovery Health has led the market in digital healthcare innovation resulting in a digitally engaged member base



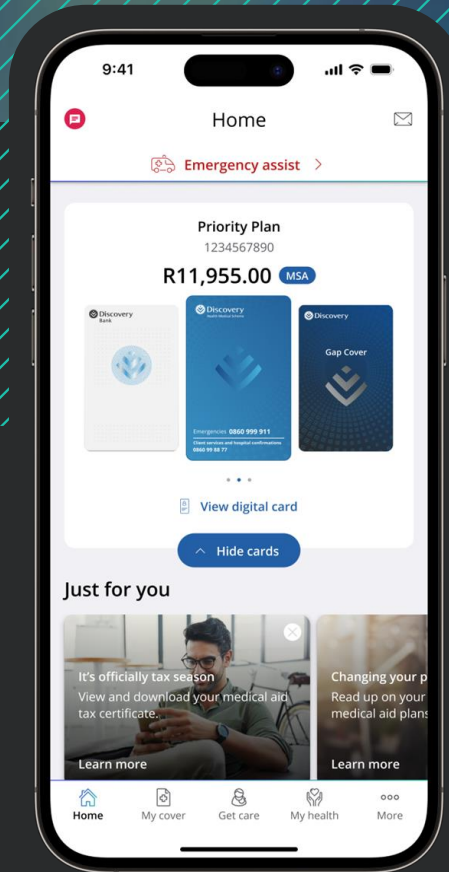
**85%**  
of members use digital channels

**45%**  
of members use digital channels exclusively

2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
DH IOS App launched	Health ID introduced	Digital cards	Full android functionality	Digital booking & VC	Educational content	Smart Plan launch	Dr Connect	Find a provider	PrePaid Health	Ask Discovery	New plans launched	App enhancements
Self-service tools		Digital health records	Maps tool			App enhancements	My pregnancy digital dashboards	Medicine tracker	Emergency assist	Symptom checker	Hospital @ home	Remote monitoring devices
		Digital diabetes							Care programmes	Vaccine portal	Digital patient communities	Order medicine
									App enhancements	Connected Care	Health ID 2.0	
										TytoHome		



# Introducing the **NEW** **Discovery Health app**

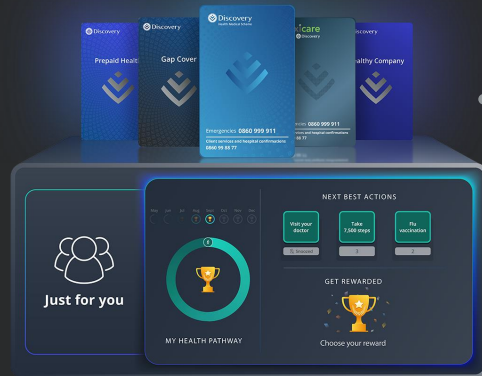


THE GATEWAY  
TO A PERSONALISED,  
END-TO-END  
HEALTHCARE JOURNEY

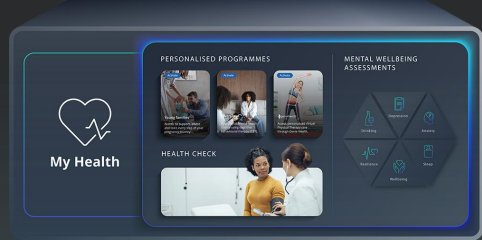
AVAILABLE NOW



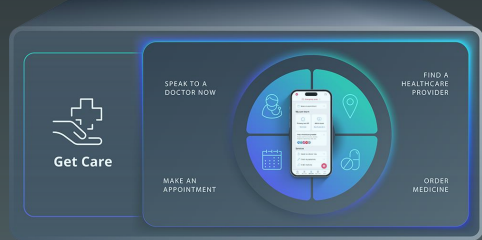
A single access point for all your digital healthcare needs



Seamlessly move between your **Discovery products**



Follow your **personalised health pathway**



**Understand and optimise** your health



**Access care** when you need it



**Manage** your health plan





**Just for you**

MY HEALTH PATHWAY

NEXT BEST ACTIONS

- Visit your doctor (6)
- Take 7,500 steps (3)
- Flu Vaccination (2)

GET REWARDED

Choose your reward

Personal health pathway

Recommended Next Best Action

- Visit your doctor (6)
- Take 5,000 steps (3)
- Vitality Age assessment (2)



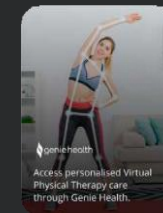
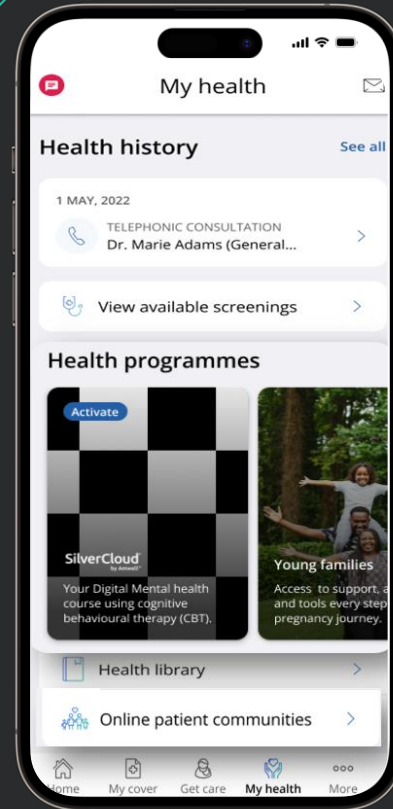
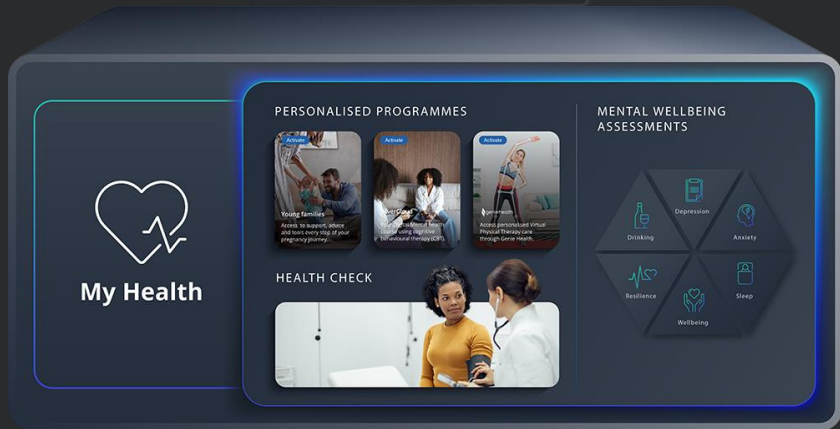
**Personalised, dynamic pathways** to improve your health

- Visit your doctor (6)
- Take 5,000 steps (3)
- Vitality Age assessment (2)

**Simple next best actions** for seamless journeys







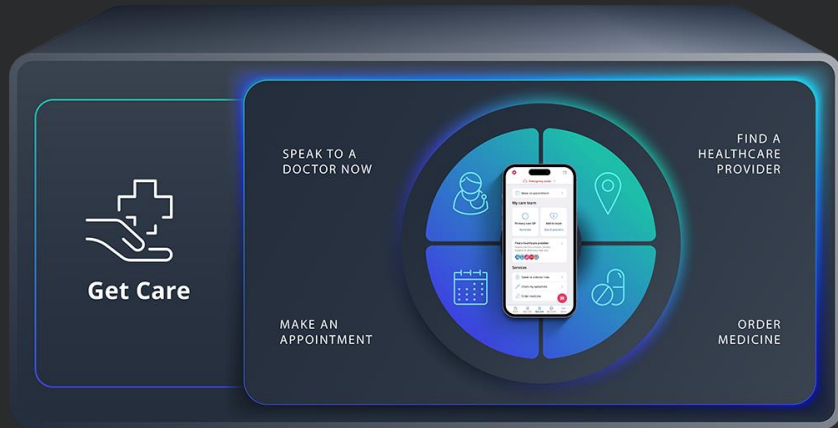
Access **information and programmes** for you



Use the **mental wellbeing assessment**

Book your **Health Check** in minutes





Speak to your doctor for **urgent care**



Find, book and complete your **appointment**



Get **your medicine**





**My Cover**

**VIEW BALANCE**

- Medical Savings Account: R20,000.00 (R23,000.00 total)
- Self Payment Gap: R9,000.00
- Above Threshold Benefit: R14,000.00 (R14,000.00 total)

**MANAGE CLAIMS**

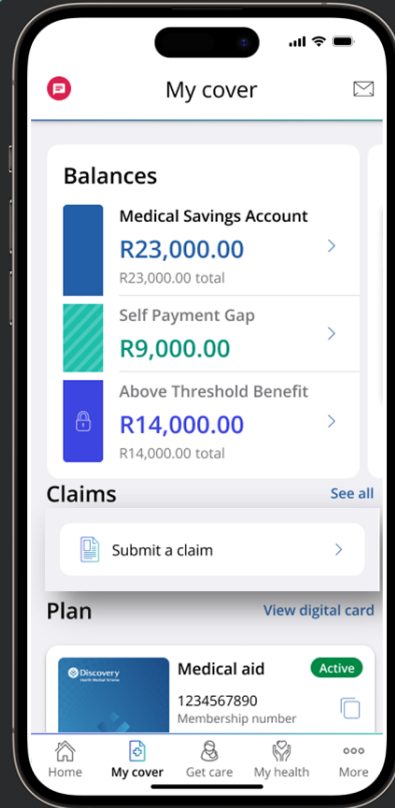
- Claim received: September 2023
- Claim processing: September 2023
- Claim processed: September 2023

**TRACK BENEFITS**

Used: 10% | Available: 90%

**ACCESS PLAN DETAIL**

- Manage plan
- What is covered on my plan
- Documents
- Benefits used
- Application tracker



**Balances**

- Medical Savings Account: R23,000.00 (R23,000.00 total)
- Self Payment Gap: R9,000.00
- Above Threshold Benefit: R14,000.00 (R14,000.00 total)

- ✓ Claim received
- ✓ Claim processing
- ✓ Claim processed



View your **plan balances**

Track your **claims**

Manage your **benefits**

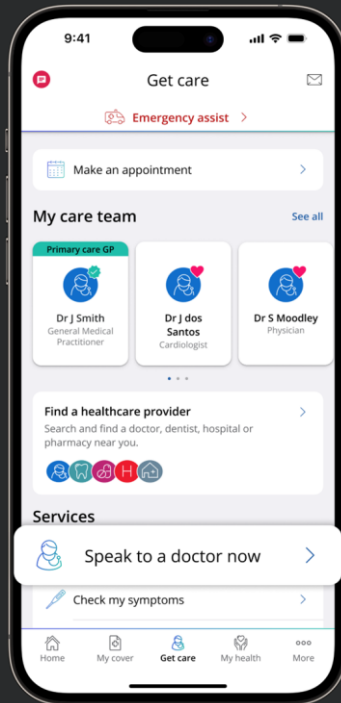


# The new Discovery Health app enables enhanced care and new Discovery Health Medical Scheme benefits in 2024



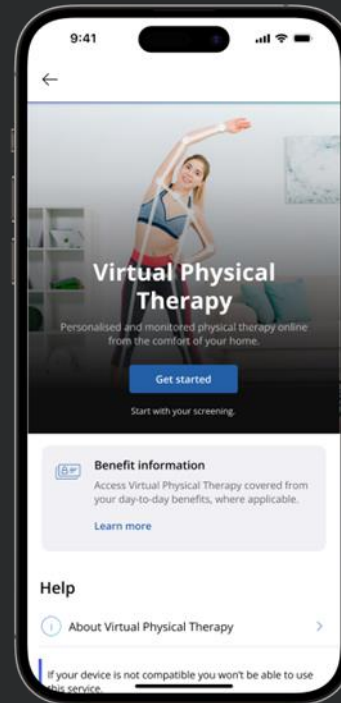
## Speak to a doctor now

Speak to a doctor for urgent care



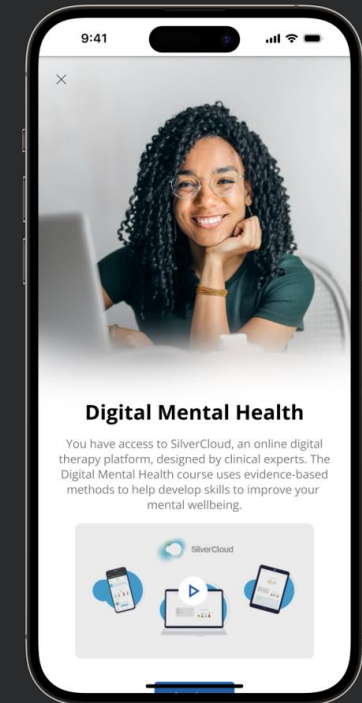
## Virtual Physical Therapy

Professional support for musculoskeletal recovery



## Digital therapeutics for depression

Convenient access to clinically-proven therapy



# Members are looking for immediate availability of healthcare



Members are seeking immediate solutions



Immediate access to professional advice



Peace of mind in the face of medical uncertainty



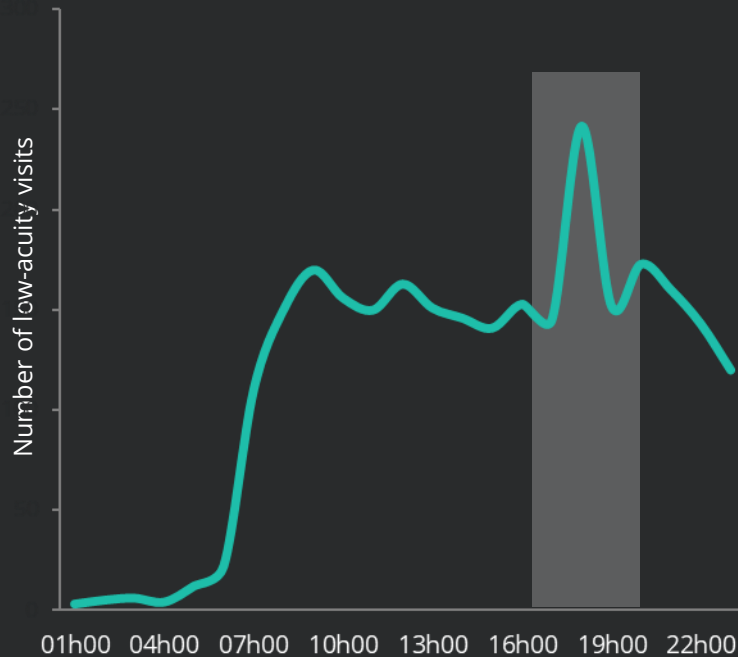
Urgent need for medical prescription



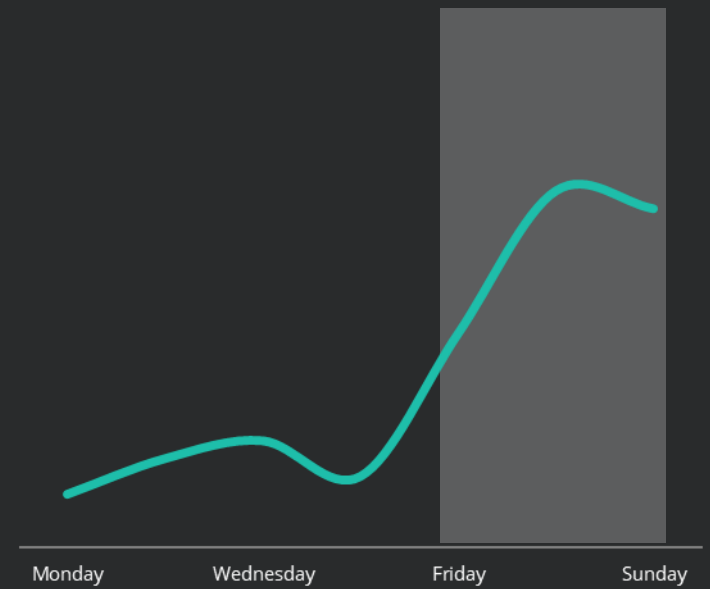
Convenience of access anywhere

Immediate convenient access to healthcare is not always available, leading to low acuity visits to the emergency room

