



WELLTH fund
+
**YOUR PARTNER
IN EMPLOYEE
BENEFITS.**



INTRODUCING THE

WELLTH *fund*

Presented by Kamo Kgaphola



Make people **healthier**
and enhance
and protect their lives

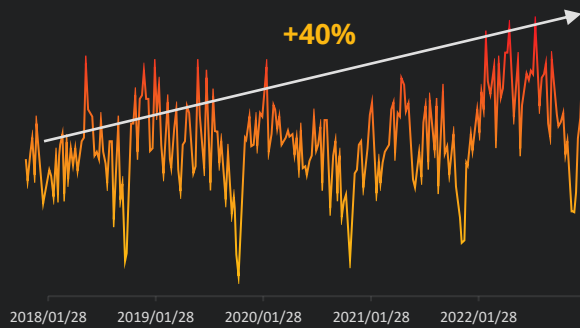


HEALTH IS OF KEY RELEVANCE AND TOP-OF-MIND FOR SOUTH AFRICANS



SEARCH TRENDS INDICATE **ELEVATED INTEREST** IN HEALTH AND HEALTHCARE

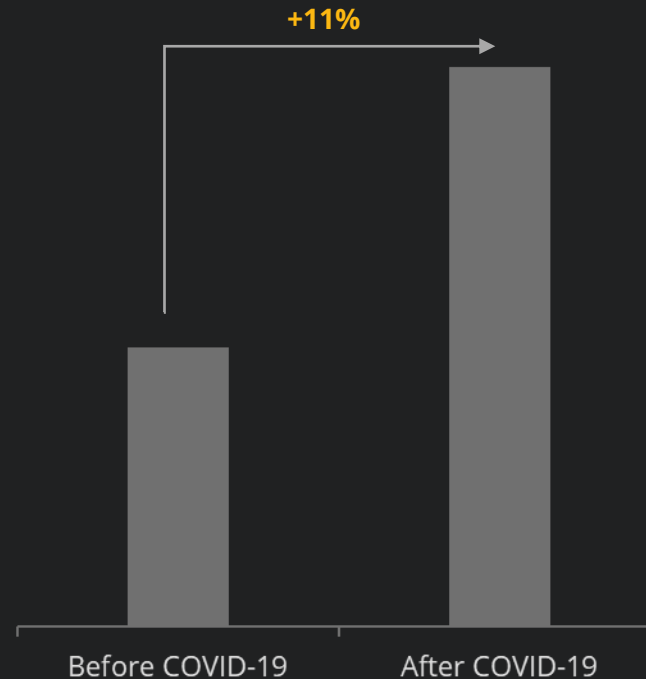
Google searches by South Africans about healthcare are on the rise



Following the Spanish flu in 1918, sales of insurance in the U.S. **increased by 80%**

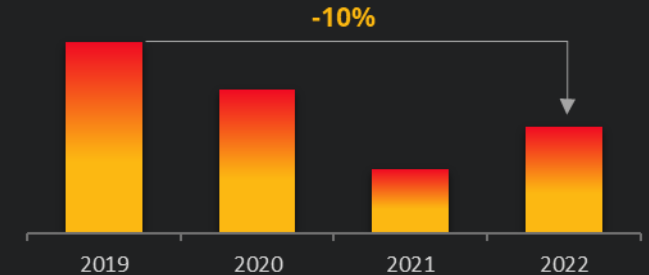
WITH **IMPROVED SENTIMENT** TOWARDS HEALTH AND WELLNESS

Member sentiment around the importance of health and wellness and mental health *(internal research)*

