PERSONAL HEALTH PATHWAYS TERMS AND CONDITIONS

DISCOVERY HEALTH

2024

What is a Personal Health Pathways Programme

Personal Health Pathways ('PHP') Programme ('PHP Programme') is a programme that is designed to help those whose health status falls within one of several defined groups to better understand, navigate, maintain and/or improve their long-term health by completing a series of personalised beneficial health, exercise and lifestyle actions. If you join, and actively participate in the PHP Programme you will be rewarded for completing the actions recommended in the programme. The PHP Programme is only available if you are a member of the Discovery Health Medical Scheme. Participation in the PHP Programme is completely voluntary, and you can elect to opt out at any time.

The PHP Programme is offered by Discovery Health (Pty) Ltd ('Discovery Health'), as the administrator and managed care organisation appointed by Discovery Health Medical Scheme ('DHMS'). Discovery Health has appointed Discovery Vitality (Pty) Ltd ('Vitality RSA') to administer certain components of the PHP Programme on its behalf.

Reference to 'we' or 'us' in this document means Discovery Health and/or Vitality RSA, as the context may require.

Who is eligible to join the PHP Programme

1. The PHP Programme is available to adult (18 years old or older) members of DHMS and their adult spouses and adult dependants / beneficiaries who meet certain qualification criteria and fall within the scope of a defined group of members based on their health status. The list of defined groups is not exhaustive, and Discovery Health reserves the right to revise the list of defined groups. The PHP Programme is automatically made available to qualifying DHMS members. You do not need to be a Vitality RSA member to join the PHP Programme.
2. You may be excluded from the PHP Programme if you are unable to participate or if you have opted out of the PHP Programme.

How does the PHP Programme work

3. The PHP Programme has five steps –
   a) We suggest that you take personalised actions that are most beneficial to your health.
   b) You complete these actions. However, you can at any time temporarily pause an action ('snooze') or decide not to complete an action ('dismiss').
   c) We monitor your progress.
   d) If you complete an action, you may be eligible to earn a 'Reward' and earn funds into your Personal Health Fund, a benefit offered by Discovery Health Medical Scheme.
   e) Repeat steps a) to d)

Setting your personalised actions

4. We combine the power of artificial intelligence and data science to determine the most appropriate clinical, exercise and lifestyle actions for each eligible member of DHMS.
5. We are able to personalise and suggest the actions you should complete based on the available health and clinical data we have on record for you. This includes but is not limited to information such as your healthcare claims, previous hospitalisations as well as the conditions you may be registered for as part of your Chronic Illness Benefits or Prescribed Minimum Benefits under DHMS.
6. We will give you information about each action that we suggest for you and tell you how and by when to complete it. The actions that we suggest to you are those that are most beneficial to your health and are designed to help you better understand and improve your long-term health.
7. To view the actions we recommend to you, you must access them through a suitable Discovery digital platform, such as:
   a. The Discovery Health app; and/or,
   b. WhatsApp; and/or,
   c. Other suitable Discovery channels, such as the Discovery app or Discovery Bank app, to the extent that you have other Discovery products to which these apps relate.

Completing your personalised actions

8. Every action that we recommend to you has a date by which it must be completed. We will communicate what the required date of completion is to you via the Discovery digital platform that you have selected to use.
9. You will need to complete an action in the time between the date we suggested it to you, and before its completion date in order to be eligible for a Reward and/or value towards your Personal Health Fund. These actions must be

completed by midnight of this date to qualify for a Reward and/or value towards your Personal Health Fund. Actions that are completed outside of this timeframe will not qualify for a Reward and/or value towards your Personal Health Fund.

What to do if you cannot or do not want to complete an action?

10. You have the ability to either temporarily pause, snooze, or permanently dismiss specific actions we recommend. Note that this applies to any action, except for physical activity (exercise) actions, which cannot be temporarily paused or permanently dismissed.

11. If you choose to temporarily pause or snooze an action, the following will apply –
    a. A health action can only be snoozed for a fixed time frame;
    b. You can only snooze a maximum of two actions at a time;
    c. There are no limitations as to how many times you can snooze an action;
    d. You can 'unsnooze', 'unpause' and/or reinstate an action in the following instances:
        i. before the minimum snooze time has lapsed; and
        ii. before the action has reached its expiry date.
    e. After an action has reached its expiry date, you cannot reinstate it.