Low acuity visits to ED - Time of day



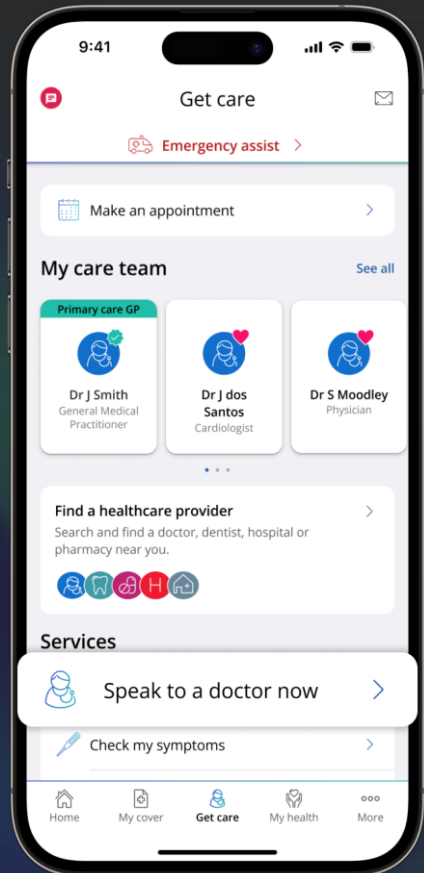
Low acuity visits to ED - Day of week



# Speak to a doctor now



Access to a **dedicated panel** of ER Doctors **on call 24/7**

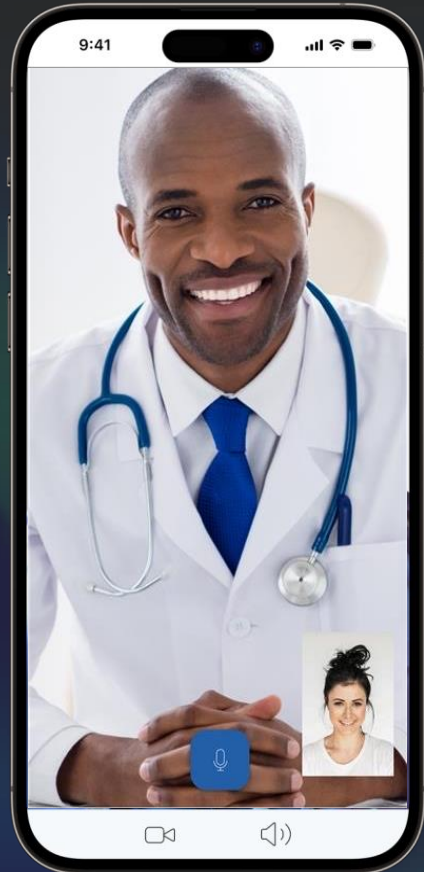


**Speak to a doctor within minutes,**  
at the click of a button

# Speak to a doctor now



Access to a **dedicated panel** of ER Doctors **on call 24/7**



Speak to a doctor within minutes,  
at the click of a button

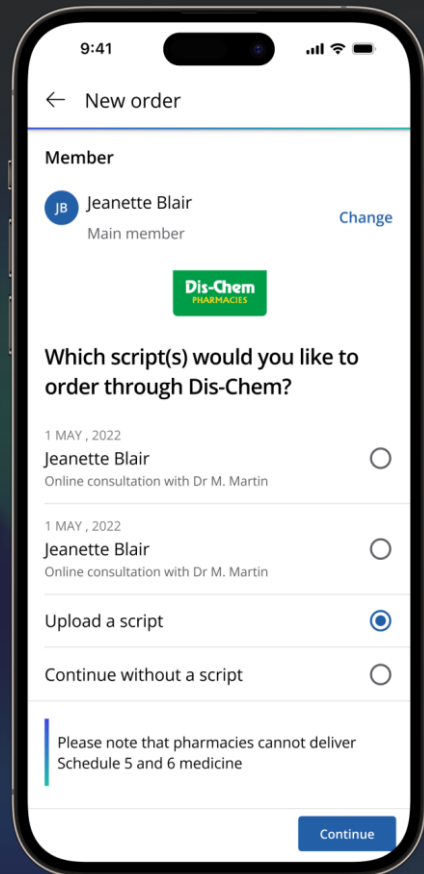


Virtual **medical needs assessment  
and diagnosis**

# Speak to a doctor now



Access to a **dedicated panel** of ER Doctors **on call 24/7**



Speak to a doctor within minutes,  
at the click of a button



Virtual **medical needs assessment**  
and **diagnosis**



Immediate **e-scripting**  
and **medicine delivery**

Please note that pharmacies cannot deliver  
Schedule 5 and 6 medicine

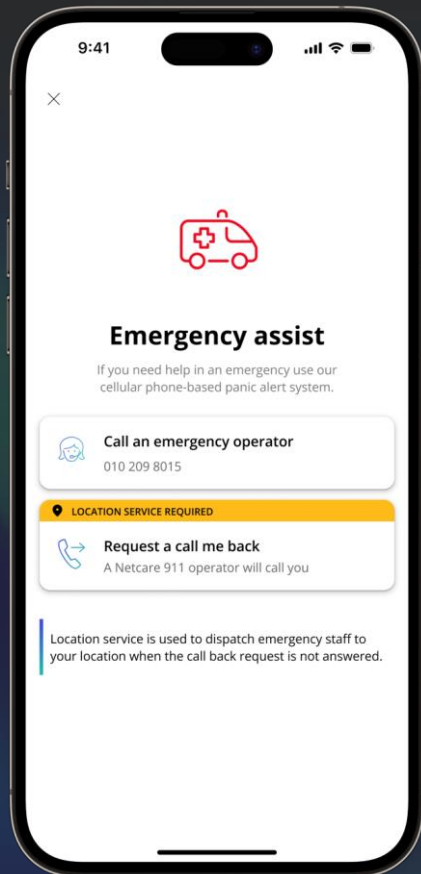
Continue



# Speak to a doctor now



Access to a **dedicated panel** of ER Doctors **on call 24/7**



Speak to a doctor within minutes,  
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Virtual **medical needs assessment**  
and **diagnosis**



Immediate **e-scripting**  
and **medicine delivery**

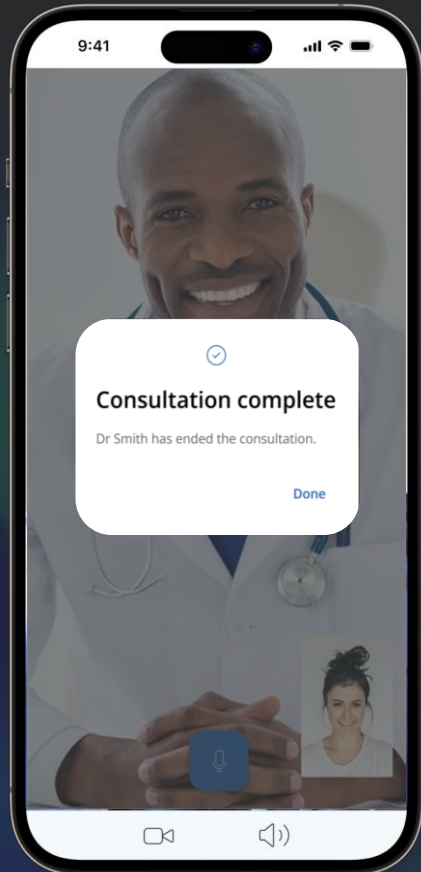


Referral to **ER or ambulance**  
**dispatched** for emergency care

# Speak to a doctor now



Access to a **dedicated panel** of ER Doctors **on call 24/7**



Speak to a doctor within minutes,  
at the click of a button



Virtual **medical needs assessment  
and diagnosis**



Immediate **e-scripting  
and medicine delivery**



Referral to **ER or ambulance  
dispatched** for emergency care

**Available Now**

**New** benefit for **DHMS** members



Urgent care **funded  
from risk benefits**



Non-urgent care **funded  
from available day-to-day  
benefits**

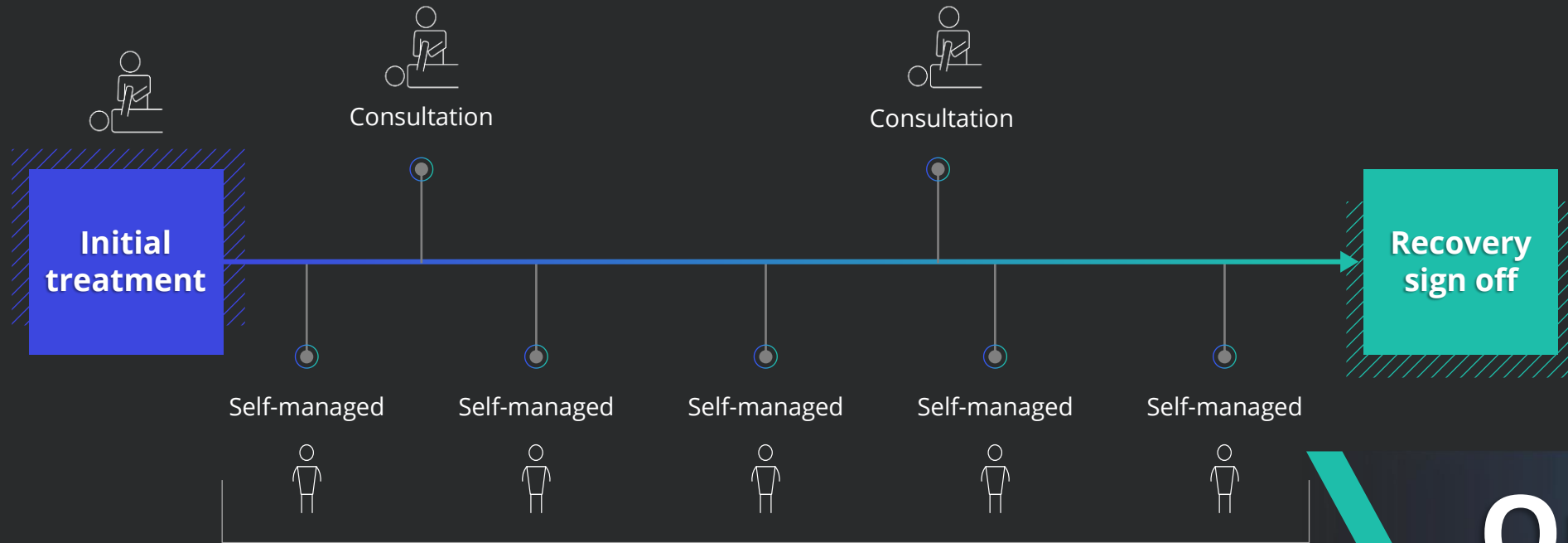
*Available on all DHMS plans\**

\*KeyCare Start Regional members access urgent care through the KeyCare Online Practice

# The majority of musculoskeletal recovery occurs outside of healthcare providers' rooms



## PHYSICAL REHABILITATION JOURNEY



 **Limited monitoring** to ensure correct form

 **Limited support** to assist adherence

**Only 50%**

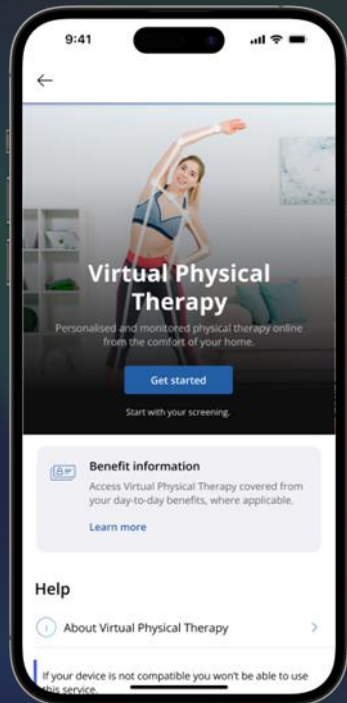
*of patients adhere to their full rehabilitation programmes*

# Introducing Virtual Physical Therapy



## Supporting effective recovery from musculoskeletal conditions

**Evidence based** rehabilitation  
via video, supported by  
**AI technology**



**Convenient access** from anywhere



**Connecting members**  
to their provider



Coaching for  
**better recovery outcomes**



**Reduced cost** of virtual therapy

## New benefit for **DHMS** members



Funded from **member's**  
**available day-to-day benefits**

# Rise of mental health disorders has direct impact on members, employers and broader society



## High global prevalence of mental health disorders



**1 in every 8**

people in the world live with a mental health disorder



**1 in 3 women**



**1 in 5 men**

will experience major depression in their lives

## High prevalence of depression in SA with majority untreated



**1 in every 5**

people in South Africa have symptoms of probable depression

**Only 25%**

of South Africans with mental health disorders receive treatment

**~R19 bn**

lost to employee absenteeism each year due to depression

## Disproportionate impact on younger individuals



**+13%**

increase in DSY Life insurance claims for suicide in 2022

**+149%**

Younger than **30 years**

**+50%**

Between **31-40 years**

increase in DSY Life insurance claims for younger clients

# Introducing the new Mental Wellbeing Assessment Benefit



## Mental Wellbeing Assessment for all DHMS members



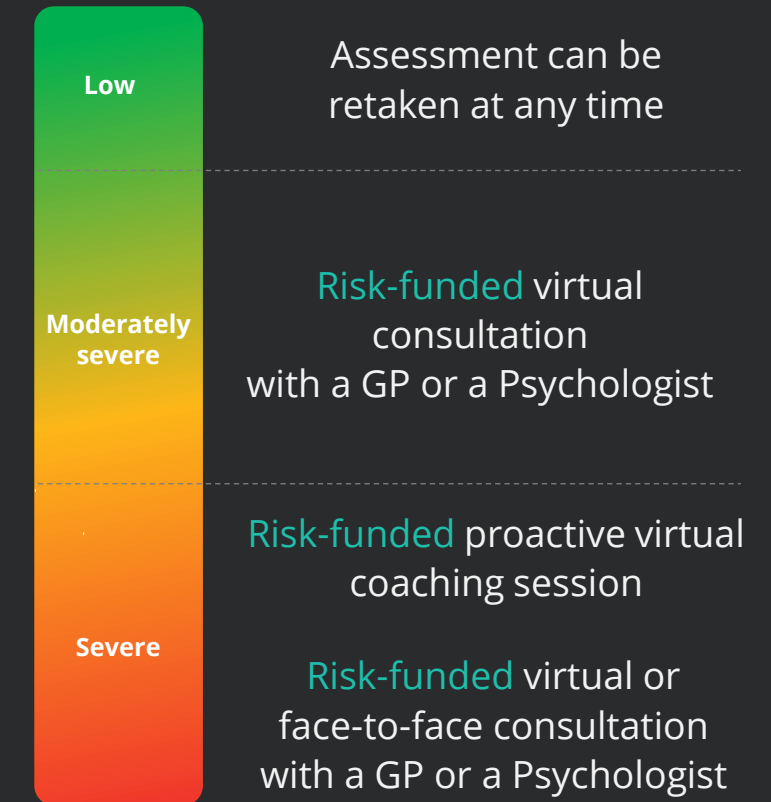
## Evaluating members' mental health risks

**Risk evaluation algorithm** based on assessment results and clinical data



## New DHMS benefit for diagnosis and referral

Level of risk



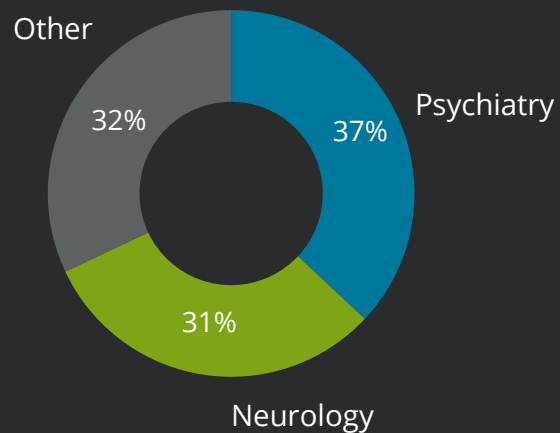
# Digital Therapeutics increasingly used to treat mental health disorders



## Digital therapeutics is a new treatment class

**~68%**

of digital therapeutics focus on mental health, including internet-based cognitive behavioural therapy



## Internet-based Cognitive Behavioural Therapy (iCBT) a DTx for treatment of mental health disorders

### What is iCBT?



**Clinically validated** treatments



**Prescribed** by a medical professional



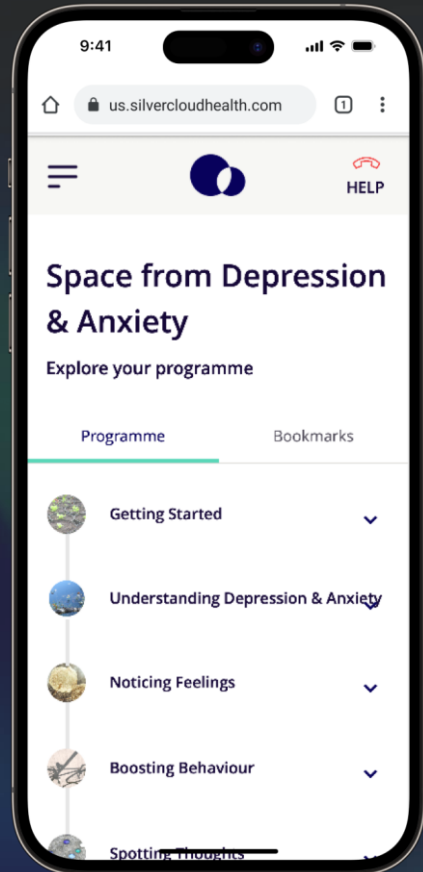
Uses **advanced software** to provide **personalised and adjustable** treatment plans

These factors differentiate DTx and iCBT from the non-prescribed support of wellness apps

# Introducing South Africa's first funded digital therapeutic for the treatment of depression



**Convenient access** to evidence-based mental health therapy,  
from the **comfort of home**



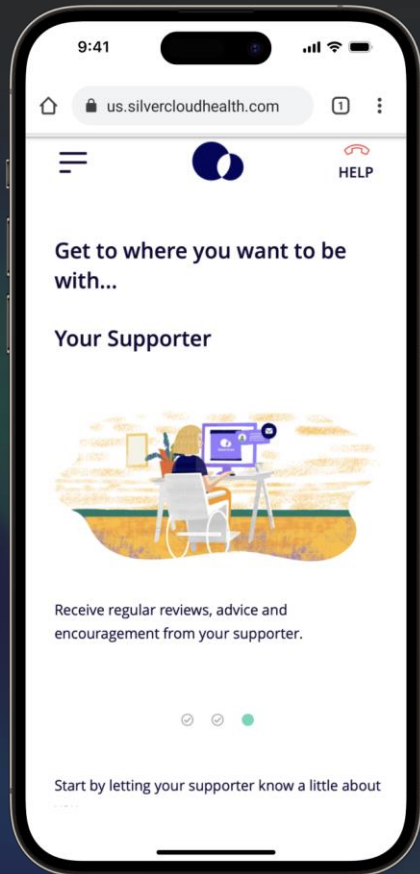
Modules for **depression or depression with anxiety**



# Introducing South Africa's first funded digital therapeutic for the treatment of depression



**Convenient access** to evidence-based mental health therapy,  
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Modules for **depression or depression with anxiety**