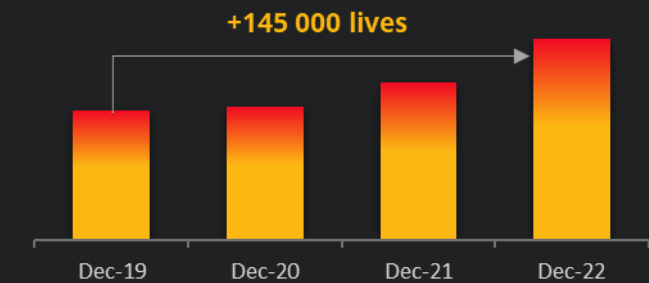


RESULTING IN MEMBERS **PRIORITISING THEIR HEALTH COVER**

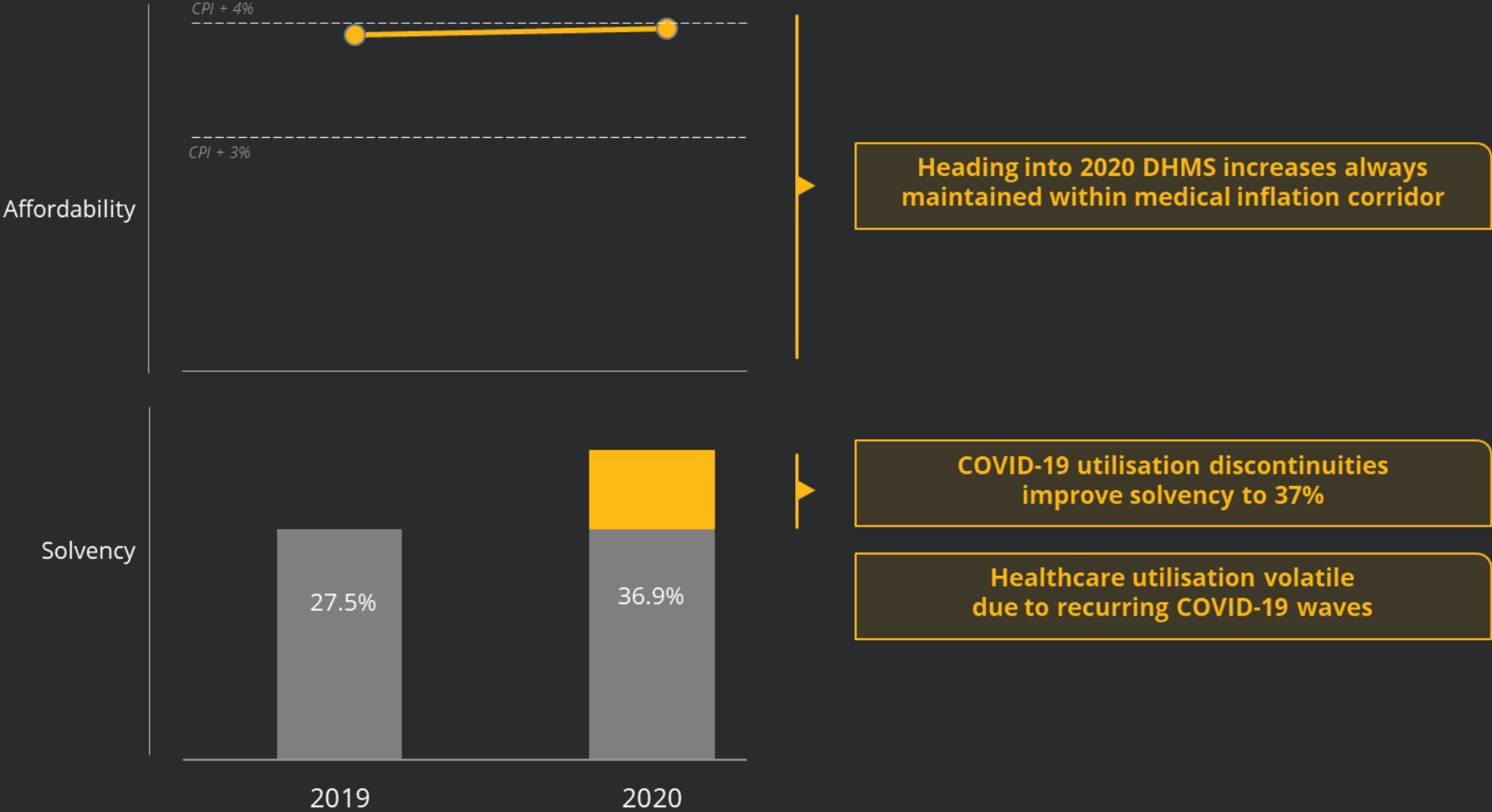
Reduced DHMS withdrawals post-COVID-19



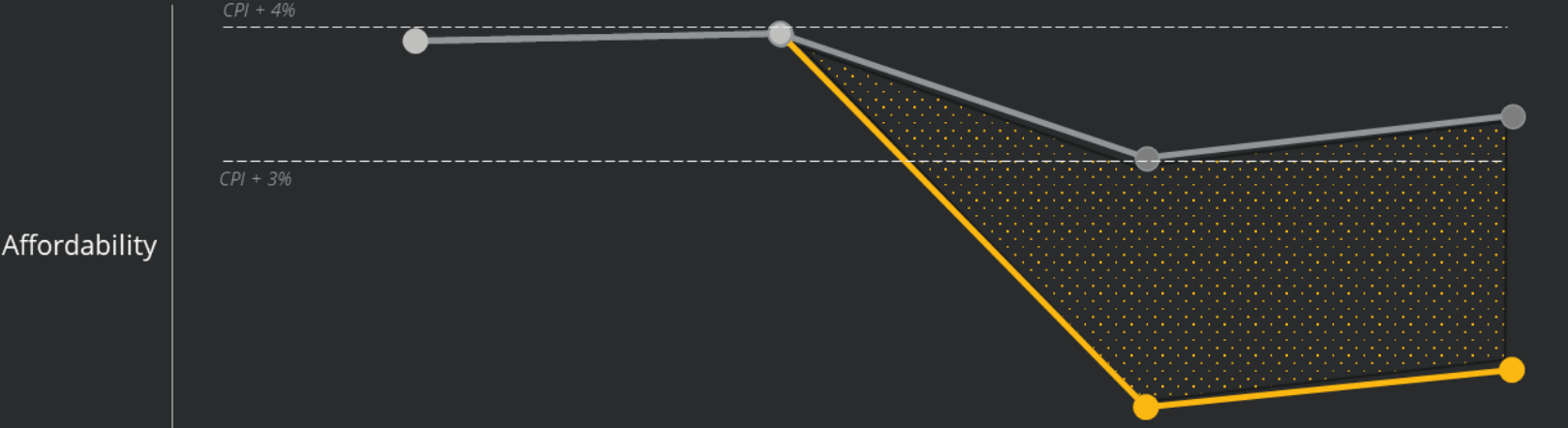
Increased take-up of Discovery Health products