12. You will earn the associated progress Rewards and/or Personal Health Fund value for completing actions whilst they are snoozed if you complete the action before the initial expiry date allocated to that specific action.

13. You or your nominated healthcare professional can dismiss a suggested action. However, your nominated healthcare professional can only dismiss an action on your behalf if you give them consent to access your PHP journey through our HealthID platform. You or your healthcare professional will be required to give a reason for dismissing an action as well as select the dismissal period.

14. When you dismiss an action, we will either permanently remove it from your personal health pathway or remove it for a specific period of time, based on your instruction to us.

15. Once you have dismissed an action, we will replace it with another recommended action.

16. You or your healthcare professional will be allowed to reinstate a dismissed action in the following instances:
    a. before the minimum dismissal period has lapsed; and
    b. before the action has reached its expiry date.

17. If an action has been dismissed after it has reached its expiry date, it cannot be reinstated by you or your nominated healthcare professional.

18. The dismissal of an action could affect your ability to earn a Reward or value towards your Personal Health Fund.

Tracking your personalised actions

Link a device

19. To enable us to track the completion of your actions and entitle you to Rewards and value towards your Personal Health Fund, you will need to link a device, such as your mobile phone, to a suitable Discovery app, even if you are engaging with the PHP Programme through WhatsApp. We will let you know when you should link your device. You can link a device via the Discovery app or Discovery Health app as well as the Discovery website. As part of consenting to and participating in the PHP Programme, the data in respect of your linked device/s will be shared with the Discovery Health app and/or other Discovery apps in order to track your activity.

20. We track the completion of your actions automatically. Unless otherwise specified, you do not need to contact us to let us know when you have completed an action.

How your completed actions are recorded

21. Your completed actions will be tracked against the recommended actions and illustrated according to health and exercise 'Rings' respectively that we have designed for the PHP Programme with each ring denoting the extent of completion of the recommended actions. By completing each action, you work towards closing either your health or exercise Ring. Each completed action will equate to a part of the respective Ring being closed. Your goal will be to close your Ring entirely, and for doing so you will earn a Reward. The rules relating to Rewards are set out below.

22. There are two Rings for the PHP Programme, namely –
    a. the health actions Ring; and,
    b. the exercise actions Ring.

23. You have one week to complete your exercise actions. Once completed and/or expired, we will recommend new actions for completion and the resultant closing of these Rings.

How we verify that you have completed an action

24. We use various data points to determine, and automatically track, when an action has been completed. We will consider an action as completed if we have received verified data to track its completion. This data includes but is not limited to:
    a. Claims received;
    b. Pathology and other clinical results from verified healthcare professionals and institutions;
    c. Data from suitably linked fitness and other smart health devices that are integrated with our products, offerings, or fitness partners, where applicable.
25. Certain actions may require verification through a DHMS claim. Once we have received the claim, it can still take a few days to verify the action as completed.
26. If you complete a health action before the expiry date, we will continue to track the claims data to confirm your completion, even after the expiry date. Once we have received the data and verified it, the action may qualify to partially or fully close your health Ring.

What if we only receive your medical scheme claim after a health action has expired

27. If your medical scheme claim is submitted after the expiry date of the action, you are still eligible for a Reward and/or value towards your Personal Health Fund provided that a completed, valid claim is submitted within 120 (one hundred and twenty) days from the date the healthcare service was rendered.
28. If you manually submit a claim to DHMS to qualify for a completed action, it will take a few days for us to verify the claim and give you feedback.
29. You can track the actions we have verified as complete using one of the aforementioned Discovery digital platforms for PHP.

Successfully completing an action

30. Once you have successfully completed an action within the timeframe indicated to you and/or have completed a Ring, you may earn a Reward and/or value towards your Personal Health Fund. You can learn more about the PHP Rewards and Personal Health Fund rules below.