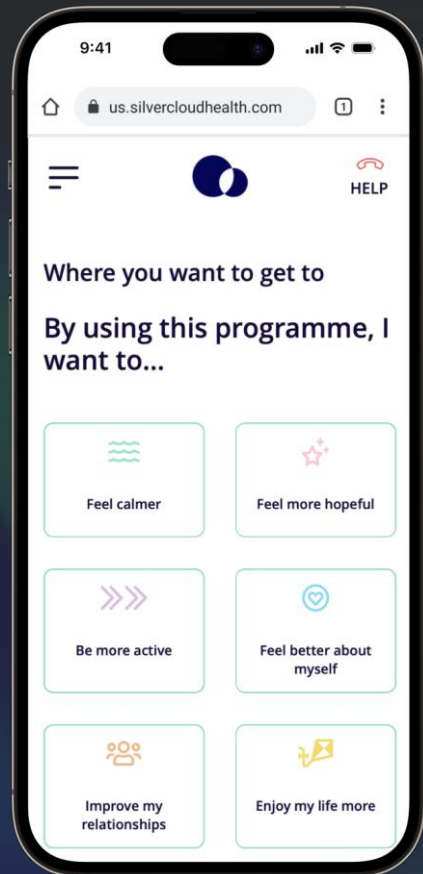


**Personal supporters on hand**  
for guidance



# Introducing South Africa's first funded digital therapeutic for the treatment of depression

**Convenient access** to evidence-based mental health therapy,  
from the **comfort of home**



Modules for **depression or depression with anxiety**



**Personal supporters on hand** for guidance



**Wellbeing modules** for resilience, sleep and stress

# Introducing South Africa's first funded digital therapeutic for the treatment of depression



**Convenient access** to evidence-based mental health therapy,  
from the **comfort of home**



Modules for **depression or depression with anxiety**



**Personal supporters on hand** for guidance



**Wellbeing modules** for resilience, sleep and stress

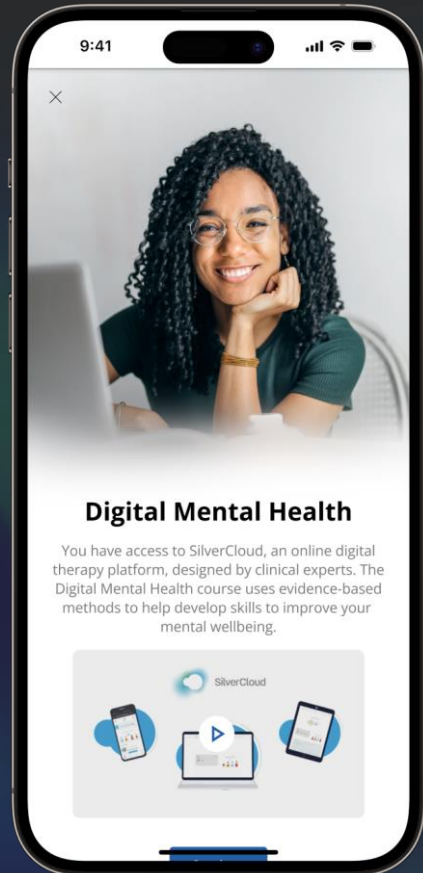


**24Hr self-harm & suicide support**

# Introducing South Africa's first funded digital therapeutic for the treatment of depression



**Convenient access** to evidence-based mental health therapy, from the **comfort of home**



Modules for **depression or depression with anxiety**



**Personal supporters on hand** to guide members



**Wellbeing modules** for resilience, sleep and stress



**24Hr self-harm & suicide support**

Available Now

**Enhancing** access to mental health care for **DHMS** members



**Risk-funded** for members on the Mental Health Care Programme



All DHMS members have access **funded from available day-to-day benefits**

# 2024 Discovery Health Launch



1

Transforming members' healthcare experience through digital technology



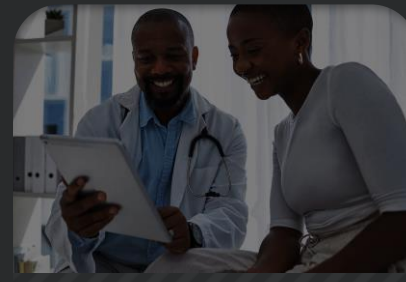
2

Sustaining the value of Discovery Health Medical Scheme



3

Personalised healthcare for all DHMS members



4

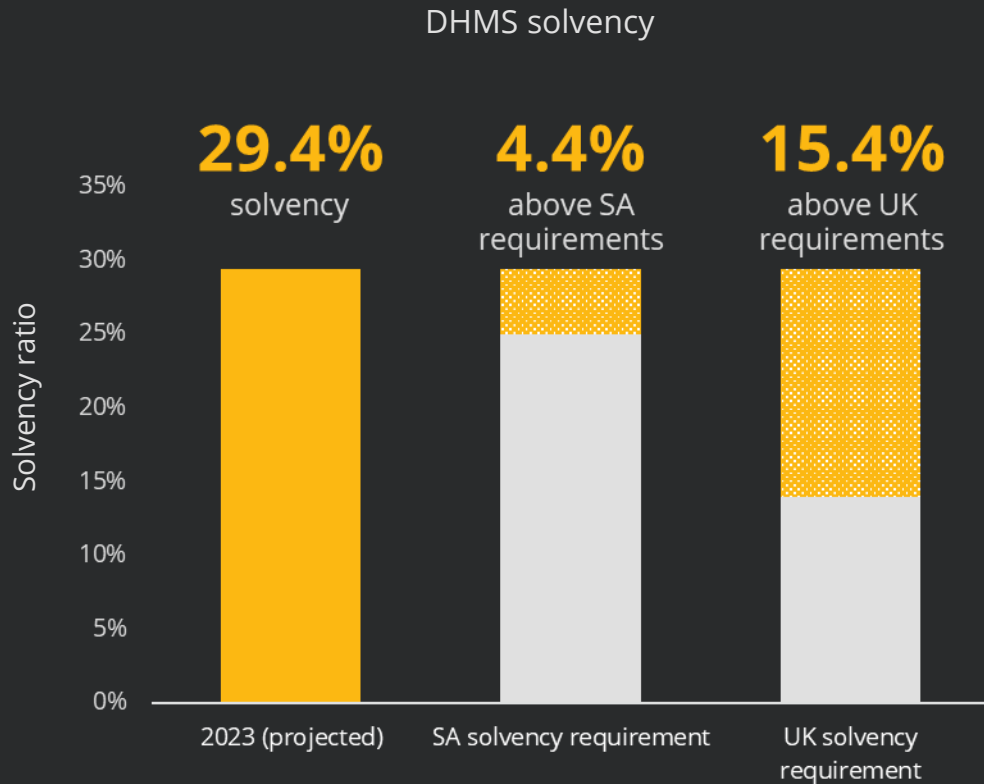
Expanding access to healthcare cover



# Discovery Health Medical Scheme continues to maintain long-term sustainability and value for members

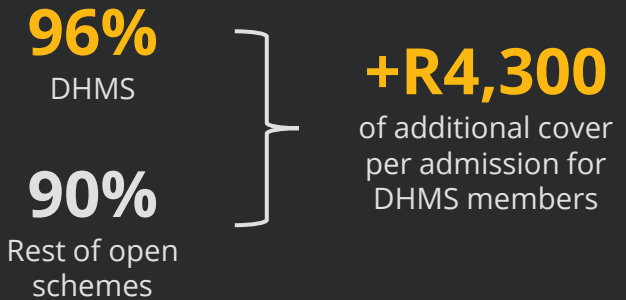


## Solvency remains above statutory requirements, ensuring peace of mind for members

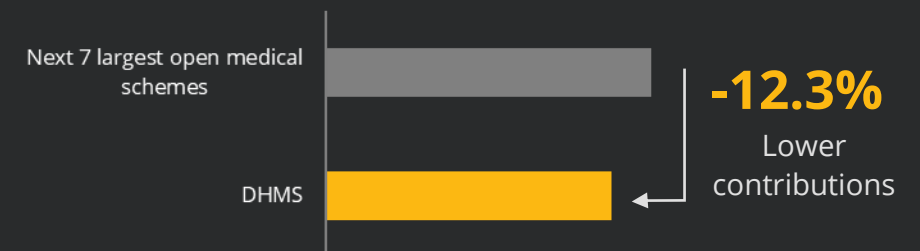


## Exceptional value for members

Higher in-hospital cover ratios 2021



More affordable average contributions in 2023 (principal member)

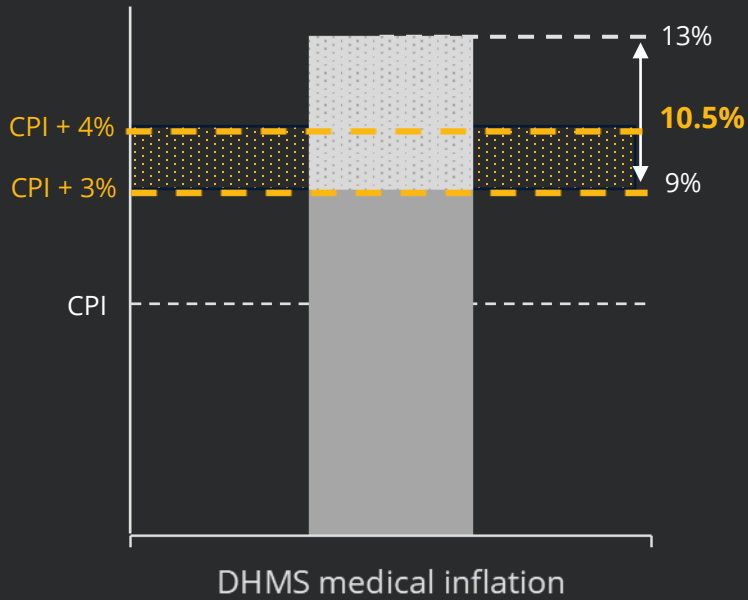


# Three principles for balancing affordability and sustainability in 2024



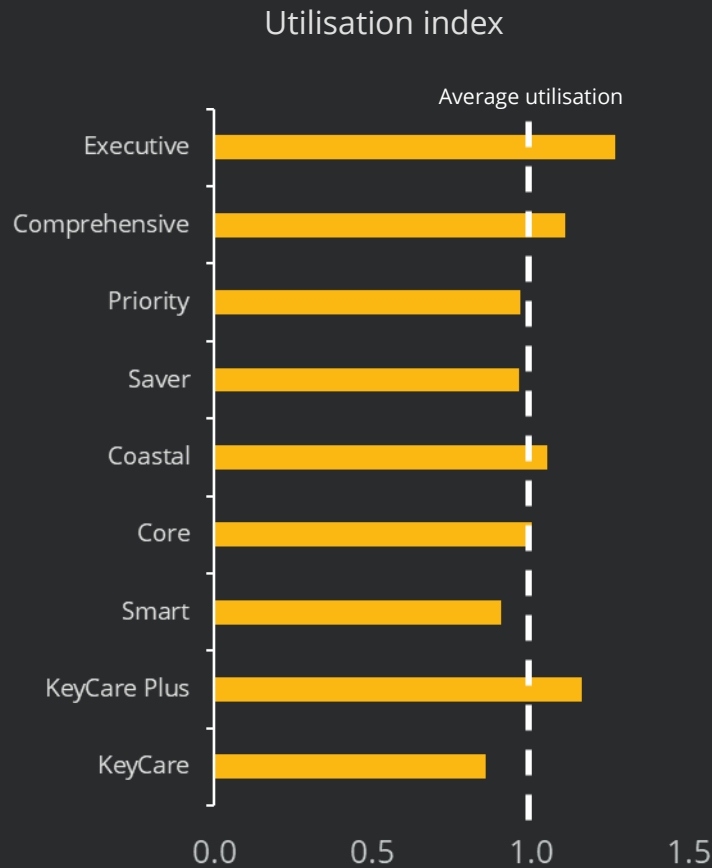
## PRINCIPLE 1

Risk contributions must increase by medical inflation in 2024



## PRINCIPLE 2

Risk contribution increases must allow for varied utilisation experience across DHMS benefit options



## PRINCIPLE 3

Gross contribution increases must maintain affordability

Increased affordability pressures on members

**+57%** increase in interest rates between 2021 and 2023

Enhanced risk-funded benefits to assist extending day-to-day cover:



Mental Wellbeing Assessment and iCBT



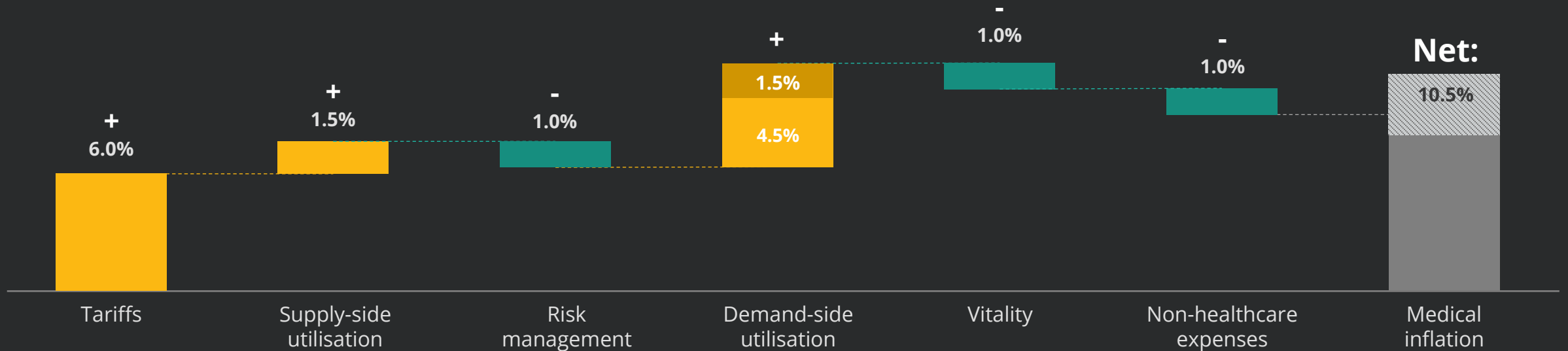
Virtual Urgent Care

**7.3%** of MSA on Saver plans used for mental health and casualty care claims in 2022

**Medical Savings Account on Saver series**, as a proportion of total contribution, is being **reduced by 5% for 2024**



# Risk contributions must increase with medical inflation for 2024



<p><i>Rise in the price of healthcare</i></p> <p>Closely aligned to CPI</p> <p><b>2023 CPI forecast = 6%</b></p>	<p><i>Demand created by:</i></p> <ul style="list-style-type: none"> <li>Technological advancements</li> <li>Development of new drugs &amp; medications</li> <li>Additional healthcare facilities</li> </ul>	<p><i>Managing supply-side</i></p> <ul style="list-style-type: none"> <li>Tariff negotiations</li> <li>Fraud interventions</li> <li>Value-based contracting</li> <li>Other managed care initiatives</li> </ul>	<p><i>Demand driven by:</i></p> <ul style="list-style-type: none"> <li>Embedded COVID-19 costs</li> <li>Adverse selection</li> <li>Chronic disease burden</li> <li>Plan-specific trends</li> </ul>	<p><i>Managing demand-side</i></p> <ul style="list-style-type: none"> <li>Improved health outcomes for members</li> </ul>	<p><i>Managing non-healthcare expenses</i></p> <ul style="list-style-type: none"> <li>Real decrease in non-healthcare expenses</li> </ul>	<p>2024 medical inflation expected to be 10.5%, with a range between 9% and 13% allowing for plan differentials</p> <p>↓</p> <p>Informs the required contribution increase to ensure the Scheme's contributions keep pace with expected healthcare costs in future</p>
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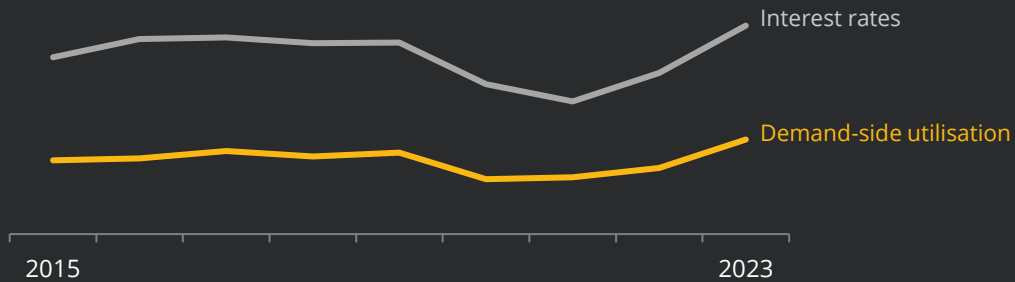


# Two period-specific factors impact demand side utilisation



## Risk of adverse selection increases during difficult economic periods

DHMS demand-side utilisation versus South African interest rates over time



## Embedded cost of COVID-19 expected to continue

COVID-19 claims in 2023

**~R700m**  
costs to  
the Scheme



**67,000**  
tests



**15,000**  
infections



**3,500**  
hospital  
admissions



**200**  
mortalities

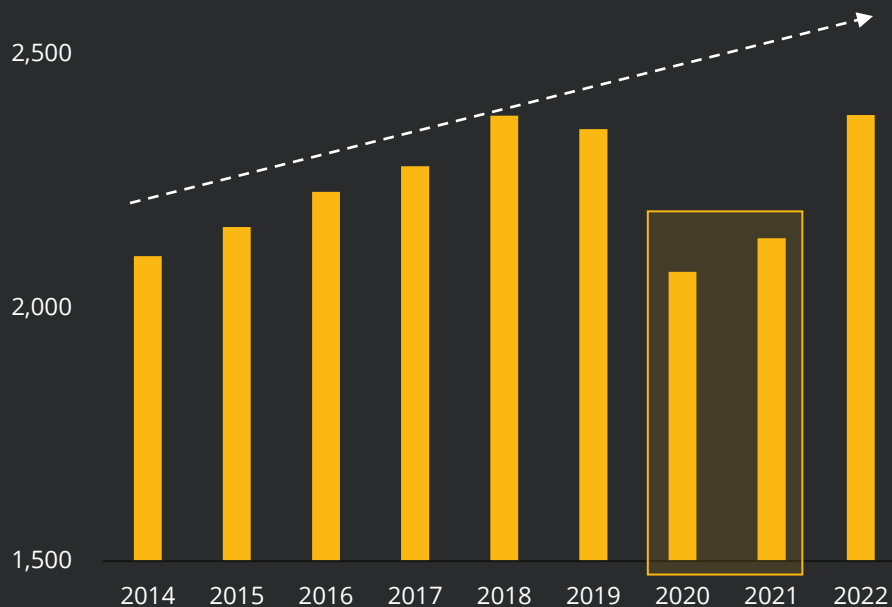


# Risk contribution increases must allow for varied utilisation experience across DHMS benefit options

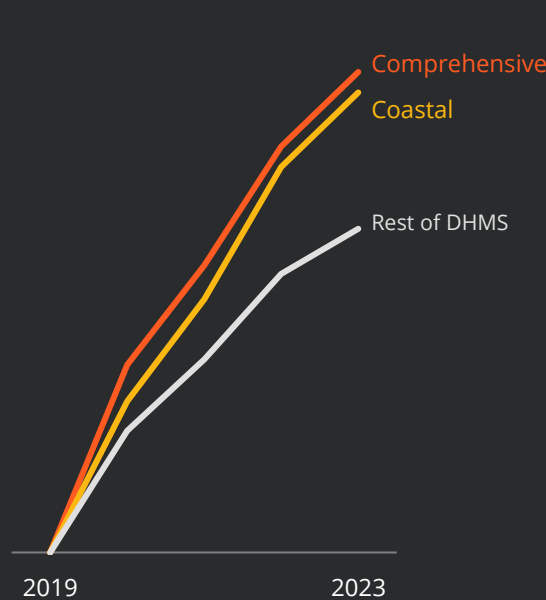
Increasing chronic disease burden

Increasing selection across Coastal and Comprehensive benefit options

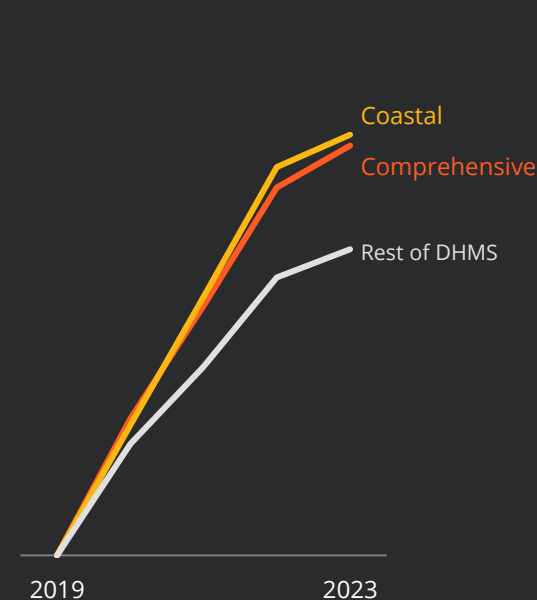
DHMS chronic disease incidence / diagnoses per 100,000 lives