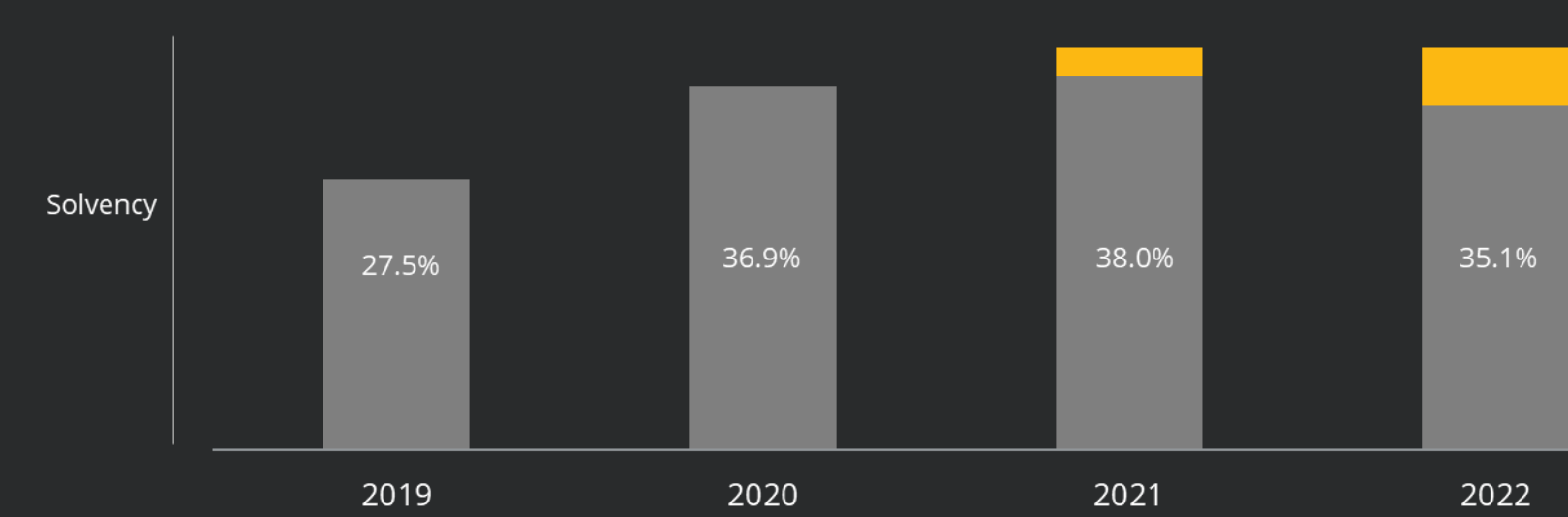
DHMS DEFERRAL STRATEGY HAS CREATED VALUE FOR CLIENTS AND POSITIONED THE SCHEME FOR THE FUTURE



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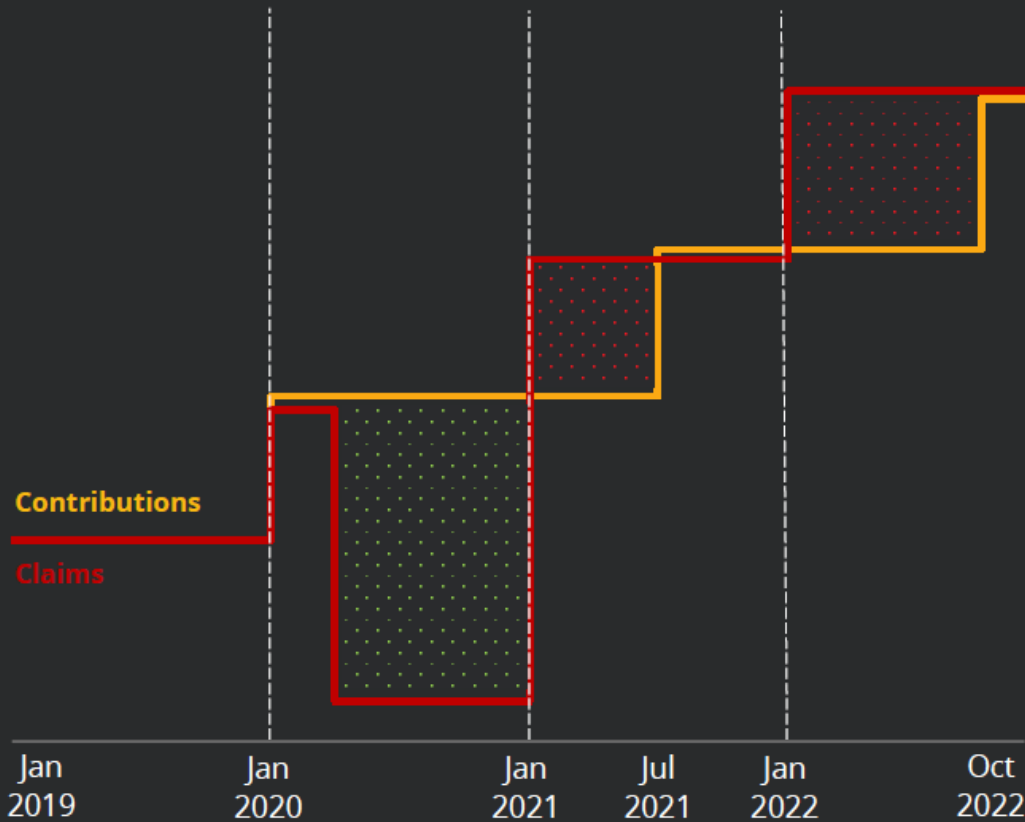
Effective contribution increases reduced to CPI + 0.2% through deferrals (R6.8bn)