Earning rewards

To become eligible for Rewards, you need to follow the following Reward Rules

31. The objective of the PHP Programme is to close your Ring/s and earn a Reward. You must complete the following steps to participate and earn a Reward:
    a. Complete your personalised suggested PHP actions on the relevant Discovery digital platform.
    b. Close your Ring/s.
    c. Earn a Reward.
32. To close your Ring/s, we will give you several actions to complete at a time. The number and nature of the action/s we show you depend on your personal circumstances and individual health status. Each person's actions are different because they are personalised.
33. Each of the actions we ask you to complete clearly shows:
    a. a stipulated date by when it must be completed. The action must be completed on or before this date in order to contribute to closing your Ring. Each action has a different date by when it must be completed.
    b. how the action contributes to closing all or part of your Ring/s. Each action may contribute to closing your Ring by a different amount. For example, some actions may close the Ring by half (0.5), whilst others may close the Ring fully. The amount by which each person's Ring closes is personalised and will therefore differ from person to person because it depends on your personal circumstances and individual health status
    c. the Reward value you can earn for completing the action. The Reward each person earns for completing an action is personalised and will therefore differ from person to person. In some instances, the Reward value will be nil.
34. If you complete an activity which does not constitute a suggested PHP action it will not contribute to closing your respective PHP Ring.

35. Reward values are dynamic and hyper-personalised, which means that the value of the Rewards is customised to each individual and differs from person to person.
36. By completing actions within the allocated time, you become eligible to earn Rewards. If you do not complete the action by the stipulated date, it will not contribute to closing your Ring.
37. The amount by which an action closes the Ring is shown on the Discovery Digital platform.
38. Any Reward/s earned in respect of actions completed, are only issued and redeemable once those action/s have closed the respective PHP Ring. For example, the member completes action A, is rewarded with 500 Ðiscovery Miles (ÐM) and the health Ring closes by 0.5. The member then completes action B, is rewarded with ÐM 1000, and the health Ring closes by 0.5. Once the health Ring has closed after completing action B, ÐM 1 500 gets issued to the member as a total Reward, at which point the member can redeem this Reward.
39. The outcome of completing a ring either takes the form of a Reward at one of the partner stores within the Vitality network, and/or in Ðiscovery Miles.
40. You may have to download the Discovery Health App and other Discovery Apps to redeem your Rewards.

The type and value of Rewards you can get

41. Based on your health status and other factors, we personalise:
    a. The amount each of your completed actions contribute to closing your Rings.
    b. The type of Reward you earn for closing your Rings.
    c. The value of the Reward you earn for closing your Rings.
42. The type and value of Rewards you can earn from closing your health Ring and exercise Ring can vary at our sole discretion. It may be in the form of, including but not limited to, offerings, instant Rewards, gameboard plays, Ðiscovery Miles or other Rewards.

Rewards for completing Health actions

43. You are rewarded with Ðiscovery Miles for closing your health Ring. You can access your Ðiscovery Miles in your Ðiscovery Miles account. You can choose to spend your Ðiscovery Miles as soon as they are issued to you, or you can save your Ðiscovery Miles to spend later. Members who are not Discovery Bank clients and/or not Vitality RSA members, can only redeem their Ðiscovery Miles in the Vitality Mall.
44. We reserve the right to change and update Reward values and Rewards partners at any time. We will notify you timeously should this take place.
45. In respect of the applicable time periods (and other related rules) for your exercise Rewards, please refer to clause 47 of these terms and conditions.

How Rewards are communicated

46. We may communicate the Reward and the corresponding value you have the potential to earn based on the actions you choose to complete. The Reward and the corresponding value you actually earn may be lower than what was communicated because of the actions you chose to complete at that point in time.

Where to get more information about in the Rewards

47. Discovery Health's PHP Reward Rules apply to the Rewards you earn for closing your health Ring. Get more information of Discovery Health's PHP Reward rules here.
48. Vitality RSA's standard Vitality Active Rewards rules apply to the Rewards you earn for closing your exercise Ring. For more information on Vitality Active Rewards, the gameboard and Ðiscovery Miles, please visit our website.
49. Some actions may earn you Vitality points, where applicable. Get more information on Vitality points and rules here. Members who have taken up a full Vitality Programme membership will have access to the full suite of benefits and rewards offered by Vitality RSA.

Earning towards your Personal Health Fund

To earn funds towards your Personal Health Fund, you need to complete your health actions:

50. By participating in your Personal Health Pathway and completing your recommended health actions you can earn funds in your Personal Health Fund.

51. The Personal Health Fund is a benefit offered by Discovery Health Medical Scheme and offers risk-based funding for day-to-day medical expenses, up to an annual benefit limit which varies depending on your chosen health plan and size of your family.