Cumulative change in average age



Cumulative change in chronic ratio





# Gross contribution increases must maintain affordability

## Optimise day-to-day benefits

**Medical Savings Account on Saver series,** as a proportion of total contribution, is being **reduced by 5% for 2024**

MSA reduction allows for:

### Increased affordability pressures on members:

**+57%**

increase in interest rates between 2021 and 2023

*"...the monthly repayment on a R2m mortgage has increased by more than R6,000 since November 2021."*  
BusinessLIVE, 17 August 2023

### New risk-funded benefits for day-to-day healthcare:

1. Mental Wellbeing Assessments
2. Internet-based Cognitive Behavioural Therapy
3. Virtual urgent care

**7.3%**

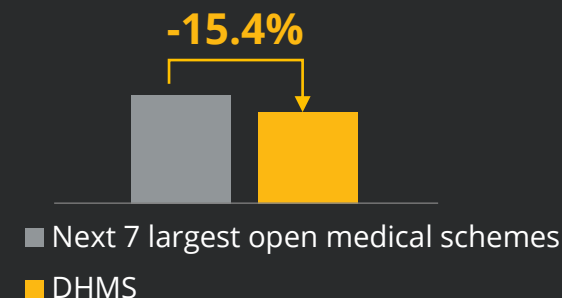
of total MSA on Saver plans used for mental health and casualty care claims in 2022

## Continued affordability of limited day-to-day plan options

### Saver Series – 2024 MSA allocation (PAC)

Classic Saver	R21,948
Classic Delta Saver	R17,568
Essential Saver	R8,616
Essential Delta Saver	R6,888
Coastal Saver	R13,260

### Average contribution - Limited day-to-day plans (2024\*) (Principal member)



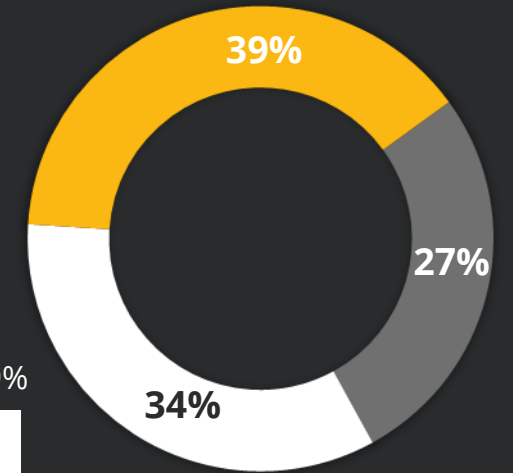
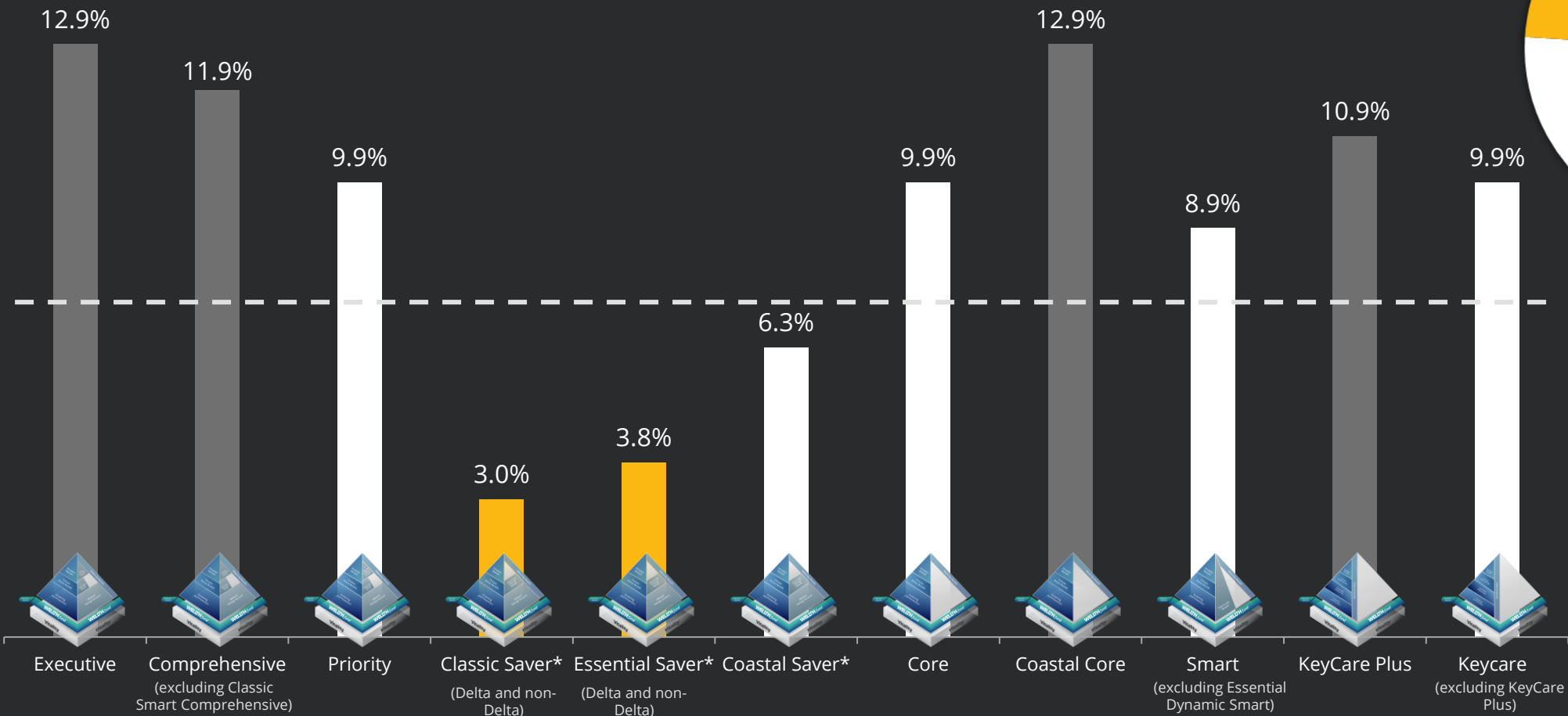
\*Based on expected 2024 contributions for schemes which haven't yet released 2024 contributions

# 2024 DHMS gross contribution increases for 2024



**39%** of DHMS members experience an increase **below 4%** for 2024

**73%** of DHMS members experience an increase **below 10%** for 2024



Weighted average increase for 2024 of **7.5%**

\*Increase on total contribution *after* reduction in MSA

# The Comprehensive Series in 2024



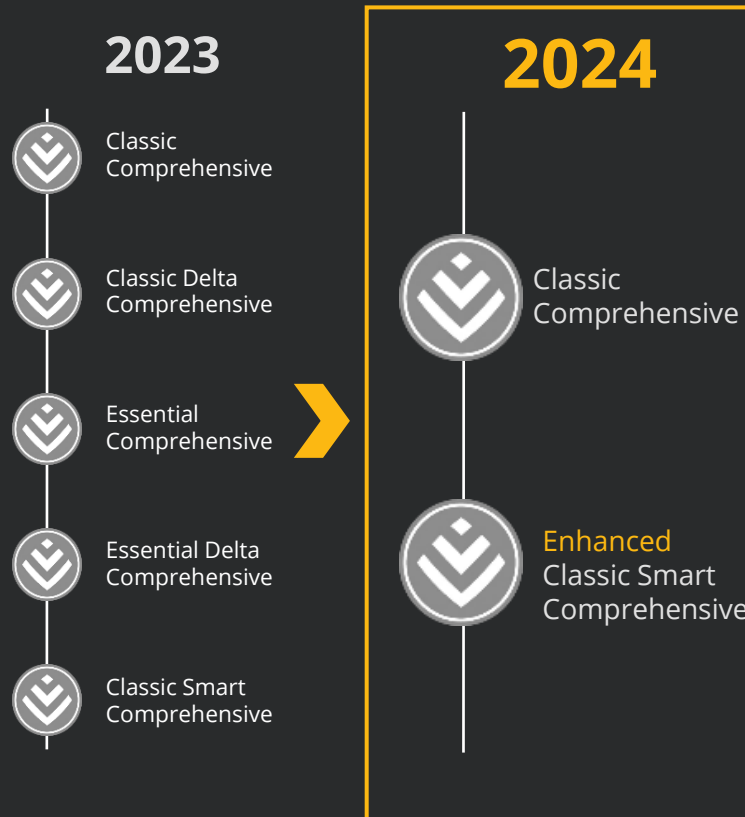
## Benefit adjustments to manage demand-side inflation

**Fair usage limit on the Above Threshold Benefit** for the Comprehensive Series

**50% co-payment for a defined list of oncology drugs** on the Oncology Innovation Benefit for the Classic Comprehensive plan

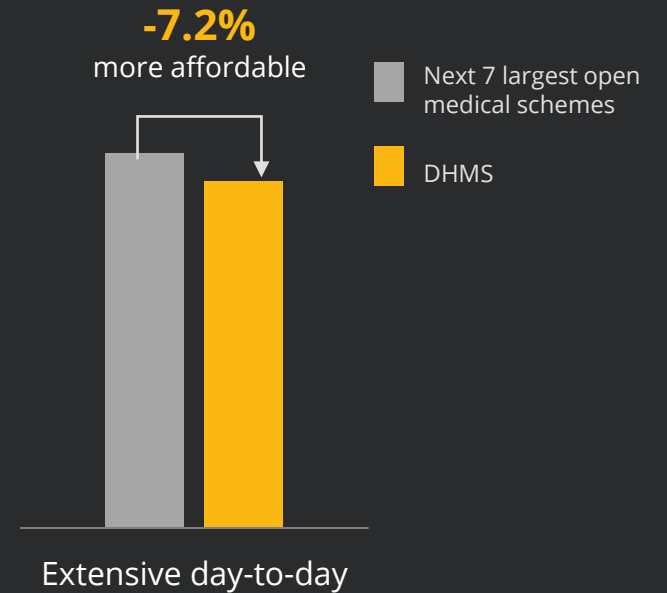
**CIB registered members to nominate a primary care GP**

## Simplification of the Comprehensive series



## Competitive price point maintained

Average contributions in 2024 (principal member)

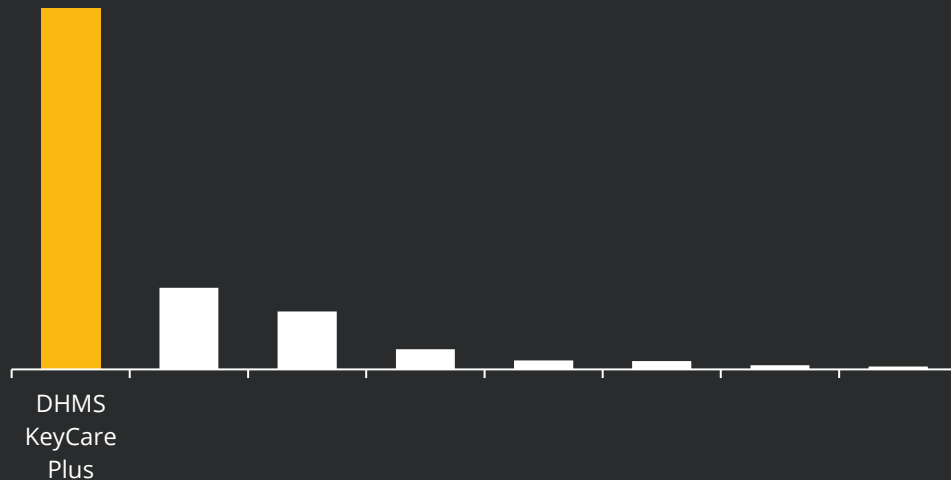


# Two period-specific factors impact demand side utilisation



KeyCare Plus provides healthcare cover to more than 360,000 members

362,594  
lives



**R5.7bn**  
in claims paid on  
KeyCare Plus

**R6.6m**  
Highest hospital claim in  
the past 12 months

Sustaining long-term quality of care on KeyCare plans



KeyCare series nomination of a primary care GP for co-ordination of care



Out of network consultation nurse-led, with GP referral if needed



**>200 network clinics**  
across South Africa



Exclusions list updated to include elective surgery for Tonsillectomies, Myringotomies and Adenoidectomies



Updates to KeyCare hospital network, which improves overall efficiency without compromising access

# Discovery Health Medical Scheme benefit updates effective 1 January 2024



## Nomination of Primary Care GP



### CIB registered members to nominate a primary care GP

- 20% co-payment applied to a consultation where no GP is nominated, except for members on the Executive plan

## Home-based Hospital Network becomes DSP



### Home-based Hospital Network introduced as a Designated Service Provider

- For members on **KeyCare, Smart and Delta plans** for a list of low acuity conditions

## Annual benefit updates



Annual updates to formulary, Chronic Drug Amounts and Oncology\* reference pricing will be applied



Benefit limits, thresholds, co-payments and deductibles, increased in line with relevant inflation

Some benefit limits remain unchanged\*\*

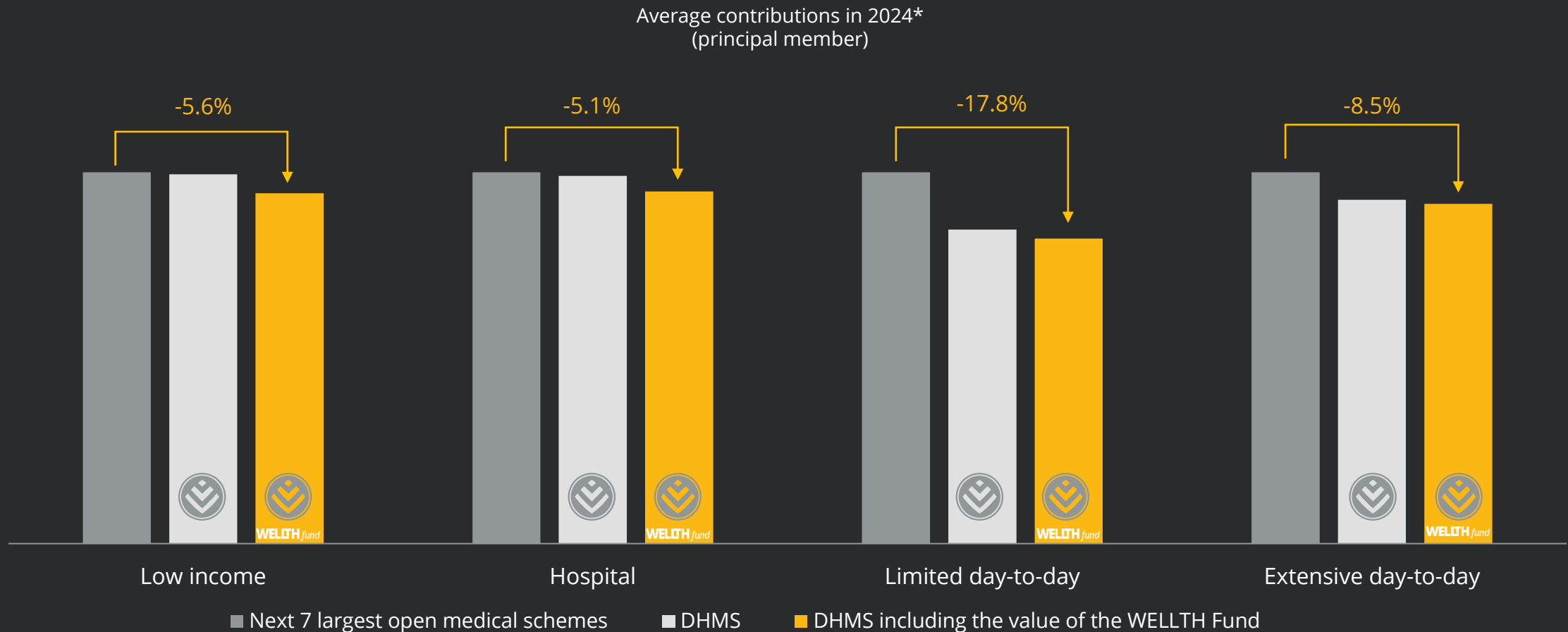
\*Applied changes will include high-cost chronic medicine of the Specialised Medicine and Technology Benefit, and oncology medicine. Oncology reference pricing introduced from 1 April 2024.

\*\*Oncology Benefit thresholds, Specialised Medicine and Technology Benefit, International Travel Benefit, Overseas Treatment Benefit and certain surgical items will have no increase in 2024.