Reserves used as a "shock absorber" to offer members next year's benefits at previous year's rates

To provide financial support to members through COVID-19, DHMS deferred annual contribution increases 2021 – 2023, returning R8.6bn to members

DHMS total cost impact contributions relative to claims



R2.2bn (2021)

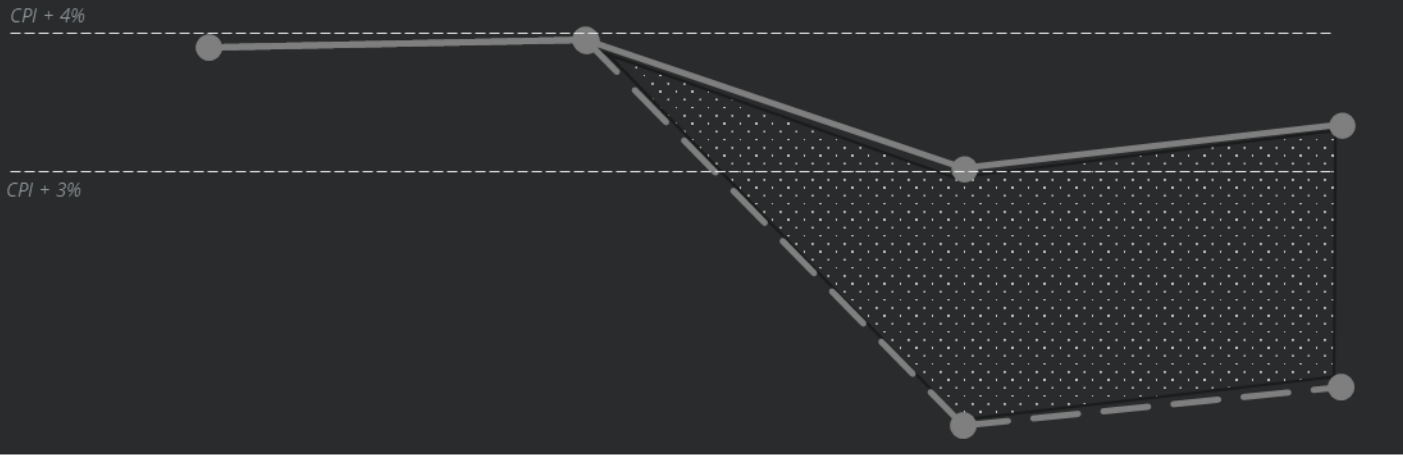
R4.6bn (2022)

R1.8bn (2023)

