

YOUR HEALTH COMPASS



Health product changes 2020

Dear medical scheme member

The Discovery Health Medical Scheme's (DHMS) benefits and contributions will change on 1 January 2020. Here's an overview of the most important changes and guidelines should you want to change your plan.



The Discovery Health Medical Scheme overall weighted average increase is 9.5%.

- Priority, Saver, Smart, Core and Keycare (excluding lowest income band): **8.9%**
- Coastal: **9.9%**
- Executive, Comprehensive and Keycare lowest income band: **10.9%**

Refer to Section A for the contribution table for 2020



What's changed on your medical scheme?

- New plan Classic Smart Comprehensive replaces Classic Comp Zero MSA
- Day-to-day Extender Benefit changes
- Accumulation on non-generic medication adjusted to 50%
- New hospitals added to Smart and Delta networks.

Refer to Section B for more information on these changes

YOUR HEALTH COMPASS



Health product changes 2020



Vitality changes

Active Rewards 3.0

- New partners: Netflix, BoxOffice, Cotton On, Makro, Typo and more
- Discovery Miles.

Mental Wellbeing

- Personalised health goals and assessments.

Family Vitality

- Active Rewards for kids and teens.

Points threshold

- Lower points threshold and Diamond status awarded in the first year of membership.

Refer to Section C for more information on the changes on Vitality



Gap Cover

- Gap cover is a short term insurance product and the main purpose of the insurance is to provide if your specialist charges more than the scheme's rate for services in hospital.
- Stellenbosch University participates on the Guardrisk Admed product.
- The overall annual limit has been increased to R165 000 per person per year
- The benefit for trauma counselling has been increased to R750 per session.

Refer to Section D for more information on the Admed gap cover changes

YOUR HEALTH COMPASS



Health product changes 2020



Occupational Care

Stellenbosch University offers the Ocsacare occupational care product and this product offers basic cover for GP visits, chronic and acute medication and basic optometry and dentistry.

Cover is only for the employee and all the benefits are provided by providers within a network.

The monthly premium is R332.40

Refer to Section E for more information on Ocsacare



Company policy

There are no changes to the University's Medical Participation Policy.



How to make changes to your plan

Nothing further needs to be done if you do not wish to make any changes on your products for 2020.

Refer to Section F for more information with regards to the training sessions and what to do if you wish to make any changes for 2020

Alexander Forbes Health is a licensed financial services provider (FSP 33471)
CMS registration number ORG 3064

Section A:

Discovery Health Medical Scheme 2020 contributions

SERIES	PLAN	CONTRIBUTIONS			CONTRIBUTIONS TO MEDICAL SAVINGS ACCOUNT			TOTAL CONTRIBUTIONS		
		Main member	Adult	Child**	Main member	Adult	Child**	Main member	Adult	Child**
Executive	Executive Plan	5 443	5 443	1 039	1 814	1 814	346	7 257	7 257	1 385
Comprehensive	Classic Comprehensive	4 466	4 225	891	1 488	1 408	297	5 954	5 633	1 188
	Classic Delta Comprehensive	4 022	3 808	802	1 340	1 269	267	5 362	5 077	1 069
	Essential Comprehensive	4 253	4 022	857	750	709	151	5 003	4 731	1 008
	Essential Delta Comprehensive	3 831	3 619	769	676	638	135	4 507	4 257	904
	Classic Smart Comprehensive	4 327	3 994	1 378	No Medical Savings Account			4 327	3 994	1 378
Priority	Classic Priority	2 861	2 256	1 145	953	752	381	3 814	3 008	1 526
	Essential Priority	2 787	2 191	1 114	491	386	196	3 278	2 577	1 310
Saver	Classic Saver	2 468	1 947	989	822	649	329	3 290	2 596	1 318
	Classic Delta Saver	1 971	1 557	792	657	519	264	2 628	2 076	1 056
	Essential Saver	2 223	1 667	891	392	294	157	2 615	1 961	1 048
	Essential Delta Saver	1 773	1 339	712	312	236	125	2 085	1 575	837
	Coastal Saver	2 087	1 570	843	521	392	210	2 608	1 962	1 053
Smart	Classic Smart	1 954	1 542	781	No Medical Savings Account			1 954	1 542	781
	Essential Smart	1 400	1 400	1 400				1 400	1 400	1 400
Core	Classic Core	2 449	1 931	980	No Medical Savings Account			2 449	1 931	980
	Classic Delta Core	1 960	1 545	784				1 960	1 545	784
	Essential Core	2 104	1 577	846				2 104	1 577	846
	Essential Delta Core	1 681	1 265	675				1 681	1 265	675
	Coastal Core	1 946	1 462	774				1 946	1 462	774
KeyCare*	KeyCare Plus 0 - 8 550	1 207	1 207	439	No Medical Savings Account			1 207	1 207	439
	KeyCare Plus 8 551 - 13 800	1 659	1 659	468				1 659	1 659	468
	KeyCare Plus 13 801+	2 450	2 450	656				2 450	2 450	656
	KeyCare Core 0 - 8 550	949	949	245	No Medical Savings Account			949	949	245
	KeyCare Core 8 551 - 13 800	1 183	1 183	292				1 183	1 183	292
	KeyCare Core 13 801+	1 809	1 809	410				1 809	1 809	410
	KeyCare Start 0 - 9 150	914	914	550	No Medical Savings Account			914	914	550
	KeyCare Start 9 151 - 13 800	1 538	1 538	601				1 538	1 538	601
KeyCare Start 13 801+	2 394	2 394	650				2 394	2 394	650	