# Discovery Health Medical Scheme continues to offer your clients high-value cover across the benefit spectrum



## Highly competitive offering across the plan range



\*Based on expected 2024 contributions for schemes which haven't yet released 2024 contributions



# 2024 Discovery Health Launch



1

Transforming members' healthcare experience through digital technology



2

Sustaining the value of Discovery Health Medical Scheme



3

**Personalised healthcare for all DHMS members**



4

Expanding access to healthcare cover





**Creating  
personal health  
pathways  
for every member of  
Discovery Health  
Medical Scheme**



# Navigating a complex healthcare system



Individuals are faced with a multitude of clinical and lifestyle actions to improve their health

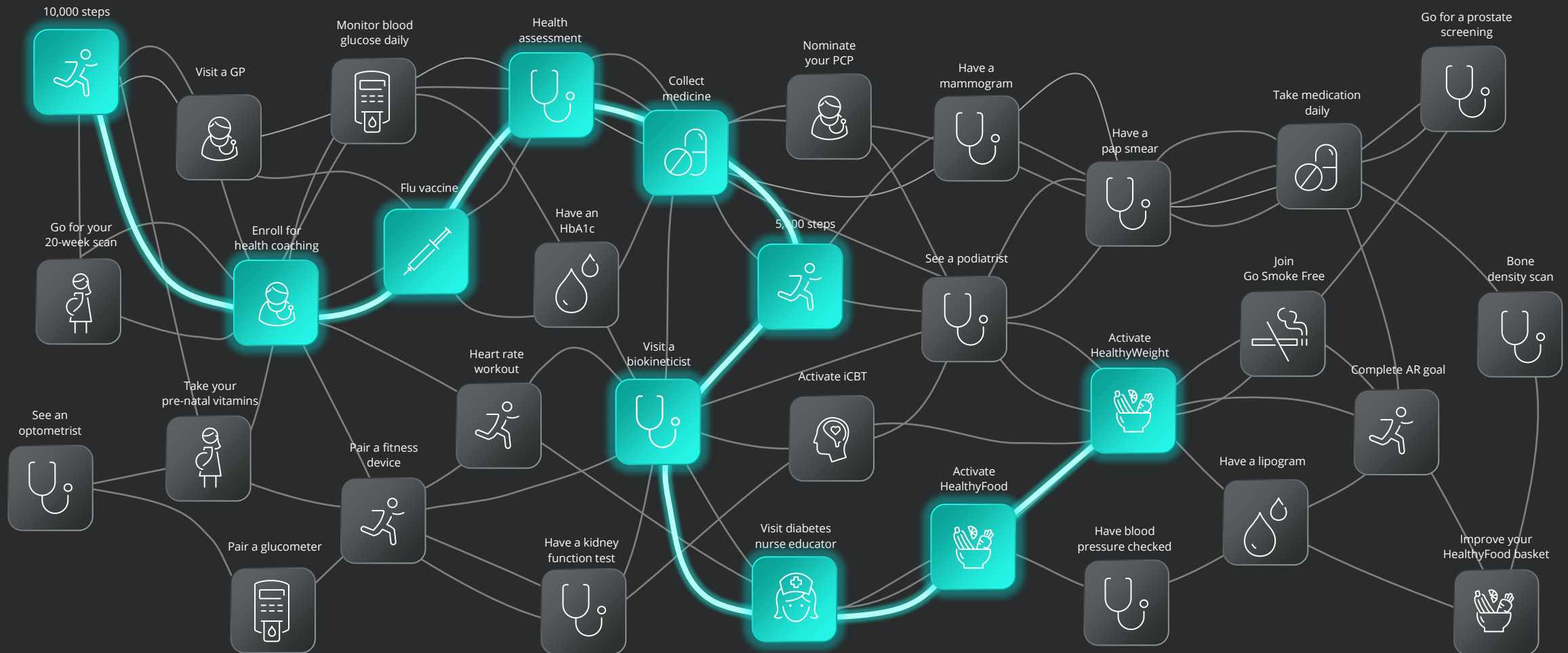




# Navigating a complex healthcare system



Discovery Health has created personalised and dynamic healthcare pathways for every individual





# Deploying AI at scale to improve the health of DHMS members



## LARGEST BEHAVIOURAL & CLINICAL DATA SET GLOBALLY

>30 YEARS  
CLINICAL, LIFESTYLE & BEHAVIOURAL INSURANCE DATA

### LIFESTYLE DATA

Exercise  
Sleep  
Nutrition

### BEHAVIOURAL DATA

Engagement  
Propensity  
Resilience  
Intervention response

### CLINICAL DATA

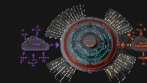
Pathology  
Doctor consults  
Screening  
Claims experience  
Admissions  
Family history  
Chronic conditions  
Medication  
Care programmes  
Coaching

## SCIENCE-BASED CLINICAL EXPERTISE

POPULATION  
HEALTH MANAGEMENT



HEALTH  
PATHWAYS



CLINICAL  
GUIDELINES



LIFESTYLE &  
BEHAVIOURAL INSIGHTS

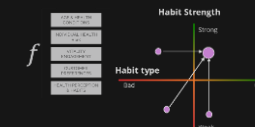


## ADVANCED MACHINE LEARNING & DATA-SCIENCE CAPABILITY

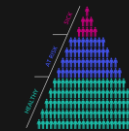
PERSONALISED  
RISK ALGORITHM



ACTUARIAL, RESONANCE  
& HABIT OPTIMISATION



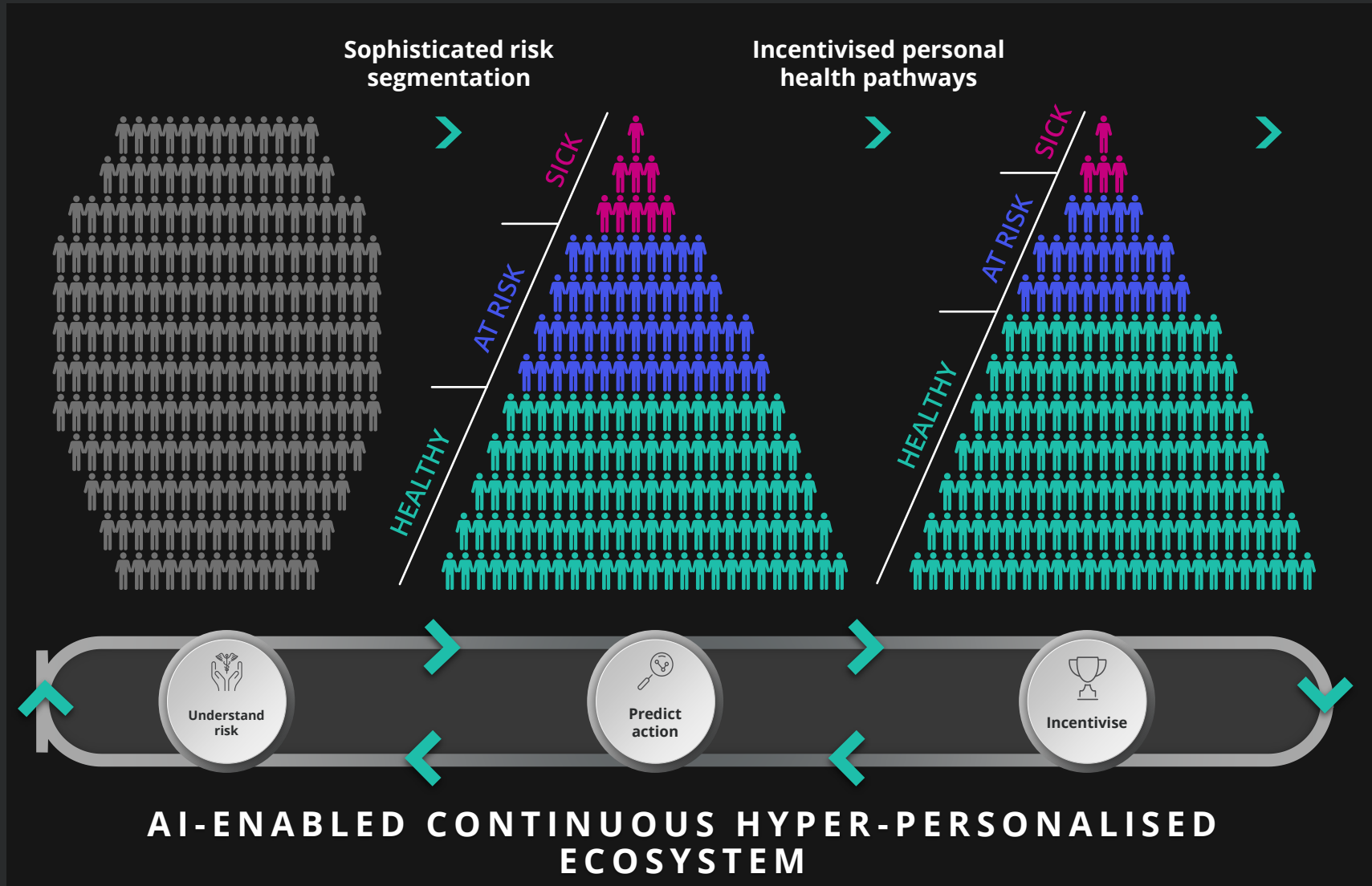
PERSONALISED  
PATHWAYS



NEXT  
BEST ACTIONS

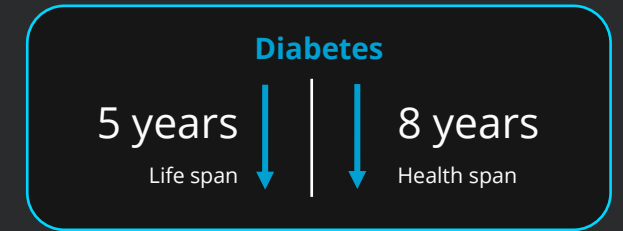


# Engaging members in their personal health pathway makes them healthier and improves the long-term sustainability of DHMS



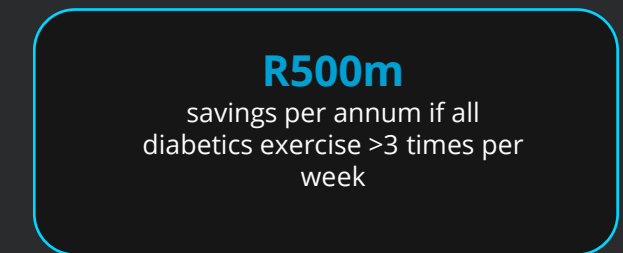
## Making members healthier

Individual life and health span enhancements from early detection and management



## Improving long-term sustainability of DHMS

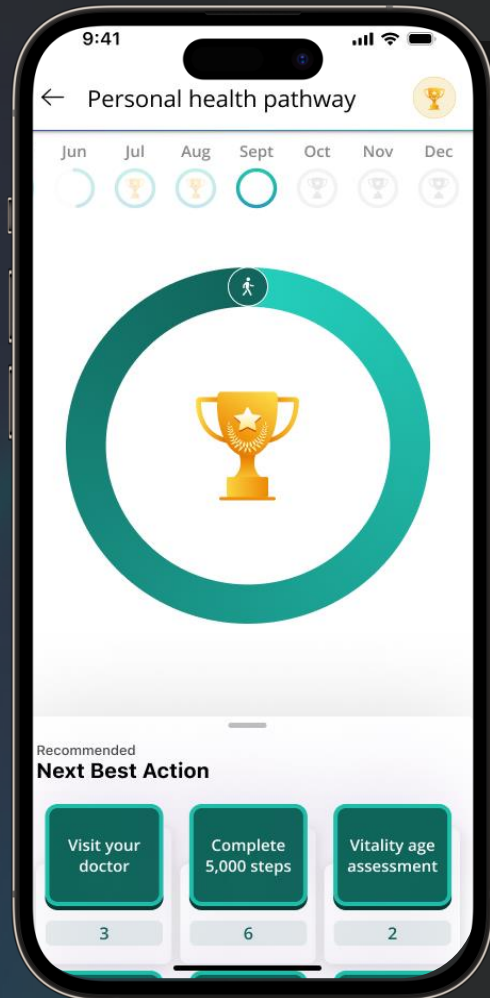
Lower healthcare costs



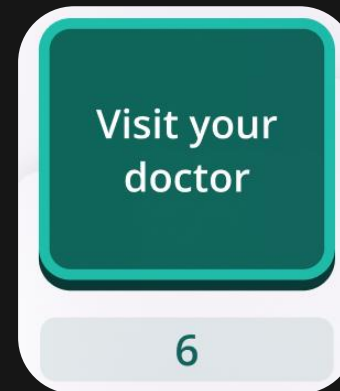
# Simplifying a complex healthcare system into a single personal health pathway for every DHMS member



**Personalised & dynamic healthcare pathways for every member**

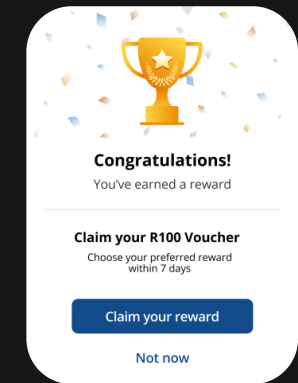


**Next best actions to improve health**



Pathways are synthesised into three most important next best actions to simplify the experience for members

**Gamification platform**



Gamified personalised rewards system drives engagement, creates habits and improves health outcomes



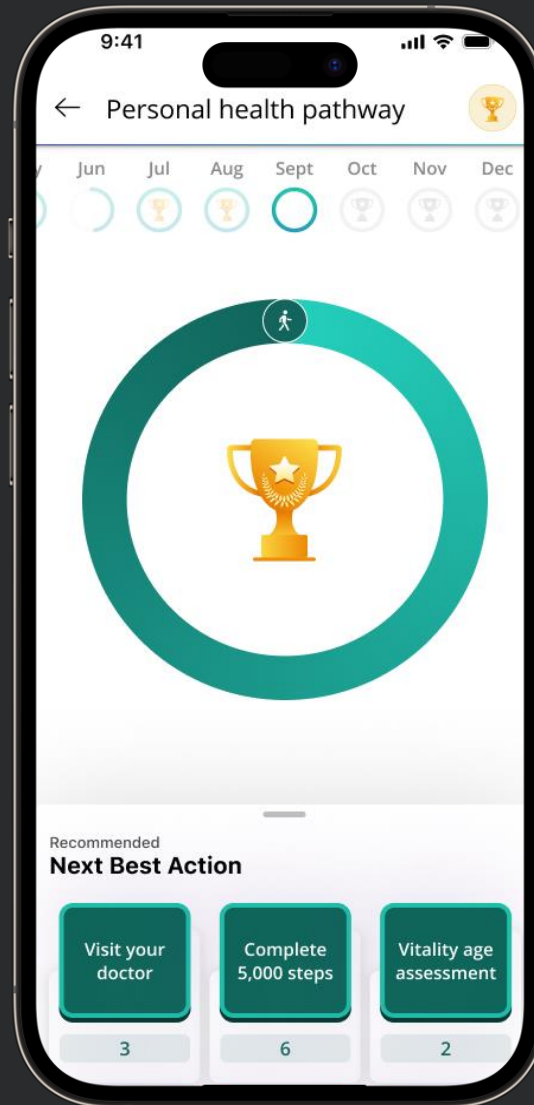
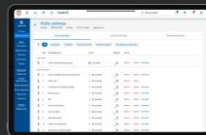
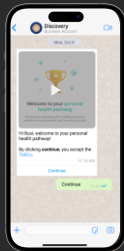
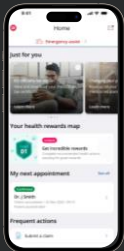
# With Discovery Health Medical Scheme, everyone can be healthier



Personalised, dynamic health pathways

Personal next best actions for improved health to simplify engagement

Available wherever and whenever you need it



Rewards for completing personal next best actions



and many more...

Vouchers redeemable through the Health App or WhatsApp  
Rewards are additive for Vitality members

## AVAILABLE TO ALL DHMS MEMBERS IN 2024



Health pathways live

Gamification platform live

# 2024 Discovery Health Launch



1

Transforming members' healthcare experience through digital technology



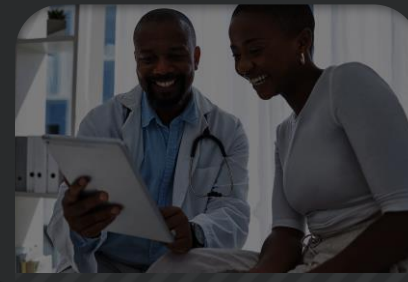
2

Sustaining the value of Discovery Health Medical Scheme



3

Personalised healthcare for all DHMS members



4

Expanding access to healthcare cover

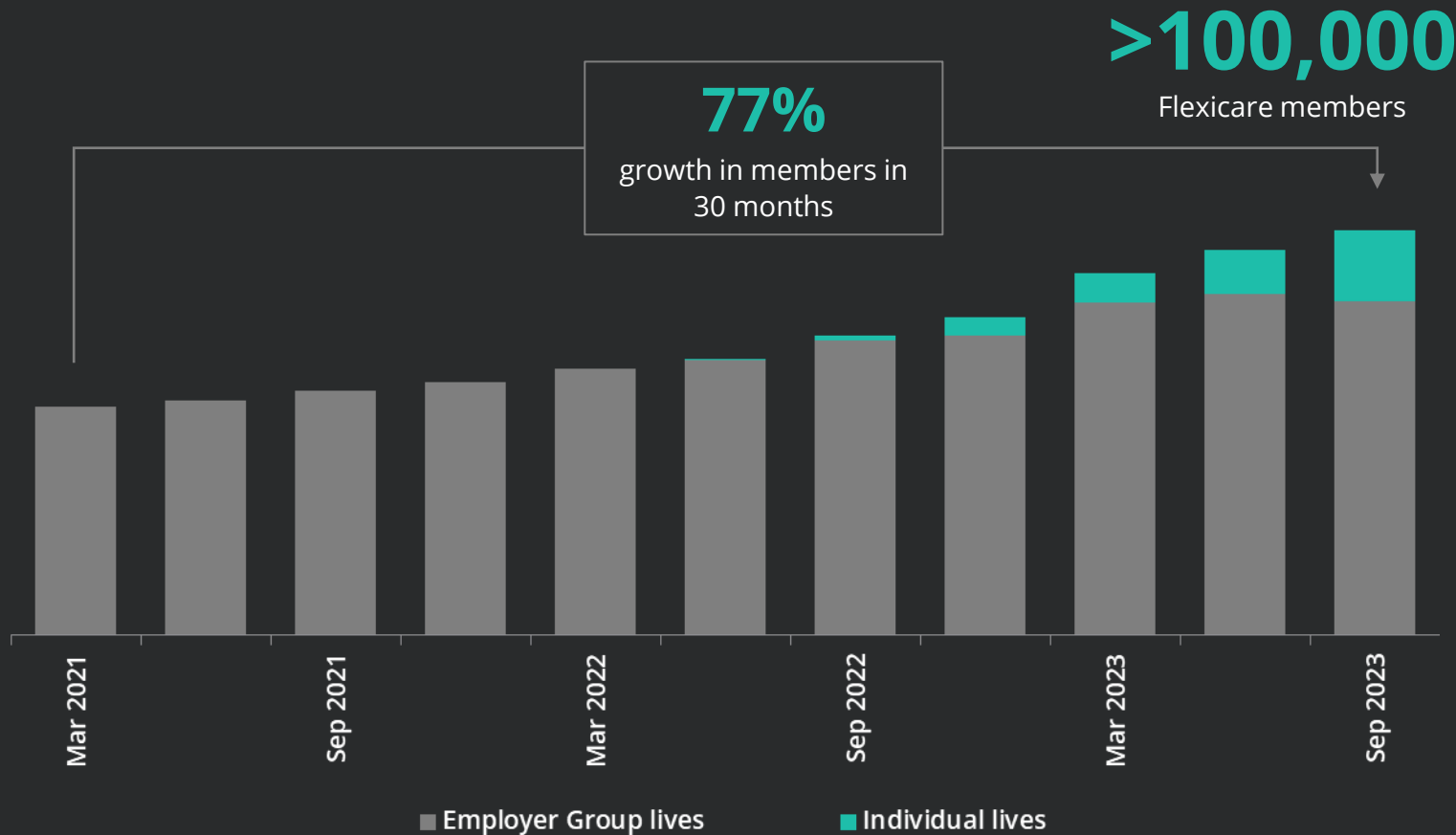


# Flexicare meets a real need and provides outstanding value



Sustained **growth** in **employer groups** and significant uptake in **individual market**