R8.6 bn

contributions saved through 2021-2023 deferrals in contribution increases

DHMS DEFERRAL STRATEGY HAS CREATED VALUE FOR CLIENTS AND POSITIONED THE SCHEME FOR THE FUTURE



Affordability



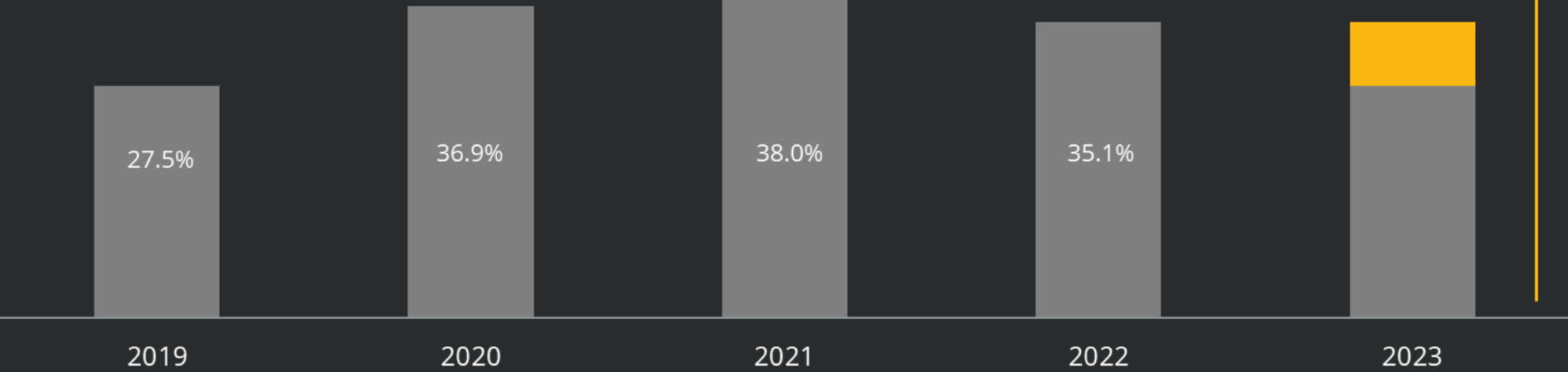
WELTH fund



3 month increase deferral

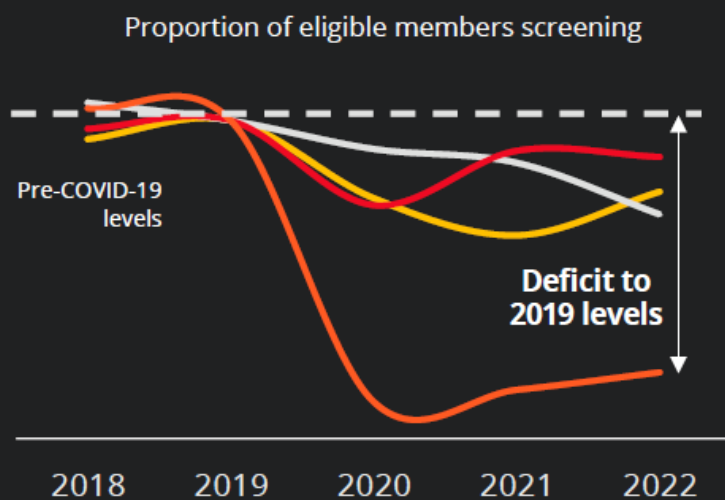
Exceptional value for DHMS members at prices well below the cost of these benefits

Solvency



Critical for employers to address the screening and prevention deficit as a result of COVID-19

Preventative screening materially reduced over COVID-19



— Mammograms — Pap Smear
— Prostate Screening — Health Check

-50%

Health Checks

-15%

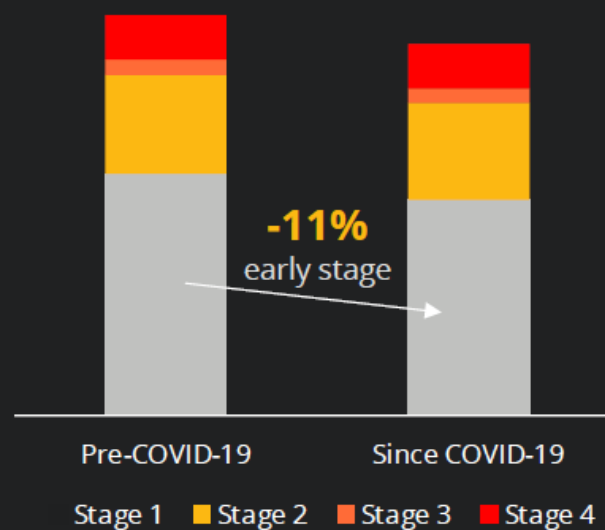
Mammograms

-10%

Prostate screening

Fewer early-stage cancers due to a lack of screening

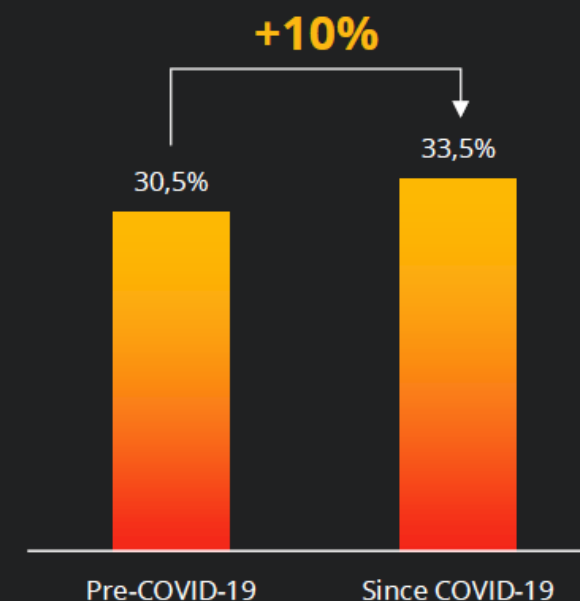
Number of members diagnosed with cancer



Reduction in members diagnosed with early-stage cancers vs pre-COVID-19, whilst late-stage diagnoses remained unchanged