52. You will earn up to a pre-determined and specified amount (as set by DHMS) towards your Personal Health Fund for every health action completed, subject to the individual and policy limits for your plan type and family size.

53. If you do not have any currently surfaced/snoozed/temporarily dismissed health actions in your pathway, you will have the ability to earn funds towards your Personal Health Fund for exercise actions completed, until your health actions resume. These values earned may differ from the values for health actions and is also subject to the individual and policy limits for your plan type and family size.

Where to get more information on the Personal Health Fund

54. The Personal Health Fund benefit rules apply to the earning of funds through actions completion. Get more information about the Personal Health Fund benefit here.

Who pays for the PHP Programme

The health actions may be paid by the DHMS and/or yourself

55. We will use your DHMS scheme benefits where available to pay for the healthcare services you have used to complete your health action. Alternatively, you may have to pay for some of the actions yourself if you don't have medical scheme benefits available, or if they do not meet the criteria for the action to be funded by DHMS.

56. We do not guarantee the funding of actions recommended to you through the PHP Programme. Certain actions we recommend may require you to visit a healthcare provider, including but not limited to, a general medical practitioner, specialist, pathologist or pharmacist.

57. In these instances, the healthcare provider specified must:
    a. be appropriately registered with the relevant bodies according to his/her profession;
    b. have a valid practice number in good standing; and,
    c. have the ability to appropriately code and submit claims to DHMS for healthcare services rendered in accordance with the criteria defined in the DHMS Rules, the Medical Schemes Act, 131 of 1998 and any other applicable law.

58. These actions are, for the most part, covered by your DHMS scheme benefits without reducing or impacting your Medical Savings Account, if you have one. In certain instances, the action may be paid from your available day-to-day benefits (including your available Medical Savings Account) where it is not funded by DHMS.

59. The PHP programme may also suggest an action, even in instances where you do not have DHMS benefits available to cover its cost.

60. There are also actions that are not covered by your DHMS scheme benefits and will require you to cover the cost of the action out of your own pocket. The PHP Programme will therefore not cover the costs of these recommended actions.

Vitality offering for the PHP Programme

61. Certain components of the PHP Programme are administered by Vitality RSA and Discovery Health leverages certain Vitality RSA assets for the PHP Programme. You do not have to be a Vitality Health Programme member to participate in these aspects of the PHP Programme. For purposes of administration of the PHP a separate Vitality for PHP plan will be created for you and your dependants on your medical scheme policy, at no additional cost (if you do not already have an existing Vitality plan) and purely to enable the components of the PHP Programme that are administered by Vitality RSA.

Data Costs

62. You will be responsible for all data costs associated with using any suitable Discovery digital platform mentioned above (including but not limited to Discovery apps, websites, and WhatsApp).

General Terms and Conditions

Please note

63. The above rules for the PHP Programme Rewards depend on, and must be read together with, all the rules, limits, terms and conditions in this document below.

Enrolment, consent, data sharing and withdrawing

64. As a Discovery Health Medical Scheme (DHMS) member who qualifies for the PHP Programme (who meets the eligibility requirements for), you have automatic access to the PHP Programme.

65. You can leave the PHP Programme or withdraw your consent from the PHP Programme at any time by visiting www.discovery.co.za and withdrawing consent through the current consent-management process.

66. If you opted out the programme, you can opt-in again at any time via the Discovery Health App, by visiting www.discovery.co.za, or by giving consent through the current consent-management process. If you opt out of the PHP programme, you will not be able to earn any further associated Rewards or funds into your Personal Health Fund. However, any Rewards already earned or funds that you have already accumulated in your Personal Health Fund will not be adjusted.

67. Only at the point where all eligible DHMS adult members (that are on the same DHMS policy as you) have opted-out of the PHP Programme, will your Vitality for PHP plan come to end (this means that you will be opted-out).

68. Any personal information, as defined in the Protection of Personal Information Act 4 of 2013 (POPIA), about you as a participant will be shared and processed in line with POPIA.

69. By taking part in the PHP Programme, you consent to being part of the PHP Programme. You also consent to your relevant personal information (which includes diagnosed conditions, HIV status, recent hospitalisations, and disability information, where applicable) being shared by and between DHMS, Discovery Health, Vitality RSA and authorised third parties to effectively administer the PHP Programme and associated Rewards.

