

Dear Valued Client,

It's that time of the year where we, as brokers and clients, are faced with year-end updates and increases in the medical aid space. You may already be aware of the Discovery Health increase, which Discovery Health launched on 26 September 2023. The official, published, information is available on Discovery's newsroom which you may peruse [by clicking here](#). This document, however, provides a synopsis of this with further elaboration on plan specific changes.

Discovery Health Medical Scheme *"members will experience a weighted average increase of 7.5% in gross contributions from 1 January 2024", however, "contribution increases range between 3% and 12.9% depending on plan choice"*

The increase for 2024 for Discovery Health members, by benefit option are below. (Please expand each plan to view additional, technical, information)

EXECUTIVE : 12.9%

- Premiums increase at 12.9%.
- Thresholds, for the Above Threshold Benefit, increases in line with contribution increase.
- Co-payments and deductibles will be increased in line with relevant inflation.
- On 1 January 2024, benefit limits will increase in line with relevant inflation, with the listed exceptions:
 - International Travel Benefit
 - Oncology Benefit Thresholds
 - Overseas Treatment Benefit
 - Specialised Medicine and Technology Benefit
 - Surgical and appliance items including hip, knee and shoulder joint prosthesis, and external medical appliances.
- In 2024, spinal prosthesis limits will be updated, where a non-network supplier is used.

[2024 Executive plan guide](#)

[2024 Executive plan video](#)

COMPREHENSIVE (EXCLUDING CLASSIC SMART COMPREHENSIVE): 11.9%

- In 2024, the Comprehensive plan series will be simplified into two available options only. The Classic Comprehensive plan and an enhanced Classic Smart Comprehensive plan.
- Premiums on Classic Comprehensive plan increase at 11.9%
- Thresholds, for the Above Threshold Benefit increases, in line with contribution increase.
- Co-payments and deductibles will be increased in line with relevant inflation.
- In 2024, the Above Threshold Benefit will have a fair use limit.
- On 1 January 2024, benefit limits will increase in line with relevant inflation, with the listed exceptions:
 - International Travel Benefit
 - Oncology Benefit Thresholds
 - Overseas Treatment Benefit
 - Specialised Medicine and Technology Benefit
 - Surgical and appliance items including hip, knee and shoulder joint prosthesis, and external medical appliances.
- In 2024, spinal prosthesis limits will be updated, where a non-network supplier is used.
- In 2024, the copayment on the Oncology Innovation Benefit will be increased from 25% to 50% for a defined list of treatments.
- Chronic (CDL) approved members need to now nominate a network GP for the primary care of their chronic condition or have a 20% copayment on the consultation.

[2024 Comprehensive plan guide](#)

[2024 Comprehensive plan video](#)

[Discovery synopsis of Comprehensive plan changes for 2024 and changes to the Classic Smart Comprehensive plan](#)

PRIORITY: 9.9%

- Premiums increase at 9.9%
- Thresholds ,for the Above Threshold Benefit, increases in line with contribution increase.
- Co-payments and deductibles will be increased in line with relevant inflation.
- On 1 January 2024, benefit limits will increase in line with relevant inflation, with the listed exceptions:
 - International Travel Benefit
 - Oncology Benefit Thresholds
 - Surgical and appliance items including hip, knee and shoulder joint prosthesis, and external medical appliances.
- In 2024, spinal prosthesis limits will be updated, where a non-network supplier is used.

[2024 Priority plan guide](#)

[2024 Priority plan video](#)

SAVER: 9.9% INCREASE ON RISK. 3% - 6.3% , AFTER REDUCTION IN MSA

- Classic Saver (Delta and non-Delta): Premiums increase at 3% however the annual MSA allocation reduces from 25% to 20%.
- Essential Saver (Delta and non-Delta): Premiums increase at 3.8% however the annual MSA allocation reduces from 15% to 10%.
- Coastal Saver: Premiums increase at 6.3% however the annual MSA allocation reduces from 20% to 15%.
- Co-payments and deductibles will be increased in line with relevant inflation.
- On 1 January 2024, benefit limits will increase in line with relevant inflation, with the listed exceptions:
 - International Travel Benefit
 - Oncology Benefit Thresholds
 - Surgical and appliance items including hip, knee and shoulder joint prosthesis.
- In 2024, spinal prosthesis limits will be updated, where a non-network supplier is used.

[2024 Saver plan guide](#)

[2024 Saver plan video](#)

DISCOVERY SYNOPSIS OF SAVER PLAN CHANGES FOR 2024

CORE: 9.9% AND 12.9% ON COASTAL CORE

- Premiums increase at 9.9% on all Core options except for Coastal Core which increases at 12.9%.
- Co-payments and deductibles will be increased in line with relevant inflation.
- On 1 January 2024, benefit limits will increase in line with relevant inflation, with the listed exceptions:
 - International Travel Benefit
 - Oncology Benefit Thresholds
 - Surgical and appliance items including hip, knee and shoulder joint prosthesis.
- In 2024, spinal prosthesis limits will be updated, where a non-network supplier is used.

[2024 Core plan guide](#)

[2024 Core plan video](#)

SMART : 8.9%

- Premiums increase at 8.9%.
- Co-payments and deductibles will be increased in line with relevant inflation.
- On 1 January 2024, benefit limits will increase in line with relevant inflation, with the listed exceptions:
 - International Travel Benefit
 - Oncology Benefit Thresholds
 - Surgical and appliance items including hip, knee and shoulder joint prosthesis.
- In 2024, spinal prosthesis limits will be updated, where a non-network supplier is used.

[2024 Smart plan guide](#)

[2024 Smart plan video](#)

KEYCARE PLUS: 10.9% WHILST THE REMAINING KEYCARE OPTIONS AT 9.9%

- Premiums increase at 10.9%.
- In 2024, the secondary GP benefit will be removed, and members will need to make use of one nominated primary GP. They have 3 allowed network GP changes in 2024.
- The one out of network consult to a GP will be replaced with one annual consultation with a network nurse or healthcare provider at a network pharmacy clinic. Referral for a virtual or in-person consultation, if needed, but only from the network pharmacy clinic.
- In 2024, planned/non-emergency related tonsillectomies, myringotomies and adenoidectomies will be added to the KeyCare Series exclusions list.

[2024 Keycare plan guide](#)

[2024 Keycare plan video](#)

[Discovery synopsis of Keycare changes for 2024](#)