Higher severity at diagnosis of diabetes

Proportion of new diabetes diagnoses with complex conditions



Increase in proportion of members diagnosed with complex diabetes

Screening has a significant impact on a member's health span and life span



Individual life and health span enhancements from early detection and management

Significant scheme-level benefits

Severe illness

Lifestyle diseases

Life years lost at age 40

Expected life span and health span at age 40

Breast cancer

↓ 22 years
Life span

Diabetes

5 years ↓ | ↓ 8 years
Life span | Health span

Prostate cancer

↓ 35 years
Life span

Hypertension

4 years ↓ | ↓ 4 years
Life span | Health span

↑ 131k
Days in hospital per year

↑ 17k
ICU days per year

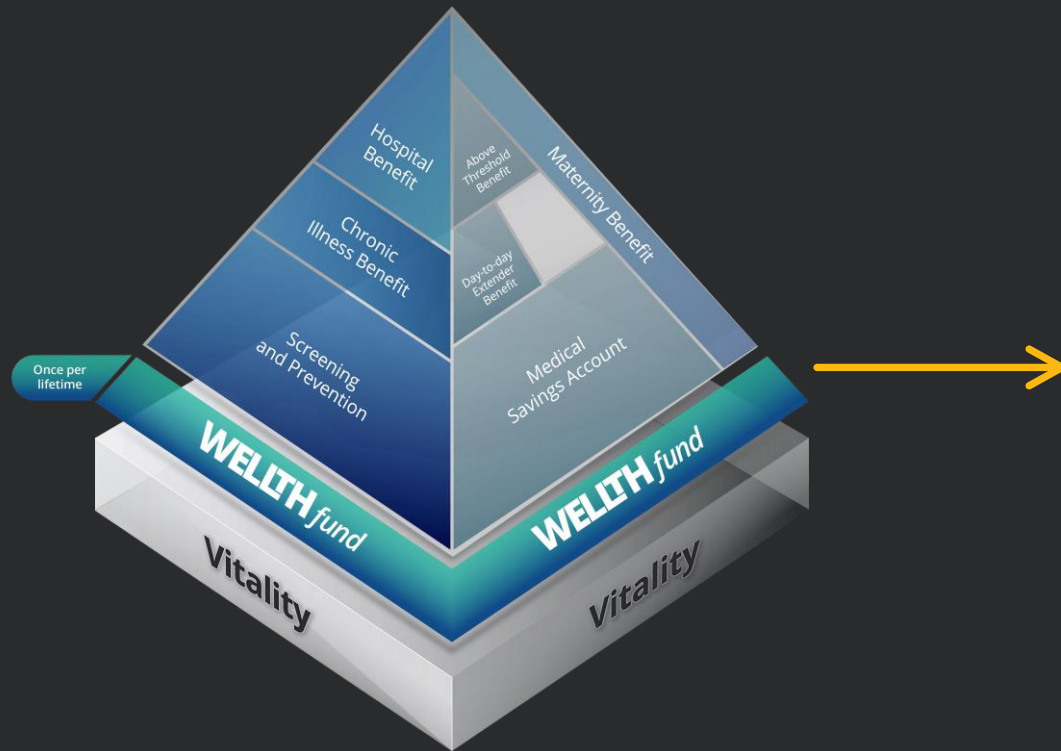
↑ 120m
Annual healthcare claims



Invest the significant **DHMS surplus** accumulated during COVID in the **health of the membership base** and the scheme to achieve long-term clinical and financial benefits

INTRODUCING THE




WELLTH *fund*



Unlocked with a

HEALTH CHECK

Additional funds available to all existing and new members

	Adult	+R2 500
	Child	+R1 250
	Family	Up to R10 000

**UP TO R10 000 IN DISCRETIONARY WELLNESS BENEFITS
AVAILABLE FROM 1 JANUARY 2023 FOR 24 MONTHS**

for all existing and new policies across all plans

*Vitality Health Check points will be awarded to Vitality members completing a Health Check

Allowing members to choose additional **BENEFITS** covered by the fund

A BROAD RANGE OF ADDITIONAL SCREENING, MONITORING & PREVENTATIVE BENEFITS

Physical Health

- Diet, Nutrition
- Weight management
- Physical movement & Mobility
- Vitality fitness assessment
- High performance fitness assessment

Mental Health

- Mental health check-up

Women's Health

- Gynaecological screening related services
- Osteoporosis bone density

Men's Health

- Prostate screening related services
- Osteoporosis bone density

Children's Health

- Development milestone assessment
- Well child visit

General Health

- Dental check-up
- Eye check-up
- Hearing check-up
- Skin cancer screening
- Colon cancer screening
- Heart health
- Lung cancer screening

Medical monitoring devices

- Blood pressure
- Cholesterol
- Blood sugar
- Asthma








A Health Check is all it takes to unlock your WELLTH Fund

The WELLTH Fund is automatically activated once all members (2 years and older) have completed a Health Check.

All Health Checks completed from 1 January 2022 onwards count towards unlocking the WELLTH Fund.

Remember, an annual *Health Check is covered in full for all members by the existing Screening and Prevention Benefit.

A Health Check is all it takes to unlock your WELLTH Fund

 BMI & waist circumference	 Non-smoker declaration
 Blood pressure	 Blood glucose
 Cholesterol	Up to 22 500 points

Everyone over 18 must

Complete a Kids Health Review for your children

Online Kids Health Review

The Kids Health Review is an online assessment that must be completed by the principal member on the policy for children younger than 18 years old

Kids Health Check

Body Mass Index (BMI) measurement, blood pressure measurement, as well as a health behaviour and developmental questionnaire

Children two years and older can complete either an online Kids Health Review or a Kids Health Check to unlock the WELLTH Fund

Once the WELLTHFund is active you will receive an email with details and access to the WELLTHFund dashboard on our website



Dear

You have unlocked your WELLTH Fund

Congratulations on unlocking your WELLTH Fund, which is available on your health plan. The WELLTH Fund is a once-in-a-lifetime, extra benefit that is designed to support you to kick-start your regular, age-appropriate check-ups and screenings that are vital to detecting any medical conditions early.