* Income verification will be conducted for the lower income bands. Income is considered as: The higher of the main member or registered spouse or partner's earnings, commission and rewards from employment; interest from investments; income from leasing of assets or property; distributions received from a trust, pension and/or provident fund; receipt of any financial assistance received from any statutory social assistance programme.

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

Section A:

Annual Medical Savings Account

Series	Plan	Main member	Adult	Child*
Executive	Executive Plan	21 768	21 768	4 152
Comprehensive	Classic Comprehensive	17 856	16 896	3 564
	Classic Delta Comprehensive	16 080	15 228	3 204
	Essential Comprehensive	9 000	8 508	1 812
	Essential Delta Comprehensive	8 112	7 656	1 620
Priority	Classic Priority	11 436	9 024	4 572
	Essential Priority	5 892	4 632	2 352
Saver	Classic Saver	9 864	7 788	3 948
	Classic Delta Saver	7 884	6 228	3 168
	Essential Saver	4 704	3 528	1 884
	Essential Delta Saver	3 744	2 832	1 500
	Coastal Saver	6 252	4 704	2 520

* 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	25 300	25 300	4 800
Classic, Essential and Delta Comprehensive	20 850	20 850	4 000
Classic Smart Comprehensive	23 900	23 900	800
Priority	16 900	12 700	5 600

ABOVE THRESHOLD BENEFIT LIMITS

	Main member	Adult	Child*
Executive	unlimited		
Comprehensive			
Priority	14 300	10 200	5 000

* 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.

Section B:

Discovery Health Medical Scheme increase 2020



1. Introducing Classic Smart Comprehensive

New plan: Classic Smart Comprehensive

Classic Comprehensive Zero MSA has been renamed as Classic Smart Comprehensive, with a redesigned benefit structure.

Current members on the Classic Comprehensive Zero MSA option will be defaulted to the Classic Smart Comprehensive option with effect 01 January 2020 should no option selection/change be made.

Classic Smart Comprehensive combines the Comprehensive Series and the Smart Series in a new plan that offers:

■ **Hospital cover:**

Unlimited cover for hospital admissions in the Smart Hospital Network at 200% of the Discovery Health rate.

An upfront co-payment of R9 650 applies outside the Smart Hospital Network.

■ **Chronic Illness Benefit:**

The 27 Chronic Disease List conditions are covered on the Classic Smart Comprehensive plan. Members will be covered up to a set monthly Chronic Drug Amount (CDA) for medicine, not on the formulary.

■ **Oncology cover:**

For approved cancer treatment, members are covered up to R300 000 over a 12-month cycle, after which a 20% co-payment will apply. Oncology treatment within Prescribed Minimum Benefits are covered in full, with no co-payments.

Screening and prevention benefit and maternity benefits are the same as other comprehensive plans.