**Differentiated** value and member experience



## Cover

## Service



**21,998**

GP visits funded p/m

**76%**

First time call resolution



**10,400**

Scripts dispensed p/m

**>52,000**

Calls per year



**R624,000**

Highest Trauma Benefit claim (2022)

**>36,000**

Emails per year

# Digital innovation ensures access to affordable healthcare anywhere in South Africa



Expanding **access and affordability** of healthcare

Enhanced **support** through digital tools

IN PERSON



>2,000  
GPs



>2,600  
Pharmacies

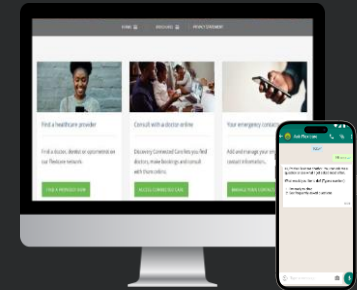


>2,000  
Optometrists



>4,600  
Dentists

Assistance via website, app or WhatsApp

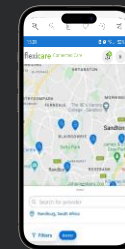


DIGITAL



**Virtual**  
GP consultations

Find a healthcare provider or pharmacy



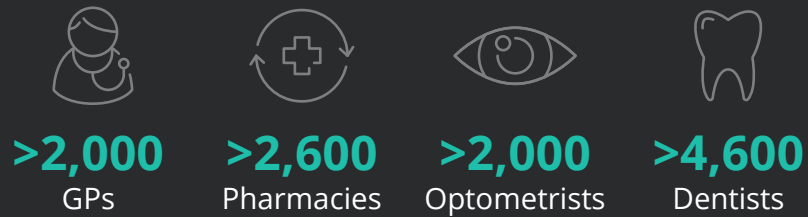
# Digital innovation ensures access to affordable healthcare anywhere in South Africa, in partnership with Unjani Clinic, Intercare and Netclinic



Expanding **access and affordability** of healthcare

Enhanced **support** through digital tools

IN PERSON



**NEW**

>200  
Network  
clinics

nurse visit  
▼  
virtual GP referral  
▼  
in person GP referral

Assistance via website, app or WhatsApp



DIGITAL

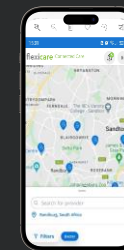
**Virtual**  
GP consultations

**NEW**

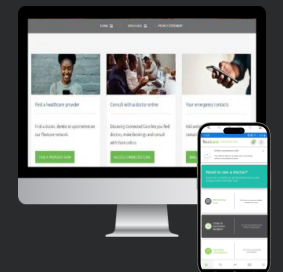
Online clinic  
consultations

virtual  
consultation  
▼  
in person GP  
referral

Find a healthcare  
provider or  
pharmacy



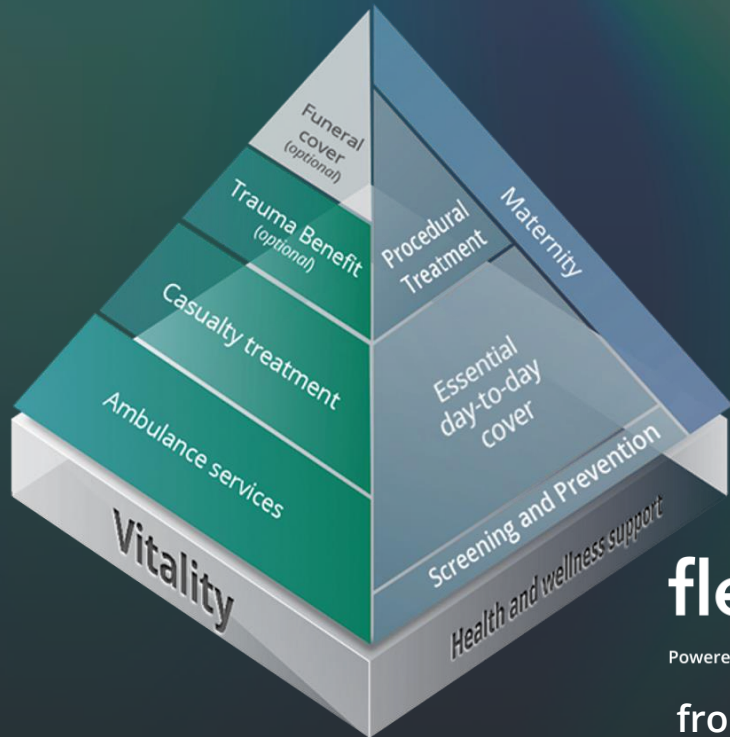
Book and  
conduct virtual  
consultations





# Enhancing the Flexicare offering

Expanding access to affordable quality primary healthcare



**flexicare**

Powered by Discovery

from  
**R229**

## Primary healthcare

Unlimited nurse visits



Unlimited online clinic consults



Unlimited referred GP visits



Pathology and Radiology



HIV care



Maternity



Medication



## Accident and emergency

Ambulance services



Trauma benefit



Accident-related casualty



Funeral cover

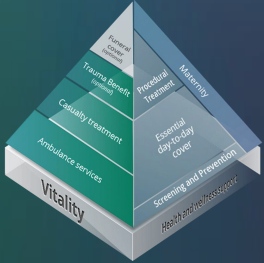


## Wellness experience and employee support

Employee assistance

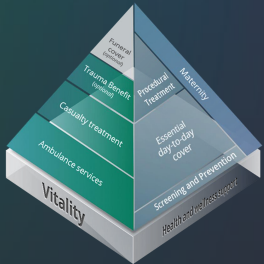


# Flexicare offering for 2024



## Flexicare

Corporate **R229** Individual **R350**



## Flexicare

Plus **R408** Corporate Individual **R469**

### Primary healthcare

Unlimited nurse visits  
(with GP referral)



Prescribed and OTC Medication



Unlimited online clinic consults  
(with GP referral)



Maternity



HIV Care



Pathology and Radiology



### Primary healthcare

Unlimited GP visits



Prescribed and OTC Medication



Unlimited virtual GP visits



Maternity



HIV Care



Pathology and Radiology



Optometry



Dentistry



Chronic medication



**Accident and emergency**

**Employee wellness & support**

Ambulance services



Trauma benefit



Accident-related casualty



Funeral cover



Wellness Experience



Employee assistance



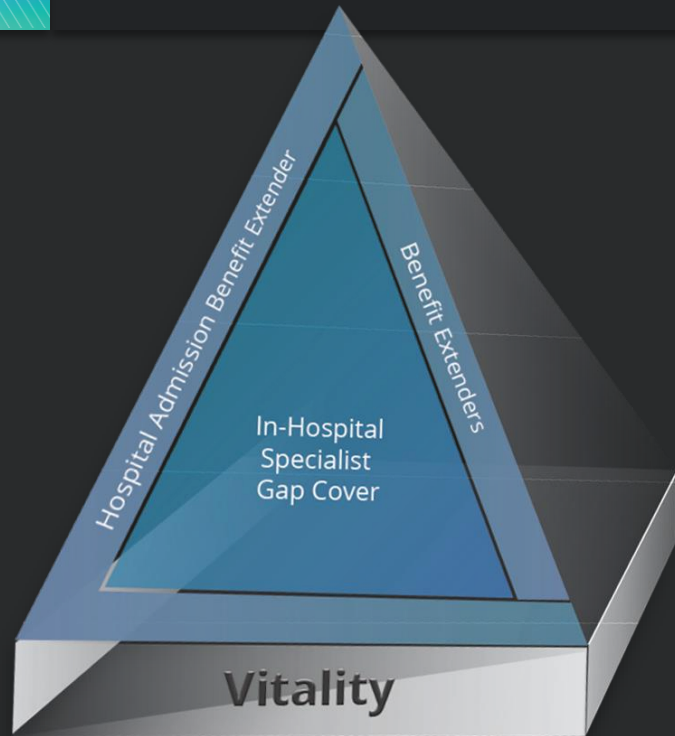
STANDARD FLEXICARE PREMIUMS WILL INCREASE BY **8.5%** FROM **1 JANUARY 2024**  
EMPLOYER-SPECIFIC INCREASES ARE DEPENDENT ON **GROUP SIZE AND EXPERIENCE**

# Discovery Gap Cover



## Discovery Gap Cover Special Offer

Discounted rates  
on Essential plans



Join Discovery Gap Cover  
at **no cost for 3 months!**

Eligible DHMS members who join and activate  
Discovery Gap Cover **from 1 Nov to 1 Dec 2023**, will  
pay **no premiums for the first 3 months**

DHMS members on an  
**Essential plan** can join  
Discovery Gap Cover at  
**discounted rates for  
2023 and 2024.**

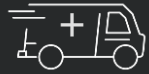
Offer valid for new policies with  
a start date of 1 November 2023,  
1 December 2023 or 1 January 2024.



# Discovery Trauma Cover

Affordable insurance to cover private healthcare costs for accidental emergencies

01



Ambulance evacuation

02



Stabilisation in the casualty unit

03



Emergency medical treatment in hospital

R400,000 or R1,000,000 cover for each accidental emergency

*From R82 per month*

DISCOVERY TRAUMA COVER PREMIUMS WILL INCREASE BY **7.5%**  
FROM **1 JANUARY 2024**



# Vitality Health International Africa is expanding Discovery's footprint in Africa

Through the Vitality shared-value health insurance model, our commitment goes beyond paying healthcare-related claims, we are also **rewarding healthy behaviours** and **building a healthier Africa.**

Vitality Health International is committed to the expansion into Africa, painting **Africa** pink, and ultimately making Africa healthier.



We are excited to announce our expansion into **Tanzania** – Vitality Health International is now available in **7 countries in Africa.**

# Broadening healthcare access by introducing the **Start Plan**

Vitality Health International is providing comprehensive quality health insurance across the entire workforce

NEW PLAN

START

In-country

CORE

PLUS

Africa Roaming

Worldwide

Vitality

Vitality

Each health plan is tailored to meet the specific needs of the targeted employer category

All health plans are available in both United States Dollars (USD) and in local currencies

\$ ₺ Ksh MT ZK GH¢ TSh

# Saying Goodbye to **Malaria**

Deep diving into the shared-value model to eradicate malaria

Vitality Health International is pioneering the 1<sup>st</sup> **Vitality Malaria Benefit** to provide quality access to cost-effective malaria treatment and prevention



Conventional claim

Malaria self-diagnosis and treatment pathway enabled through the Vitality Malaria Benefit

SAVINGS

● Consultation ● Diagnostic screening ● Medicine

Increase access to rapid diagnostic tests through partnering with employers

Cost of diagnosis and treatment per malaria case



Introducing a **partnership** with **Goodbye Malaria** embarking on a journey of zero Malaria in our lifetime

# Deepening the roots of our local and international **healthcare provider networks**

We have vastly **expanded** our local and regional healthcare provider networks, allowing us to offer the best healthcare access to our members anywhere in their **country** and on the **continent**.

In 2024, Vitality Health International will provide our members with access to elective care at multiple hospitals in **India** and the **United Kingdom (UK)**.



# Introducing **Vitality Standby-U cover** for support when you need it most

Vitality Standby-U cover is a unique product enabling a holistic return to wellness after life's most traumatic event – the loss of a loved one.

It offers **financial, emotional and physical support** to a family immediately after loss of life.

**Financial Support**

Lump-sum payment towards funeral arrangements and airtime and data bundles to support communication for the bereaved

**vodacom**

**MTN**

**Healthy Company**

**Emotional Support**   **Physical Support**

Emotional wellbeing   Physical wellbeing

3 months' access to Healthy Company to support employees during the difficult time of grieving

**VITALITY STANDBY-U COVER**  
Powered by our in-country insurance partner



Financial health



Emotional health



Physical health

# 2024 Discovery Health Launch



1

2

3

4

Enhancing the member experience through the **NEW Discovery Health app**

**Sustaining the value of Discovery Health Medical Scheme**

Introducing **personalised healthcare pathways** for members of DHMS

Expanding access through the **enhanced FLEXICARE & Africa** offerings

Virtual urgent care

SPEAK TO A DOCTOR NOW

Virtual Physical Therapy

iCBT for mental health

Available NOW

*Weighted average increase for 2024 of*  
**7.5%**

**39%** of DHMS members experience an increase **below 4%** for 2024

**73%** of DHMS members experience an increase **below 10%** for 2024

Effective 1 January 2024

Everyone can be healthier with DHMS

Available in 2024

GOODYBYE MALARIA

New VHI Smart Plan and Malaria Benefit

**flexicare**  
Powered by Discovery

from **R229**

Available in 2024

20  
23

SEPTEMBER  
PRODUCT  
UPDATES



Discovery

Vitality

Dinesh Govender, Vitality CEO



# Vitality in 2023



## Vitality Age assessment



**309,000**  
Assessments completed

## Vitality Health Check



**331,000**  
Checks completed

## Fitness



**>100 million**  
Workouts logged

## HealthyFood



**73 million**  
Items purchased



## Vitality Travel

**>1 million**  
Flights booked



## Vitality Active Rewards

**>9 million**  
Gameboard plays used



## Discovery Miles

**7.3 billion**  
Miles earned



## Active Reward Centurions

**18,512**  
Centurions



## Apple Watches

**>97,000**  
Funded



# Vitality Launch 2024



## Vitality Age assessment



**309,000**  
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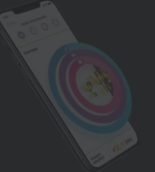
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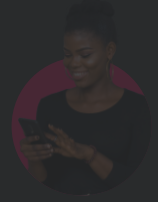




# Vitality Launch 2024



## Vitality Age assessment



**309,000**  
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## Fitness



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Workouts logged

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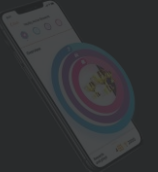
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Flights booked



## Vitality Active Rewards

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Gameboard plays used



## Discovery Miles

**7.3 billion**  
Miles earned



## Active Reward Centurions

**18,512**  
Centurions



## Apple Watches

**>97,000**  
Funded



# Incentivising and rewarding healthy eating



Members receive exceptional value from HealthyFood

Over  
**400,000 families**  
received cashbacks on  
**73 million HealthyFood items**  
in the last year

*Top 3 items purchased:*



**3.6 million**  
Packs of  
Bananas



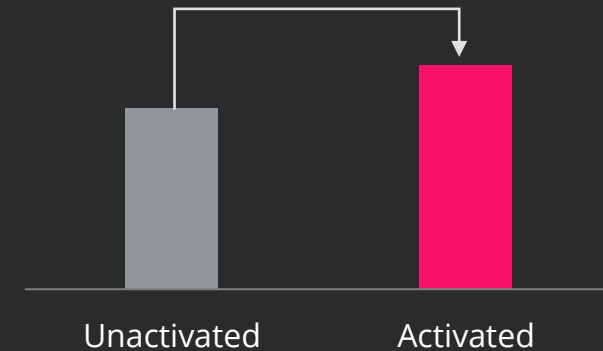
**3.1 million**  
Bags of  
Tomatoes



**2.8 million**  
Cucumbers

HealthyFood drives behaviour change and better health outcomes

Members' baskets get  
**4% healthier**  
after activating the benefit



Healthier  
shopping  
basket



4.2 kg  
weight  
loss



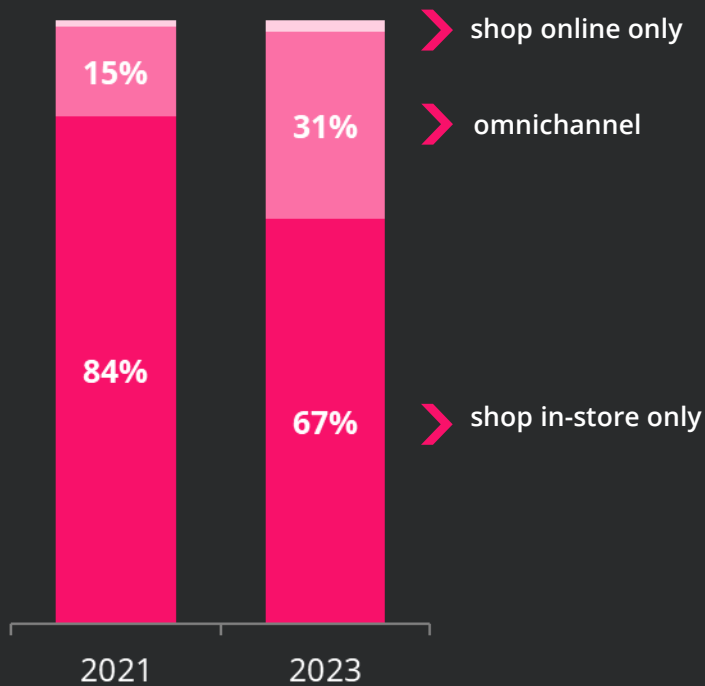
R900 lower  
health claims  
per year

# Purchasing habits have changed



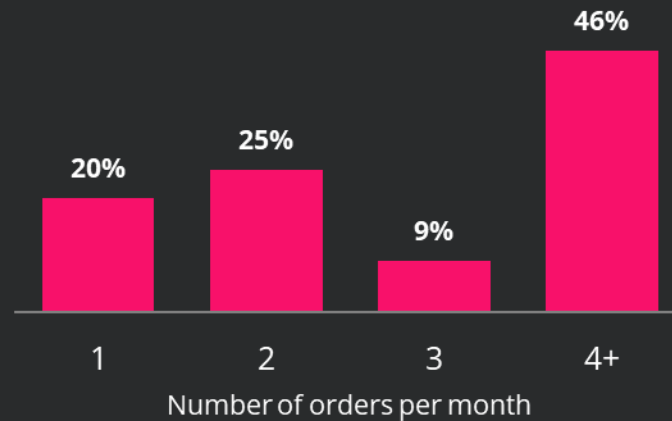
## Online and omnichannel grocery purchases increasingly popular

Members purchasing habits



## Grocery delivery has become part of members' weekly routine

**46%** of omnichannel members order online at least weekly

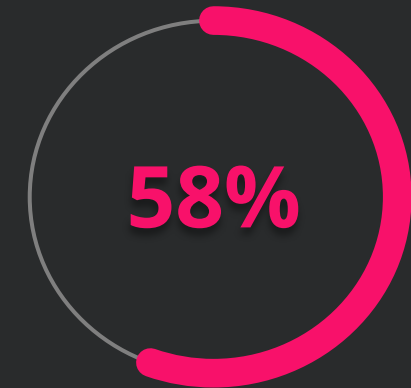


Members' favourite day of the week to purchase groceries online

**R500**

Average spend on online purchases

## Varying in-store and online partner preference for omnichannel consumers



58% of omnichannel members use **different retailers** for in-store and online grocery purchases

# The next evolution of HealthyFood



Choose a  
**primary in-store partner**  
and a  
**primary online partner**

Get **up to 75% back**  
on thousands of HealthyFood  
items at each



# How the Vitality HealthyFood benefit works



## Set up benefit

Choose primary in-store partner and primary online partner

Checkers

Checkers SIXTY60

Pick n Pay

Pick n Pay asap!