Healthcare services you can access through the WELLTH Fund

The WELLTH Fund covers a comprehensive list of healthcare services to make sure that you can take specific action according to your individual health needs. You can view more detailed information on the services available to you in the [WELLTH Fund benefit guide](#).

Benefit allocated to your health plan

The WELLTH Fund benefit is a benefit allocated to your health plan (policy).



Your WELLTH Fund is unlocked. Find a healthcare provider today.

Congratulations, you have successfully unlocked your WELLTH Fund

WELLTH Fund usage: | R10 000.00

You have unlocked

Effective : 01 January 2023 - 31 December 2024





Your WELLTH Fund is unlocked. Find a healthcare provider today.

Congratulations, you have successfully **unlocked your WELLTH Fund**

WELLTH Fund usage: R1,610.30 (Remaining)

You have unlocked R5,000.00

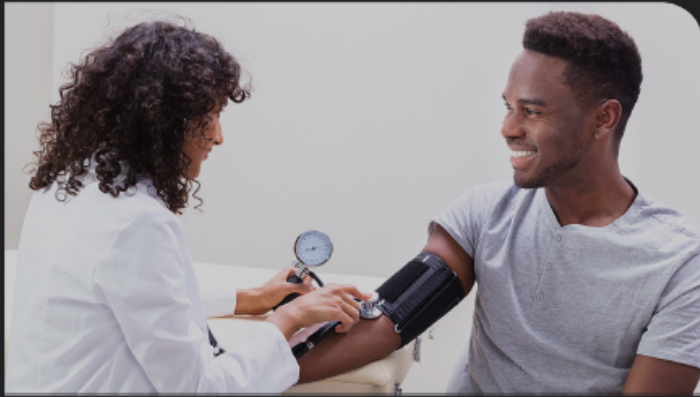
Effective : 01 January 2023 - 31 December 2024



** Claims will be funded from the WELLTH Fund after the Screening and Prevention Benefit, but before the day-to-day benefits*

Employees can take ownership of their personal health journeys

Unlock the **WELLTH** fund by completing a Health Check

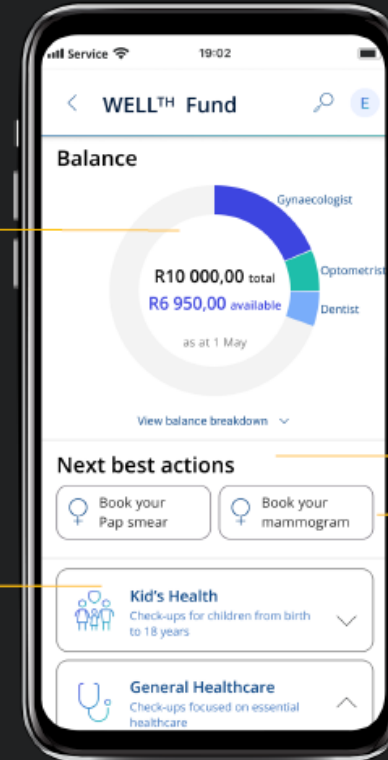


Health Check unlocks the benefit
for the rest of the
2023 and 2024 calendar years

Receive personalised clinical guidance for recommended screening and track available funds

Track your benefits

Next best actions



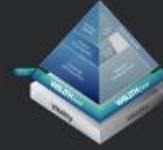
The WELLTH Fund dashboard can also be viewed in the Discovery Bank app

Elevate the health of your employees through corporate wellness day in 2023

Boost health and wellness through an on-site corporate wellness day in 2023:



Screen for key health risks and empower employees to improve their health with a **risk-funded Vitality Health Check**



Unlock **up to R10,000 in risk funding** per employee for a range of discretionary day-to-day healthcare services through the DHMS WELLTH Fund



Ensure **effective treatment and management of identified risks** through disease management and prevention programmes