■ **Smart Day-to-day Benefits:**

- Unlimited GP consultations at a Smart GP network doctor with a R55 co-payment at each visit.
- Acute medication – Full cover for a defined list of acute medicine, schedule 3 and above, when prescribed by a Smart GP and dispensed by a network pharmacy limited to R2 500 per person or R4 000 per family.
- Over the counter medicine – Schedule 0-2 obtained from a network pharmacy, up to an annual limit of R800 per family.
- Sports Injury Treatment – Defined cover for specialist consultations, basic X-rays and treatment by Allied health professionals
- Dental Care and Eye Care – Cover for one defined dental check-up a year and one eye test a year through the scheme's appointed network providers, subject to a co-payment of R55 for eye care and R110 for a dental check-up.
- MRI and CT scans – Cover for out-of-hospital MRI and CT scans, subject to the first R3 040 payable by the member and the balance paid up to 100% of the Discovery Health Rate.
- Smart Specialist Consultations – Consultations with network gynaecologists, paediatricians, physicians and ENTs, including the cost of any radiology or pathology prescribed by the specialist. The cover is subject to a referral by a Smart GP and up to 100% of the Discovery Health Rate, limited to R5 000 per person a year, or R10 000 per family a year.

Section B:

All Smart day-to-day benefits (excluding over-the-counter medicine) accumulate to the Annual Threshold.

Once in Threshold, members will have unlimited 'Above Threshold Benefits', which cover the same benefits offered by the Comprehensive plan, including but not limited to:

- Unlimited GP consultations, Specialist consultations, Radiology, Pathology and Basic Dentistry.
- Prescribed Medicine, Allied healthcare services, Dental Appliances and Optometry are subject to the annual limit.

2. KeyCare changes



Updates to Keycare Plus Casualty Benefit

- The scheme will be introducing a limit of one casualty visit per person for elective casualty visits.
- This limit does not apply to emergency casualty visits or to visits that result in admission.

Income band changes for 2020

The upper-income bands were increased by 5.7% whereas the lowest income band was unchanged.

	2019	2020
KeyCare Plus & Core	R0–R8 550	R0–R8 550
	R8 551–R13 050	R8 551–R13 800
	R13 051+	R13 801+
KeyCare Start	R0–R9 150	R0–R9 150
	R9 151–R 3 050	R9 151–R13 800
	R13 050+	R13 801+



3. Hospital Networks

Expansion of Delta Hospital Network

Delta hospital network will be expanded to include Life Wilgers hospital in Pretoria.

Smart Hospital Network

In 2020, the hospital network will include hospitals in an additional eight regions:

- Tzaneen – Mediclinic Tzaneen
- Klerksdorp – Life Anncron
- Welkom – Medicinic Welkom
- Umtata – Life St Mary's
- Newcastle – Mediclinic Newcastle
- Ballito – Netcare Alberlito
- Pretoria – Mediclinic Meulmed
- Cape Town – Mediclinic Cape Gate

Netcare Pinehaven and Netcare Olivedale have been added to the Smart network of hospitals and Krugersdorp Hospital will be removed from 2020.

Section B:



4. Disease management changes

Specialised Medicine and Technology Benefit – Comprehensive and Executive plans

The scheme will introduce full cover for treatment of Rheumatoid Arthritis, Ulcerative Colitis and Crohns' disease. Should members voluntarily use alternative treatment for these conditions, the Scheme will only pay up to the reference price of treatment. Reference pricing will only apply to treatment authorised on or after 1 January 2020, and will not impact funding of treatment authorised prior to January 2020.

Acute Medicine Benefit on the Classic Smart Plan

Prescribed acute medicine (schedule 3 and above) on the Classic Smart Plan will now have an annual benefit limit of R1 500 per member and R2 500 for a family. The R10 co-payment per item will no longer apply.

Changes in the accumulation of claims for acute prescribed medicine

Non-preferentially priced generic and brand (non-generic) medication prescribed out-of-hospital will accumulate at 50% to the Annual Threshold on the Executive, Comprehensive and Priority plans which is a reduction from 75% in 2019. In the Above Threshold Benefit, payment will also reduce to 50% of the Discovery Health Rate. Preferentially priced generic and brand medication will continue to accumulate and fund at 100% of the Discovery Health Rate.

5. Other changes

Day-to-day Extender Benefit

This benefit will now cover unlimited pharmacy clinic consultations with a nurse in the Wellness Network and video call consultations with a network GP.