WOOLWORTHS W

WOOLIES DASH



Get **10% back** at each primary partner

## Maximise rewards

Find out your Vitality Age and do a Vitality Health Check



Get **25% back** at each primary partner +  
Get **10% back** at other partners

## Use partner loyalty card

Swipe when shopping in-store  
Load your card on the app when ordering online



## Get rewarded

Earn cashbacks on HealthyFood items



HealthyFood spend increased to up to

**R5,000**



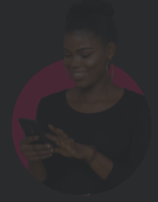
HealthyFood spend increased to up to

**R2,500**

# Vitality Launch 2024



## Vitality Age assessment



**309,000**  
Assessments completed

## Vitality Health Check



**331,000**  
Checks completed

## Fitness



**>100 million**  
Workouts logged

## HealthyFood



**73 million**  
Items purchased



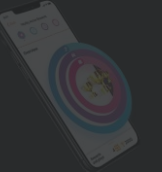
## Vitality Travel

**>1 million**  
Flights booked



## Vitality Active Rewards

**>9 million**  
Gameboard plays used



## Discovery Miles

**7.3 billion**  
Miles earned



## Active Reward Centurions

**18,512**  
Centurions



## Apple Watches

**>97,000**  
Funded



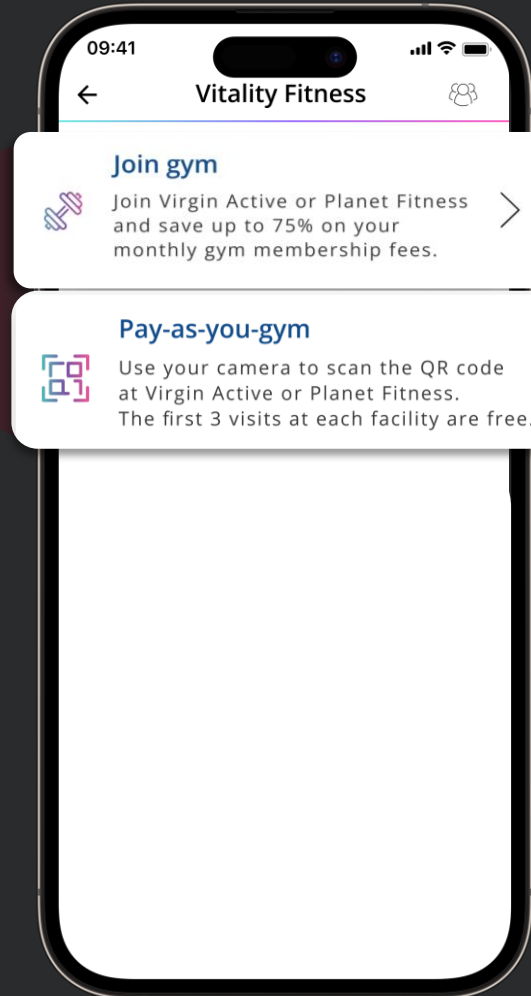
# The evolution of Vitality's physical activity offering



# Many members' exercise needs are met by Vitality's unrivalled gym benefit



**EVERY SECOND,  
A VITALITY  
MEMBER HITS  
THE GYM**



## Join gym



Join Virgin Active or Planet Fitness and save up to 75% on your monthly gym membership fees.



## Pay-as-you-gym



Use your camera to scan the QR code at Virgin Active or Planet Fitness. The first 3 visits at each facility are free.

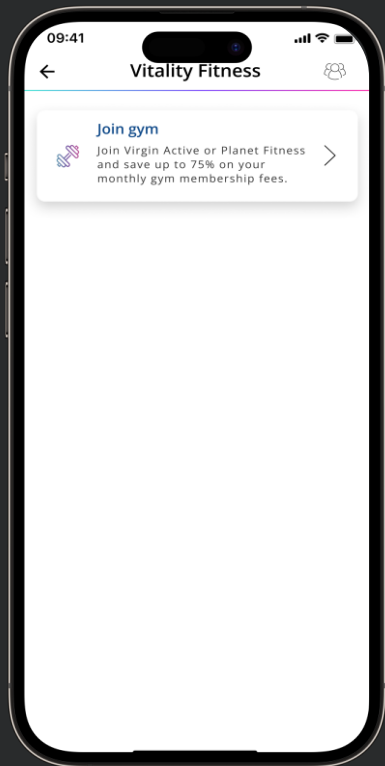




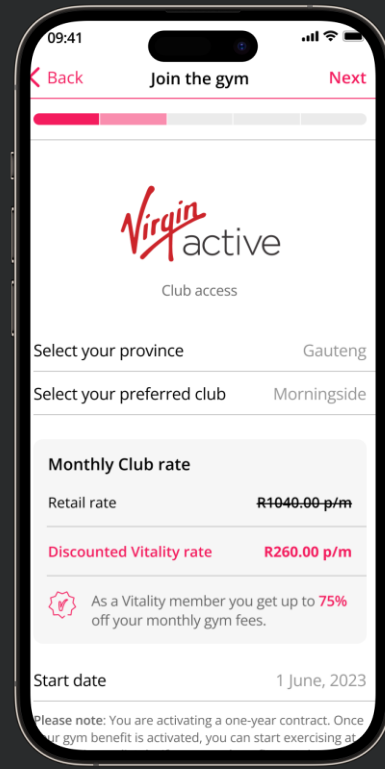
# Simple, fully digital, frictionless contract activation



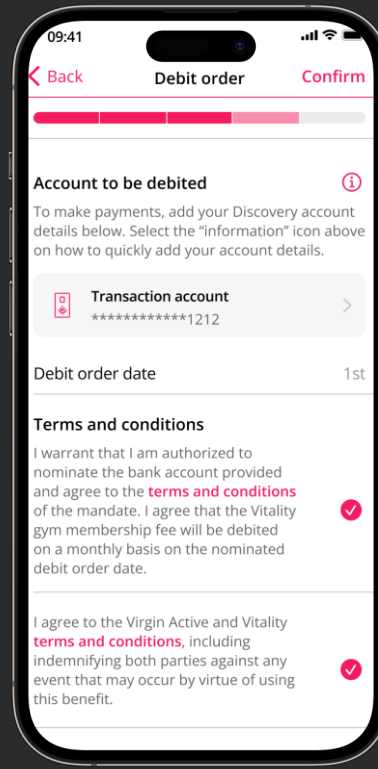
Click to join gym



Select membership type & preferred club



Set up debit order and ready to go



Now with reduced activation fee

Was one month's membership fee

~~R920\*~~

up to R1,300 for national membership

Now

**R499**

\*Based on a typical monthly retail rate

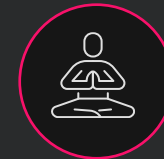
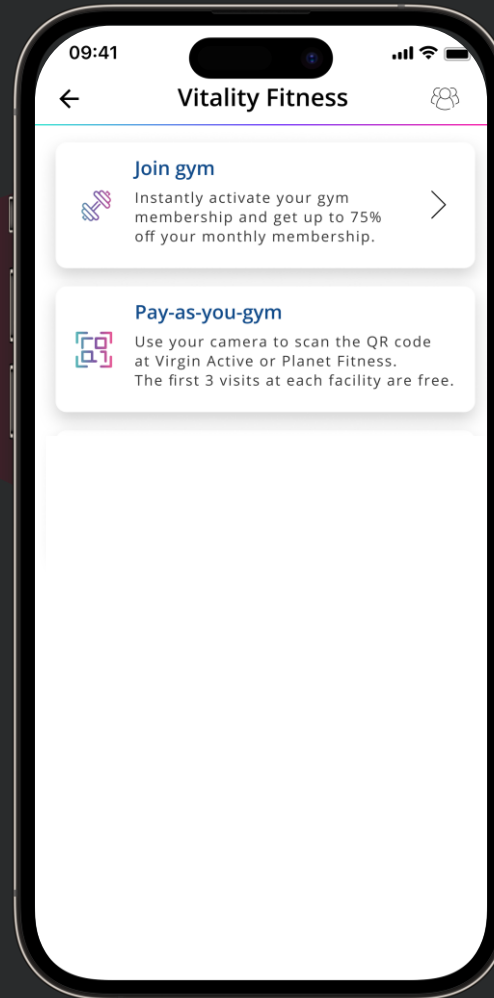
# Members' needs extend beyond a gym contract



Increasing engagement in non-traditional workouts, but the fitness industry is fragmented and difficult to navigate



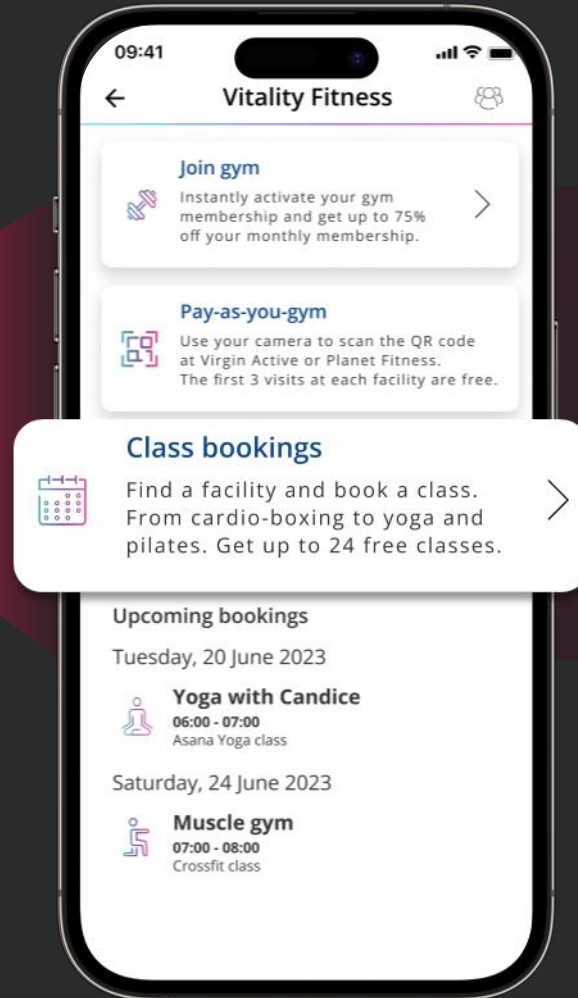
**1.3 MILLION VISITS**  
AT POINTS-EARNING  
FACILITIES OTHER  
THAN OUR DISCOUNT  
GYM PARTNERS IN  
THE LAST YEAR



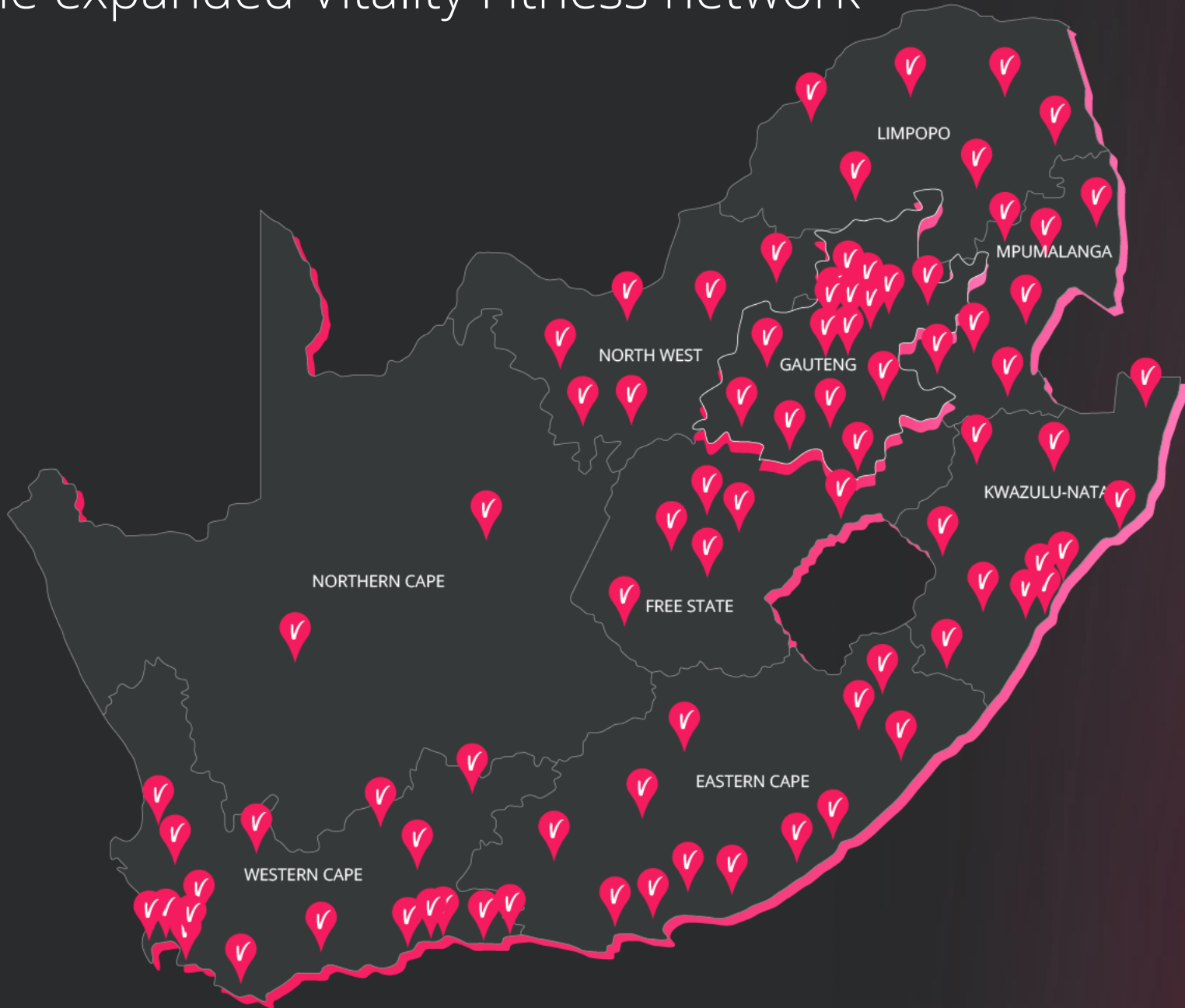
# Streamlining the journey to finding the best facility and class



**1.3 MILLION VISITS**  
AT POINTS-EARNING  
FACILITIES OTHER  
THAN OUR DISCOUNT  
GYM PARTNERS IN  
THE LAST YEAR



# The expanded Vitality Fitness network



# >400

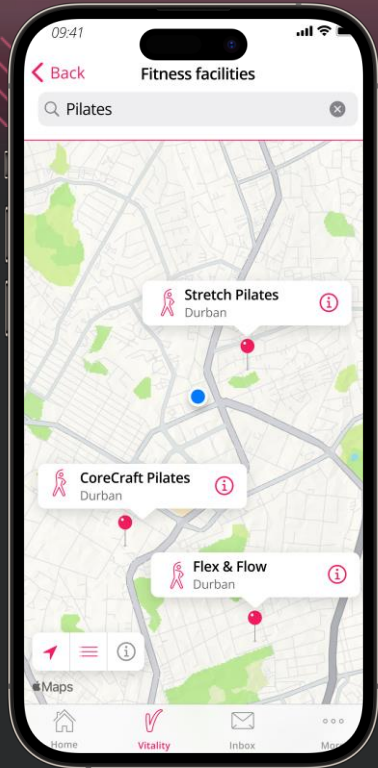
facilities with the opportunity to participate in our latest innovation, offering a wide range of workout types, including

- Yoga
- Combat sports
- Dance
- CrossFit
- Pilates
- HIIT
- Gyms
- Strength
- Sports Clubs
- Bounce