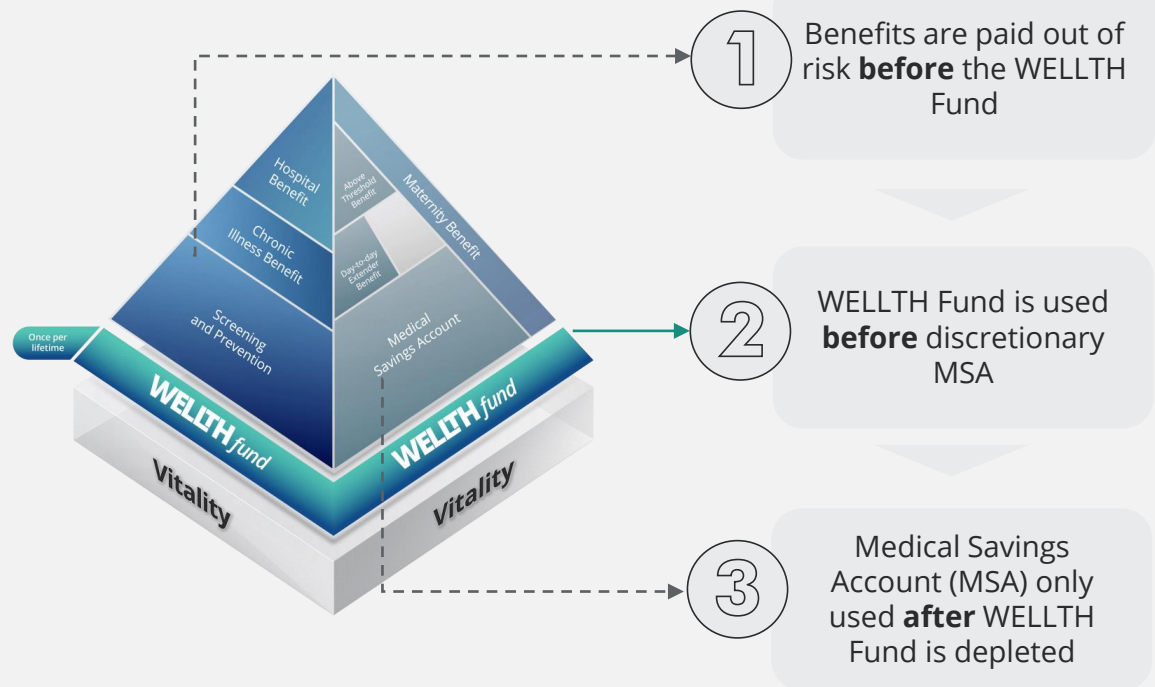


Improve incentives for healthy living with **higher Vitality status, greater benefits and more valuable rewards**

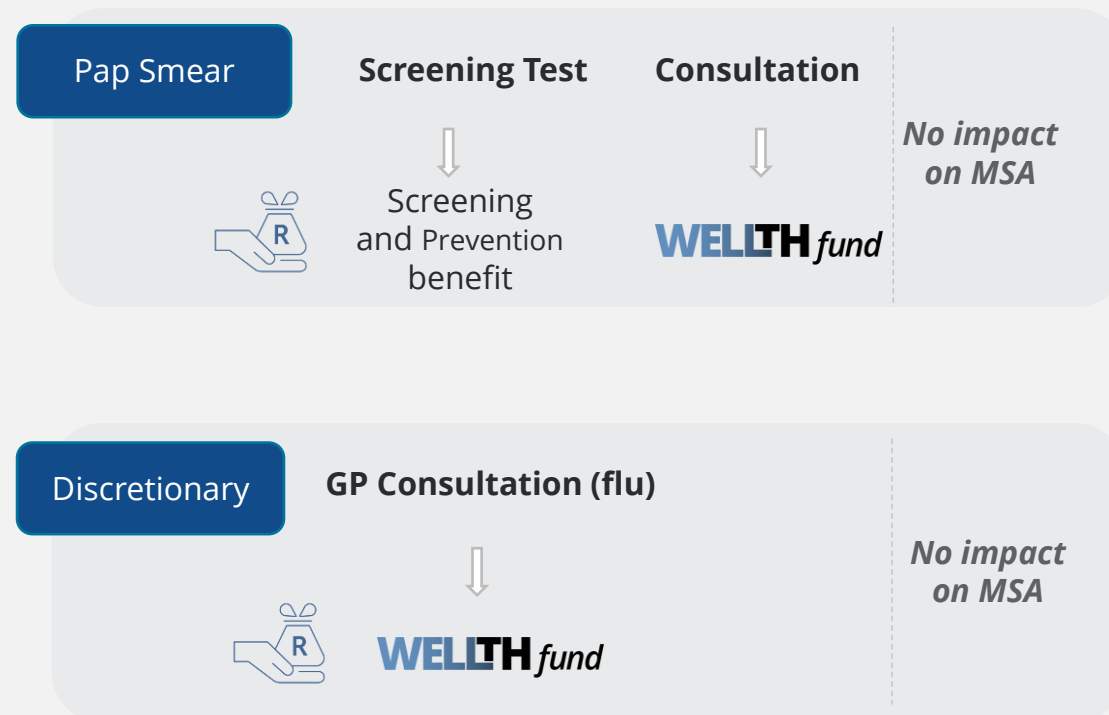
THE WELLTH FUND IS DESIGNED TO GIVE MEMBERS MAXIMUM ADDITIONAL BENEFIT



The WELLTH Fund pays out after risk benefits and before any utilisation of discretionary savings



MEMBER JOURNEYS





WELLTH fund

All new and existing members of Discovery Health Medical Scheme get a special, once-off benefit called the WELLTH Fund. This benefit pays up to R10,000 for extra healthcare services for you and your family.

You activate the WELLTH Fund by doing a Health Check, encouraging you and your family to better understand your individual health status and needs.



Do a Health Check to unlock your
WELLTH *fund*

Thank you



FINDING A BETTER WAY

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