On referral by the nurse, members will be covered through a network GP which will be unlimited on the Executive, Comprehensive and Priority Plans and limited to six consults on the Saver Plans.

Changes to Chronic Illness Benefit

From 1 January 2020, certain formulary changes and chronic drug amount updates will be applied. Communication to impacted members will be shared. These members will have until the end of 2019 to make changes to their treatment to avoid or reduce co-payments.

Co-payments, deductibles and thresholds

- Comprehensive, Priority, Saver and Smart co-payments for MRI or CT scans will increase from R2 900 to R3 040.
- The co-payment for scopes on the Comprehensive option will increase from R3 750 to R4 100.
- On the Saver, Smart and Core options the co-payment for scopes will increase from R4 550 to R5 000.
- A higher deductible will apply where both a gastroscopy and colonoscopy are performed together as part of an admission on all plans except Keycare.

Section B:

Updates to the funding of MRI/CT scans and scopes for the Executive Plans

In 2020 the scheme will be introducing co-payments for out of hospital MRI/CT scans and endoscopic procedures in hospital on the Executive plan.

The first R3 040 of MRI/CT scans, scans not related to an approved admission or scans related to conservative back and neck treatment will be funded from the available day-to-day benefits and the balance of the account from the Hospital Benefit, up to 100% of the Discovery Health Rate.

The first R4 100 in respect gastroscopies, colonoscopies, sigmoidoscopies and proctoscopies of the hospital account will be funded from available day-to-day benefits and the balance of the account from the Hospital Benefit, up to 100% of the Discovery Health Rate. The co-payments will not apply to children under 12 years or endoscopic procedures performed in the doctor's rooms.

Co-payments will not apply for scans and scopes relating to prescribed minimum benefits (PMB).

The Priority list of deductible amounts will increase as follows:

2019	2020	% increase
R3 350	R3 700	10.4%
R4 250	R4 650	9.4%
R7 950	R8 700	9.4%
R16 350	R17 900	9.5%

- Smart non-network deductible has increased by 9.7% from R8 800 to R9 650 for 2020
- Delta non-network deductible has increased by 9.8% from R7 650 to R8 400 for 2020



The threshold amounts have increased by between 7% - 11.6% as follows:

Option	2019			2020		
	Main	Adult	Child	Main	Adult	Child
Executive	R22 800	R22 800	R4 300	R25 300	R25 300	R4 800
Comprehensive	R18 800	R18 800	R3 600	R20 850	R20 850	R4 000
Classic Smart	n/a			R23 900	R23 900	R800
Priority	R15 800	R11 800	R5 200	R16 900	R12 700	R5 600

The Priority option Above Threshold Benefit limit will increase by 8.7% as follows:

2019			2020		
Main	Adult	Child	Main	Adult	Child
R13 400	R9 550	R4 600	R14 300	R10 200	R5 000

Section B:

Benefit limits

- Benefit limits are increased by 9.5%

There will be no increase to the following benefits:

- International travel benefit limit
- Overseas treatment benefit limit
- Oncology benefit threshold
- Specialised medicine and technology benefit limit
- Hip, knee, shoulder and spinal prostheses limit
- External medical Items limit
- Cochlear and auditory brain implants
- KeyCare mobility benefit

Discovery Coaches

Discovery Coaches will be deployed across specific high risk programmes such as Cardiac, Diabetes and Oncology. Discovery Coaches are highly skilled and capable resources who are qualified in health-related fields such as psychology, nutrition and health coaching.

Functions of Discovery Coaches:

- Motivational interviewing to understand member motivation for behavior change
- Goal setting and tracking to help members set and reach realistic but challenging goals
- Education on condition, benefits and interventions, importance of lifestyle changes and self-management
- Referral and onboarding to the relevant existing Discovery interventions

To access the benefit of Discovery Coaches, you would need to register your condition with the call center on 0860 99 88 77.

Section C:

Validity changes 2020



1. New partners

Validity has introduced the following new partners:

- Typo
- Cotton On and Cotton On Kids
- Exclusive Books
- Takealot
- Netflix
- Steam
- BoxOffice
- Makro



2. Vitality Active Rewards

Vitality Active Rewards points changes to Discovery Miles, which expires after five years. For Discovery Bank Customers, miles can be converted to cash paid directly to the Discovery Bank account and can also be exchanged for Avios/ British Airways Miles, South African Airways Miles and Emirates Miles. You can earn 100 Miles and one game board play for achieving each of the Active Rewards goals (Health, Drive and Money). You can earn bonus game board plays for achieving all three goals.