70. We'll process your personal information in line with the DHMS and Discovery Group privacy statements available at https://www.discovery.co.za/assets/discoverycoza/dhms/privacy-statement.pdf and https://www.discovery.co.za/corporate/privacy/

71. You may further consent, through our HealthID platform, that your assigned healthcare providers may access your personal Information, personal health pathways and actions.

72. If you are suspended from your DHMS membership, we will pause your PHP Programme. Your programme will stay paused until you become an active DHMS member again. Whilst your PHP programme is paused, you will not be able to earn any associated Rewards or any funds towards your Personal Health Fund

73. If you end your DHMS membership, the current rules about scheme benefits (and revoking of the benefits) will also apply to the PHP Programme and to your Personal Health Fund benefit.

74. If you end your DHMS membership, you will forfeit (lose) your access to the PHP Programme any associated Rewards and any earned but not spent funds in your Personal Health Fund. You will also no longer be able to earn any further associated Rewards or funds towards your Personal Health fund.

Who will communicate with you and how

75. Once you have provided us with consent, we may use your personal contact details that you have provided to us for the purposes of your engagement in the PHP Programme.

76. Communication may take place, which may include but is not limited to, the following forms of communication) Telephone calls, SMS's, WhatsApp messages, push notifications, emails, etc.

Miscellaneous

77. The PHP Programme's objective is to encourage eligible members to engage pro-actively with their personalised actions to maintain and/or improve their overall health. By taking part in the PHP Programme, you as a member acknowledge our goal.

78. By taking part in the PHP Programme, you explicitly agree and accept these terms and conditions. Your acceptance of these terms and conditions shows that:
    d. You have read all these terms and conditions (including those we set out in this document after this point) and that you fully understand the contents of this document.
    e. You agree to be bound by the limits, terms and conditions set out in this document.
    f. You voluntarily agree to take part in the PHP Programme.
    g. You give consent that we may share and process your personal information as we describe in this document.

79. You further agree to:

h. Act with integrity by submitting accurate data and results that are honest and that show what health and exercise actions you actually took.

i. Us sharing some of your personal information with our partners and associated third parties. We'll only share the information they need for administration and to make certain awards available to you.

80. You acknowledge and understand that you complete the health, exercise, and/or lifestyle actions out of your own free will. You complete all actions at your own discretion and no action is mandatory.

81. You confirm that you know and acknowledge that when the PHP Programme develops or suggests any actions, it does not mean that DHMS, Discovery Health or Vitality RSA will pay for the action associated with that or any other health action.

82. You acknowledge that we may ask you to complete an action, even if you do not have medical scheme benefits available to cover its cost.

83. You acknowledge that we may use your available DHMS scheme benefits for payment of relevant actions. You, as a member, must find out if you have scheme benefits available to complete a clinical health action. If you do not have available scheme benefits, you may have to pay for the applicable health action or a part of it.

84. We might not know that an action is not suitable for your current health status. If you are not sure if completing a recommended action is safe based on your health status, you must get medical advice from a healthcare professional before completing it.

85. By engaging with the PHP Programme and associated actions, you acknowledge that it is your responsibility to consult a healthcare provider for anything past or present that may affect your participation at any point, including:

j. Injuries
k. Illnesses
l. Health problems
m. Allergies
n. Conditions
o. Medicine

86. The recommended actions in this PHP Programme, and any linked programmes and benefits, are in no way intended as a substitute for a medical consultation. You confirm that you've done the relevant medical checks and that there are no medical restrictions to your participation in the programme.

87. You understand and agree that some of the information, content, tools, and materials for the PHP Programme come from external sources. You also agree that we are not responsible for, and cannot be held liable for, any delays in uploading such information or content received from these external sources.

88. You understand that we must get a valid DHMS claim to verify certain actions. Once we've received it, we can take up to 72 (seventy-two) hours to verify the action as completed.

89. We reserve the right to update, improve, change, and end the PHP Programme or any associated rules, actions or Reward structures as we deem fit. If we want to change something, we will let you know as soon as possible before we make the change.

90. Neither DHMS, Discovery Health, Vitality RSA, Discovery Limited nor any affiliated Discovery Group entity will be liable for any injuries, damages or health problems that may arise as a result of your participation and engagement with the PHP Programme.

Contact us

If you need help or more information about the PHP Programme, please visit https://www.discovery.co.za/medical-aid/personal-health-pathways