

Your health compass

Navigating your health journey



Discovery Health Medical Scheme Contribution Increase | 1 October 2022

During their 2022 product launch in September last year, Discovery Health Medical Scheme announced that contributions would remain unchanged into the new year and would only increase effective 1 May 2022. Discovery later announced a further delay in their 2022 increase to 1 October 2022.

Please therefore be reminded that your medical scheme contribution will increase by **7.9%** on **1 October 2022**, which equates to an increase of **under 2%** for the 2022 benefit year.

Please [click here](#) for the contribution table for **January to December 2022**.

Benefit Changes

- There will be no changes to annual benefits, thresholds and limits on 1 October 2022, as these changes were implemented effective 1 January 2022. Although members on options with a Medical Savings Account (MSA) will have a 7.9% increase in their MSA contribution on 1 October 2022, please be reminded that the corresponding MSA increased amounts have already been allocated to existing members in March 2022 or at inception for members who joined after March 2022.
- At the time, it was also announced that the KeyCare income bands would be increased as per the below table effective 1 October 2022.

2022	Income Bands up to 30 September			Income Bands as from 1 October to 31 December		
	KeyCare Core & Plus	R0-R8,550	R8,551-R13,800	R13,801+	R0-R8,950	R8,951-R14,400
KeyCare Start & Regional	R0-R9,150	R9,151-R13,800	R13,801+	R0-R9,550	R9,551-R14,400	R14,401+

Plan Changes

As a result of the increase, members will be allowed to change their option effective **1 October 2022**. It is however important to note that, a change this late in the benefit year, may result in a claw back or pro-ration of benefits, which may further be impacted by the upfront allocation of the MSA increase in March 2022 or thereafter.

- To change your plan, please send your instruction via e-mail to **Marie-Louise or Riaan** by no later than **26 September 2022**.

2023 increase and option changes

Discovery have not yet confirmed whether the annual contribution increase will take effect on 1 January 2023. This should be announced closer to the end of the year, at which time we will inform our members accordingly. Irrespective, members will always be allowed the opportunity to change their option effective 1 January 2023.

Vitality

The increase only relates to the Discovery Health Medical Scheme and not to other products such as Discovery Vitality.

For enquiries or advice, please contact your Alexforbes consultants.

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Kind Regards,
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Healthcare

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