3. Vitality for Family: Introduction of Vitality Active Rewards for children in 2020

Children aged 2 – 13 years can access the Vitality Active Rewards through their parents' phones:

- Parents activate family goals for each child on their Discovery app and each child's profile is created and housed within the parent's profile.
- Children engage in age-appropriate challenges, physical activity events (earn up to 400 miles per month) and health checks (earn up to 1 100 Miles).
- Miles are awarded and stored on each child's Discovery Miles account and can be spent with a range of exciting Vitality Active Rewards Partners.
- Parents can transfer their Discovery Miles to the children's Miles account.

Teens aged 14 – 18 can access Vitality Active Rewards on their smartphones once the parent has granted consent on their Discovery profile.

- Teens will have access to age-appropriate personalised health checks and will engage in weekly personalised exercise goals to earn Discovery Miles by playing the game board.
- Teens can spend their Discovery Miles on all Rewards partners.

4. Mental Wellbeing

Mental Wellbeing has been added as a personalised health goal available to all Vitality members. Members need to complete an online mental wellbeing assessment across six key areas and earn 500 Vitality points every six months. The outcome of the assessments is grouped as a risk score (high risk, moderate risk or low risk) and risk-based interventions will be initiated by Discovery. These include the following:

- Reassessments every one, three or six months.
- Access to telephonic counselling through a dedicated support line with the South African Depression and Anxiety Group (available 24 hours a day).
- Additional appropriate clinical referrals, based on medical scheme benefits.

Members will receive weekly personalised mental wellbeing goals to improve sleep and mindfulness-based on their risk profile. Members can earn over 1 000 Miles a year for reaching mental wellbeing goals.

Section C:



5. Vitality Points updates

The Vitality points thresholds required to reach Bronze, Silver and Gold Vitality Status will be lowered. The threshold for an additional adult dependant will be lowered to 50% of the single-member threshold and points earned are limited to 25 000. Members can now reach Diamond Vitality status in a single year and no longer have to be on Gold Vitality status for three consecutive years. The Vitality point threshold to get to Diamond status will be 50 000 Vitality points.

The new points threshold is shown below:

	Bronze		Silver		Gold		Diamond	
	2019	2020	2019	2020	2019	2020	2019	2020
Single Member	10 000	7 500	30 000	25 000	45 000	40 000	Reach Gold three years in a row	50 000
Member + 1 adult	20 000	15 000	60 000	50 000	90 000	80 000	Reach Gold three years in a row	100 000
Member + 2 adults	30 000	18 750	80 000	62 500	120 000	100 000	Reach Gold three years in a row	125 000
Additional adults	+ 10 000	+ 3 750	+ 20 000	+ 12 500	+ 30 000	+ 20 000	Reach Gold three years in a row	+ 25 000



6. Vitality points for screening and condition management

■ HIV Screening

- 7 500 Vitality points for the first time HIV test
- 1 000 Vitality points for subsequent HIV screening
- 2 500 points for registration on the HIV Care programme.

■ Other Vitality Points Update

The current 2 500 online assessment points can be earned across two different assessments in 2020:

- Earn 1 500 Vitality points for completing the Vitality Age Assessment
- Earn 500 Vitality points twice a year for completing the mental wellbeing assessments

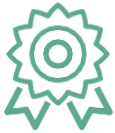
Members will no longer earn Vitality points for completing a CPR course in 2020. Vitality kids will continue to earn Vitality points for vaccines and other activities will be transferred to Discovery Miles-earning activities in the Vitality Active Rewards for Kids.

■ Chronic Condition Management

In 2020, members can earn up to 4 000 Vitality points per year for effectively managing their chronic conditions.