# Enjoy an end-to-end seamless booking process

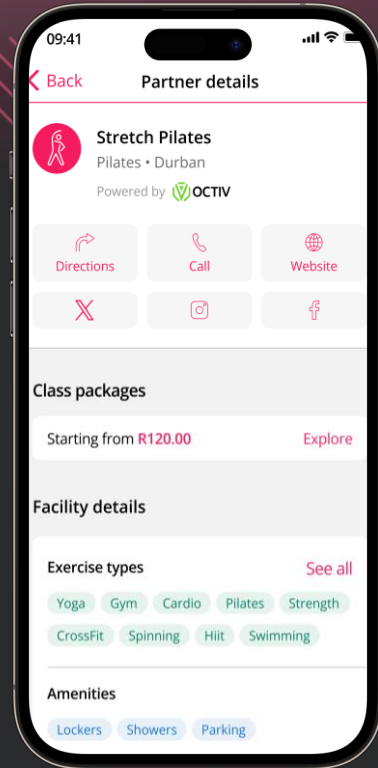


## Discover



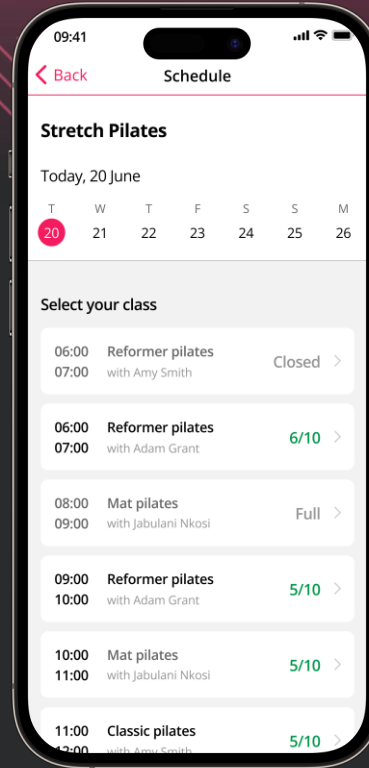
Choose from >400 facilities in South Africa

## View facility profile



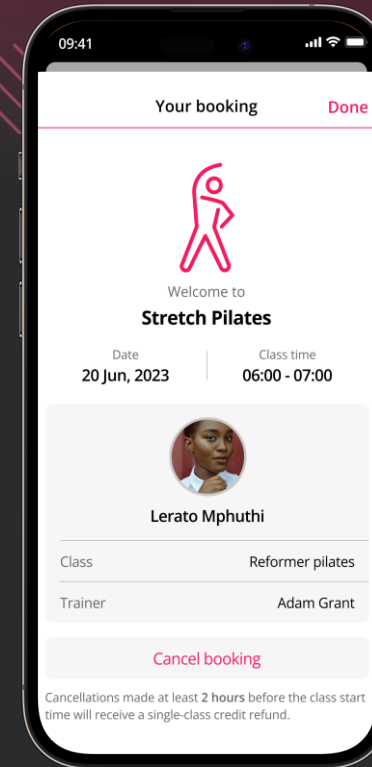
View the amenities, equipment and location of the facility

## View class schedules



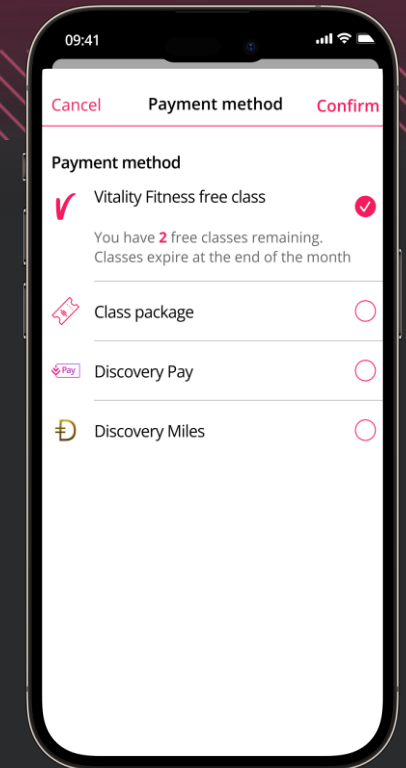
Go through the facility's class schedule to find a suitable slot

## Confirm your booking



Confirm your spot at the class in a few taps

## Make payment



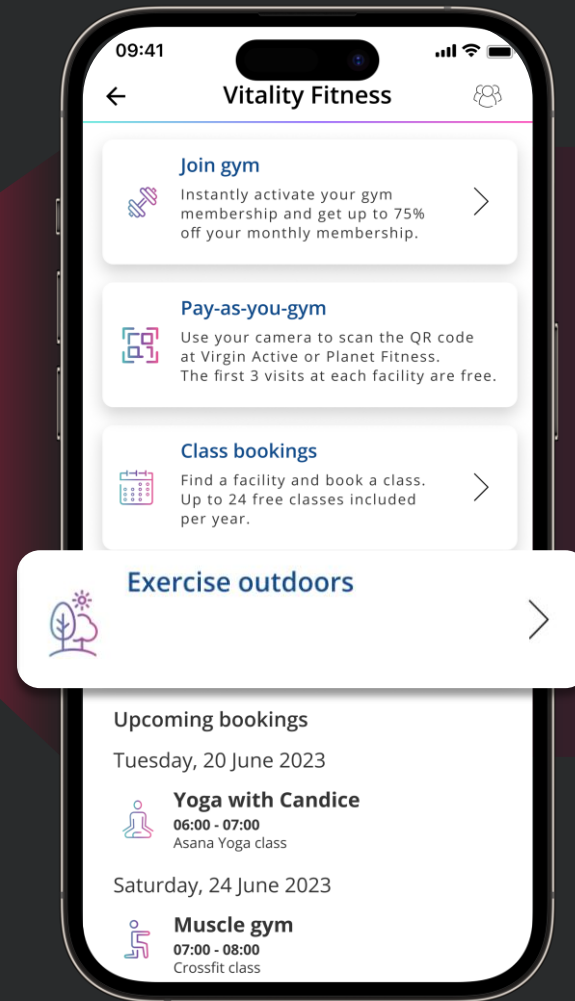
Pay using Vitality Pay, Discovery Miles or a free credit

**Vitality members get up to 24 FREE VISITS annually within the expanded Vitality Fitness network**

# Enhancing the outdoor physical activity offering



  
**1.2 MILLION  
OUTDOOR  
EVENTS DONE  
IN THE LAST  
YEAR**



# Introducing the Padel benefit with Africa Padel



## Partnering with Africa Padel

The leading Padel provider in South Africa



Largest footprint  
in South Africa

**14**  
CLUBS

**62**  
COURTS

From November 2023,

Vitality members get

**early access**

to court bookings

**4 weeks** in advance

and a

**20% discount**

on bookings

# More ways to earn points on heart rate workouts

Expanding the fitness points earning structure to cater for a wider range of workouts

FITNESS POINTS			
	100	200	300
Light workouts (60-69% of max heart rate)	30-59 min	60-89 minutes	90+ minutes
Moderate workouts (70-79% of max heart rate)	15-29 minutes	30-59 min	60+ min
Vigorous workouts (80%+ of max heart rate)			30-59 min



  
**AWARDING  
ENDURANCE  
TRAINING**



  
**AWARDING  
SNACK  
EXERCISES**





# Get the benefits of doing a fitness assessment, on your wrist, all year round



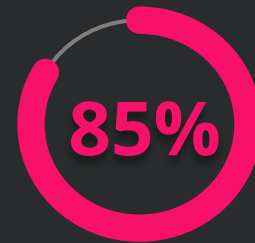
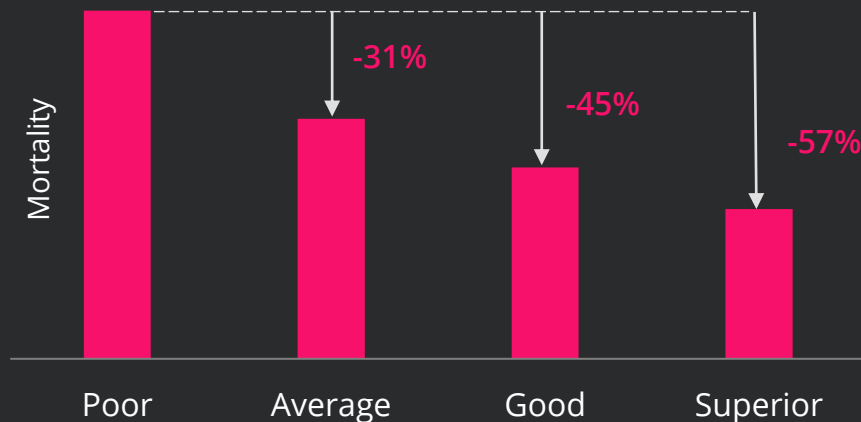
## Cardio fitness is clinically proven to be a good measure of mortality

**Cardio fitness** is how well the body supplies oxygen during sustained periods of physical activity



**VO2 max** is the most reliable and valid measure of cardio fitness

Mortality risk decreases as cardio fitness level increases



85% of all fitness device models estimate VO2 max

## Introducing cardio fitness points

Vitality members can now earn

**up to 10,000**

fitness points

based on their cardio fitness through automatic device VO2 max estimates or a Vitality Fitness Assessment

**200,000**

members will earn **940 million** points at the start of 2024 based on their device VO2 max estimates



WEAR YOUR DEVICE



EXERCISE



EARN CARDIO FITNESS POINTS



# Exercise anywhere with **Vitality Fitness**



## Book a class

Choose from over 400 facilities and book a class in the expanded Vitality Fitness Network  
**Plus, get 24 free visits a year**



## Join gym

Instantly activate your Virgin Active or Planet Fitness membership and get up to 75% off your monthly membership  
**Plus, pay a flat activation fee of only R499**



## Pay-as-you-gym

The first 3 visits at each facility are free



## Exercise outdoors

Get exclusive access and 20% off when booking at an Africa Padel court in South Africa

Now with more ways to earn fitness points

# Vitality Launch 2024



## Vitality Age assessment



**309,000**  
Assessments completed

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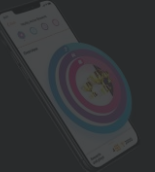
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**18,512**  
Centurions



## Apple Watches

**>97,000**  
Funded



# Screening assessments to know your health








## VITALITY AGE

Simple online assessment to provide a snapshot of your health and areas that need more attention, evaluating:

-  Healthy eating
-  Physical activity
-  Stress management
-  Family history

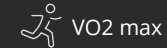
## VITALITY HEALTH CHECK

Essential clinical preventative screenings for early detection of lifestyle-related diseases, assessing:

-  Blood pressure
-  Glucose
-  Cholesterol
-  Smoking status
-  Waist-adjusted BMI

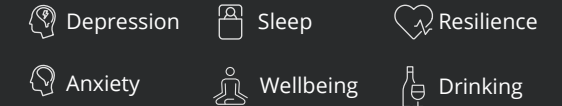
## Cardio Fitness

Assessment to determine current fitness level, evaluating:



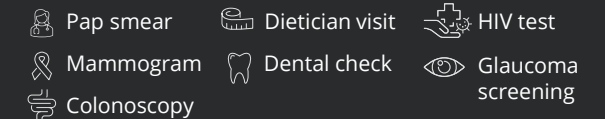
## Mental Wellbeing Assessment

Assessment for a more detailed perspective of overall mental state, evaluating:



## Population Specific Health Checks

Further health checks based on age and gender can be done where risk is identified:



**Vitality™** KNOW YOUR HEALTH

Vitality members can earn **12,500 – 55,500** points through our screening architecture

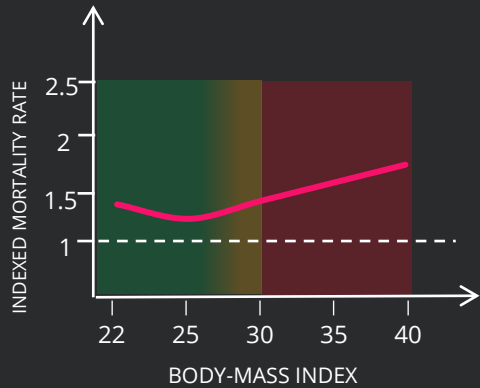
# Risk factors tested in the VHC are strong predictors of mortality and morbidity



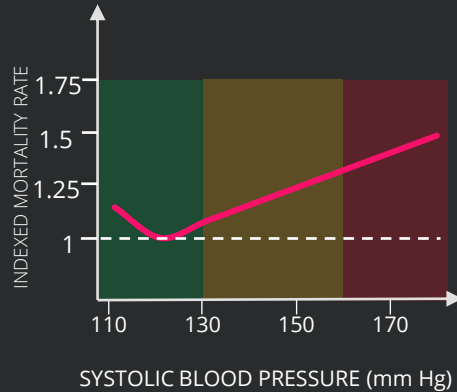
## Heightened mortality risk for out-of-range metrics clinically proven



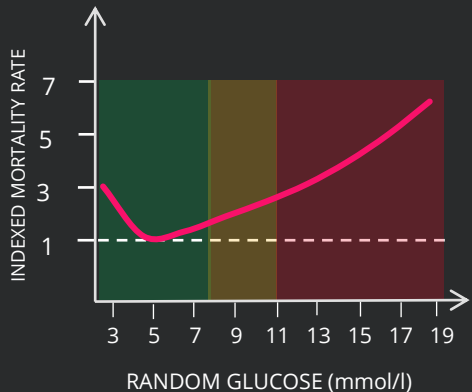
BMI



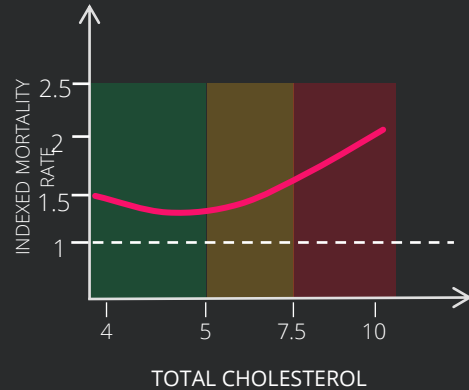
Blood pressure



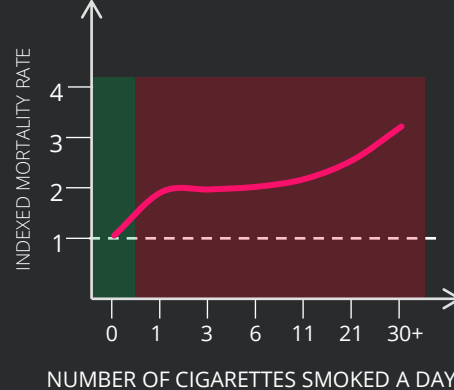
Glucose



Cholesterol



Smoking



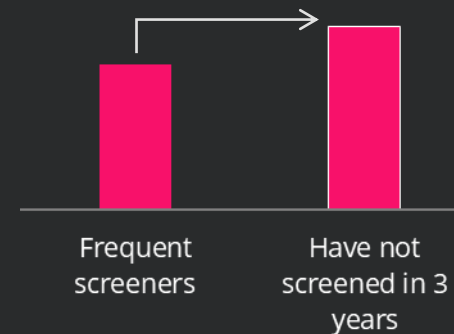
## Majority of members do not understand their health risks



**6 in 10**

members have not done a VHC in the past 3 years

## Regular screening is crucial



Infrequent screeners are **25% more likely**

to have at least one health risk

# VHC points adjusted to better incentivise members to understand and address health risks



Increased base VHC points to incentivise take-up

Adjusted additional VHC points to encourage members to address high-risk areas



Doubling base points for doing a VHC to

**5,000**

to incentivise members to understand their health risks

Members can earn **up to 17,500** additional points based on the outcomes of the Vitality Health Check tests









Additional points are awarded for having 2 or more metrics in range **provided no metrics are classified as high-risk**

Members can earn **up to 22,500 points** for a Vitality Health Check

# Aligning the Vitality rewards mechanism to knowing your health









	ACTIVATE BENEFIT	COMPLETE VITALITY AGE AND VITALITY HEALTH CHECK	DISCOVERY BANK BOOST
 HealthyFood	10%	>	25% > 75%
 HealthyCare	10%	>	25% > 50%
 HealthyBaby	10%	>	25% > 50%
 Flights	Status based		> 75%
 HealthyDining	10%	>	25%
 Sports gear and equipment	10%	>	25%

# Aligning the Vitality rewards mechanism to knowing your health



## Aligning the Vitality Travel discount mechanism to other Vitality Benefits

	ACTIVATE BENEFIT	COMPLETE VITALITY AGE AND VITALITY HEALTH CHECK	DISCOVERY BANK BOOST		
 HealthyFood	10%	>	25%	>	75%
 HealthyCare	10%	>	25%	>	50%
 HealthyBaby	10%	>	25%	>	50%
 Flights	10%	>	25%	>	75%
 HealthyDining	10%	>	25%		
 Sports gear and equipment	10%	>	25%		



# VITALITY PREMIUM



# VITALITY ACTIVE



Introducing discounted gym membership with 50% off monthly Virgin Active membership

Special offer from November 2023:

Up to **75% off Virgin Active gym membership** for Vitality Active

# Validity in 2024



Expanding ways to earn points and incentivising health improvement



Increasing physical activity opportunities and lowering barriers to access



Enhancing healthy eating for the modern consumer

Checkers

Pick n Pay

WOOLWORTHS W



Introducing immediate access:

**THIS YEAR END MEMBERS CAN JOIN VITALITY, START ENGAGING AND EARN REWARDS IMMEDIATELY**

# DHMS & Discovery Health

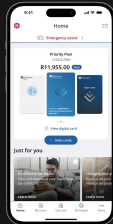


# Vitality in 2024

**Sustaining the value of Discovery Health Medical Scheme**

Weighted average increase for 2024  
**7.5%**

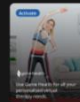
Enhancing member experience through the **NEW Discovery Health app**



Virtual urgent care



Virtual Physical Therapy



iCBT for mental health



Introducing **personalised healthcare pathways** for members of DHMS



Everyone can be healthier with DHMS

Expanding access through **FLEXICARE, GAP, Trauma cover & Vitality Health International**



from **R229**



Enhancing **healthy eating** for the modern consumer

**Checkers**

**Pick n Pay**

**WOOLWORTHS**



Increasing **physical activity opportunities** and lowering barriers to entry

**Vitality Fitness** **Virgin active**



Expanding ways to earn points and **incentivising health improvements**