Category		Points earned
Consultations and tests	Diabetes, Hyperlipidaemia Hypertension Ischaemic heart disease	Up to 2 500
Outcomes	Diabetes	Up to 4 000
	Weight management	Up to 2 500

Section C:



7. **Vitality Move is replaced by the Vitality Health Tracker which will be available to all Discovery Health Members at no cost. Members can:**

- Track and achieve personalised health and exercise goals
- Earn and Accumulate Discovery Miles
- Unlock Discovery Miles account when you activate Vitality

8. **Vitality Active Benefit changes**

- Get rewarded up to 50% Savings on Gym and Huawei fitness device
- Up to 25% back on Healthy Care
- 50% savings at Ster Kinekor
- Up to R30 000 funeral cover

9. **Earning Discovery Miles through the 2020 Discovery Integrator**

- Download the Discovery app and activate the Vitality Health Tracker.
- Link a Discovery Bank account to your Discovery Health plan to process and track day-to-day healthcare expenses.
- Go for a Vitality Health Check and earn 2500 Discovery Miles
- Complete personalised health checks and earn an additional 2500 Discovery Miles for Vitality and Vitality Active members.

Vitality contributions

	Member	Member +1	Member +2+
Vitality	R280	R340	R395
Active	R89	R79 for each additional adult	

Section D:

Admed Gap changes for 2020

- Premiums will increase by 8.7% to R262 per family per month for Admed Supreme from 1 January 2020.
- Premiums will increase by 8.7% to R210 per family per month for Admed Primary from 1 January 2020.
- The shortfall overall limit increased to R 165 000 per beneficiary per annum.
- MatchPay increased to three times the medical scheme rate.

The impact of the shortfall is shown below

100% Medical Scheme Rate	400%
200% Medical Scheme Rates	800%
300% Medical Scheme Rates	1200%

- The trauma counselling benefit increased to R750 per session up to R25 000 per year.
- The casualty benefit increased to a total of 3 visits at R10 000 for emergency and accident. One of the 3 visits can be an emergency only for child 5 years and under up to R2 000 per visit.

NEW BENEFITS

Violent Crime Benefit

- Accidental Death and total disability due to violent crime will double up to R100 000.

Baby Bump Benefit

- A lump sum amount of R2 000 will be paid on diagnosis of pregnancy.

Premium Waiver Benefit

- R5 000 for 6 months will be paid upfront as a lump sum for death or total disability of premium payer due to an accident

Section E:

momentum

OCSACare

2020



Day-to-day Benefits

Gold Benefits

GP visits	Unlimited GP visits at a Momentum CareCross Network GP per member per year Authorisation is required after the 10th GP visit per member per year
GP in room procedures	Minor medical procedures performed as part of a Momentum CareCross Network GP consult in rooms, such as stitching of wounds and nebulisation
Hello Doctor	Unlimited access to telephonic consultations and online/mobile health information via Hello Doctor
Specialist visits	Up to 2 visits, limited to R1 000 per visit and up to R2 000 per member/family per year Members may consult any specialist, subject to a Momentum CareCross Network GP referral and pre-authorisation Members need to pay any shortfalls Waiting periods may apply
Acute medication	Provided in accordance with the Momentum CareCross Network prescribed acute medication formulary Rules and protocols apply
Chronic medication	Unlimited when provided in accordance with the Momentum CareCross Network prescribed chronic medication formulary 26 Chronic conditions are covered: Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Dysrhythmias, Cardiac Failure, Cardiomyopathy, Chronic Obstructive Pulmonary Disease, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus Type 1, Diabetes Mellitus Type 2, Epilepsy, Glaucoma, Haemophilia, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus and Ulcerative Colitis Pre-authorisation is required Waiting periods may apply
HIV benefit	Antiretroviral medication provided in accordance with the Momentum CareCross Network prescribed HIV medication formulary Post-exposure prophylaxis (PEP) medication provided in accordance with the Momentum CareCross Network prescribed HIV medication formulary, to prevent HIV infection in the event of accidental exposure to blood or fluids from an infected person, or by any other means Pathology related to condition monitoring according to the applicable OCSACare pathology list Pre-authorisation is required Waiting periods may apply
Basic pathology	Unlimited when members visit their Momentum CareCross Network GP, and are referred by their Network GP, according to the OCSACare pathology list
Basic radiology	Unlimited cover for black and white x-rays when members visit their Momentum CareCross Network GP, and are referred by their Network GP, according to the OCSACare radiology list

Gold Benefits

Quality, affordable
healthcare solutions

Section F:

How to change your plan for 2020

Comparing the DHMS and Medihelp plans

Employees can visit the Stellenbosch University Alexander Forbes Health website on the following link to compare the various DHMS and Medihelp plans: <http://www.afhealth.co.za/stellenboschuniversity/Pages/default.aspx>

By clicking on the Benefit Calculator option on the above mentioned website, any plan comparison can be done and the comparison can be converted into pdf and printed.

How to change your plan or scheme for 2020

Members who wish to make a plan change for 2020 will be given the opportunity to make these changes online via the Human Resources link on the University's website. Members will be able to make these changes online from **18 November 2019 until 14h30 on 6 December 2019.**

HOW TO CHANGE YOUR OPTION OR CHANGE YOUR SCHEME FOR 2020 ON THE WEBSITE

Visit the SU webpage at <http://www.sun.ac.za>

Click Language preference '**English**'

Choose '**My.Sun**'

Choose '**SUN-e-HR**'

Enter your **Username and Password**

Click on '**SUN Employee Self Service**'

Click on '**Remuneration and Banking**'

At '**External Links**' choose '**Medical Aid Choice 2020**'

Click on '**Choose Medical Aid for 01 Jan 2020**'

You will only be allowed to structure your medical scheme option

CHOOSE YOUR OPTION FOR 2020 NOW

The option to select your option will be under **Struktureringsvoordele / Structuring Benefits**

When clicking on the down arrow all the options will appear. **Click on your chosen option for 2020.**

Once you have made your choice, your MSA and Threshold (if applicable) will automatically appear.

CONFIRM YOUR CHOICE BY CLICKING ON

Once you have clicked on you will receive an e-mail confirming the option choice that you have made for 2020. If you do not receive an e-mail it means that your choice has not been stored in your package structuring and we request that you send an urgent e-mail to dutoitmar@aforbes.co.za confirming your option choice for 2020.

The closing date for option choices is 6 December 2019 at 14h30, and not any other date that you may see on any of Discovery Health's communications.

Should an employee wish to move to Medihelp, please contact Marie-Louise du Toit or 021 808 4827 or dutoitmar@aforbes.co.za.

Section F:

Do you need help making the choice?

Your **Alexander Forbes Health consultants, Marie-Louise du Toit and Riaan Oosthuizen**, will be available to help you make the right choice so you and your family can enjoy good health.

Members can call the Human Resources Client Service Centre on 021 808 2753 to reserve an appointment with an Alexander Forbes Health consultant regarding their plan choice for 2020.

All the information regarding medical aid plans for 2020 will be available on the SU website from 18 November 2019 (<http://www.sun.ac.za/english/human-resources/hr-documents/policies-procedures>)

Days and times	Contact details	Address
Monday, Tuesday and Thursday 08h00 to 16h00	Tel: (021) 808 4827 or dutoitmar@forbes.co.za	Stellenbosch Campus, Admin Building Block C Room C1308
Wednesday 08h00 to 13h00	Tel: (021) 938 9013 or dutoitmar@forbes.co.za	Tygerberg Campus Admin Building Room 1061
Friday 08h00 to 16h00	Tel: (021) 809 3607 or dutoitmar@forbes.co.za	Alexander Forbes Health Dorp Street Office Stellenbosch

ONLINE TOOLS: Please view our Benefits Broadcast

<https://presentations.corpcam.com/RegistrationPage.aspx?id=AFHDSOct2019> to access a presentation on the DHMS changes and product information for 2020.

Your Alexander Forbes Health consultant will also host information sessions on the 2020 schemes. The dates and times of the member information sessions are:

Date	Campus	Time	Place
25 Nov 2019	Tygerberg	09:00 - 11:00	TB Seminar Hall 06
26 Nov 2019	USB	09:00 - 11:00	Baobab Seminar Hall (Room 216)
27 Nov 2019	STB	09:00 - 11:00	JS Gericke Library - Auditorium
27 Nov 2019	Stias	14:00 - 16:00	The Lounge, Manor house, Mostertsdrift
28 Nov 2019	STB	09:00 - 11:00	JS Gericke Library - Auditorium
29 Nov 2019	STB	14:00- 16:00	JS Gericke Library - Auditorium

We strongly advise that members attend one of the information sessions, as important aspects of the various DHMS and Medihelp plans will be discussed.