



Medical Scheme Review

31 March 2011

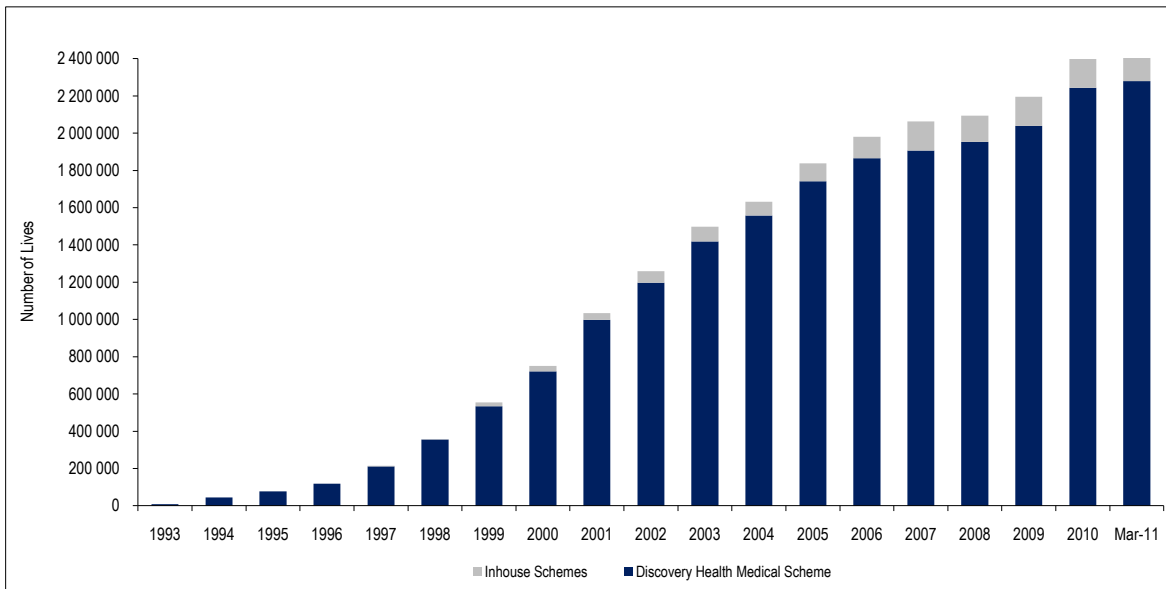


Discovery Health

31 March 2011

Number of principal members administered as at 31 March 2011:	1 143 439
Number of lives administered as at 31 March 2011:	2 495 083

Administrator profile



Schemes administered by Discovery Health at 31 March 2011

	Number of principal members	Number of lives
Altron	4 055	8 955
Anglovaal Medical Scheme	4 040	8 117
Discovery (DHMS)	1 036 921	2 280 051
Edcon Medical Scheme	3 611	7 379
IBM	2 056	4 554
LA Health	35 266	80 829
Lonmin	16 775	17 958
MMED	2 834	5 969
Quantum Medical Aid	7 064	14 651
Remedi	16 271	37 781
Retail Medical Scheme	7 836	14 504
Tsogo Sun	3 259	6 868
University of KZN	3 451	7 467
Total	1 143 439	2 495 083

The Discovery Health Medical Scheme

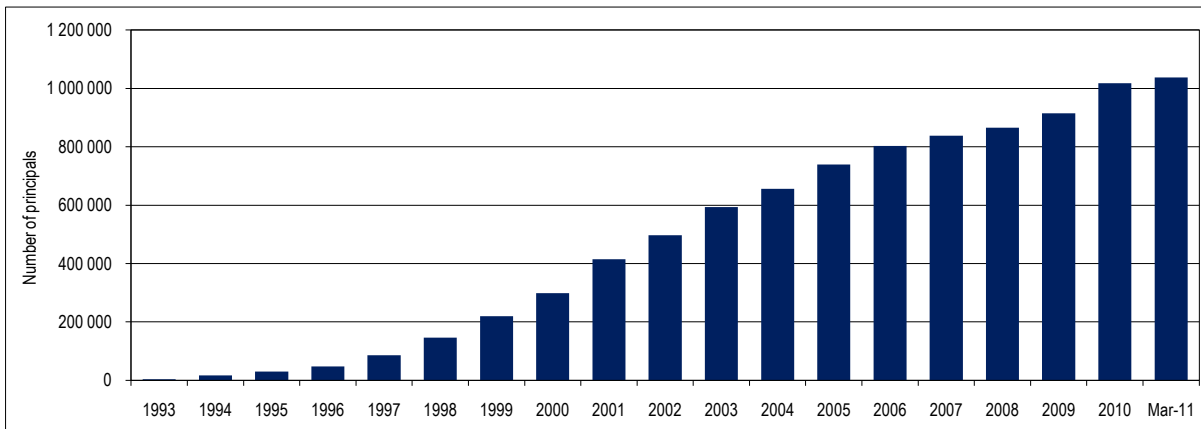
31 March 2011

Number of principal members as at 31 March 2011:	1 036 921
Number of lives as at 31 March 2011:	2 280 051

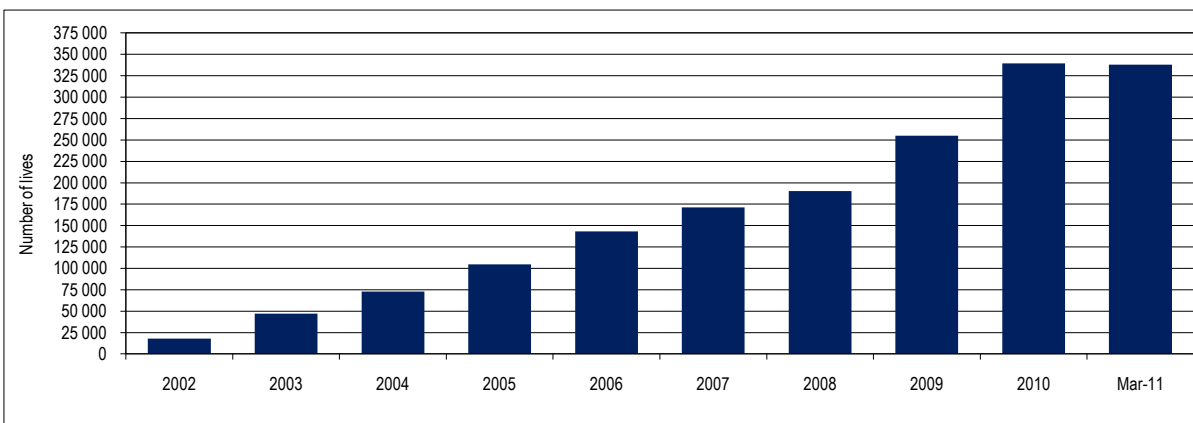
Scheme profile

	Number of principal members	Number of lives	Average family size	Average age of principal members	Average age of lives	Pensioner ratio	Percentage of government employees
Dec-05	739 420	1 741 191	2.35	42.09	31.81	8.10%	6.79%
Dec-06	802 617	1 865 044	2.32	42.29	31.96	8.53%	6.22%
Dec-07	837 707	1 906 992	2.28	42.39	31.86	8.81%	4.43%
Dec-08	865 433	1 953 463	2.26	42.61	32.44	9.26%	3.46%
Dec-09	915 002	2 038 314	2.23	42.80	32.63	9.74%	2.82%
Dec-10	1 017 896	2 244 019	2.20	42.88	32.68	9.96%	2.18%
Mar-11	1 036 921	2 280 051	2.20	42.93	32.72	10.04%	2.03%

Growth in principal members since inception



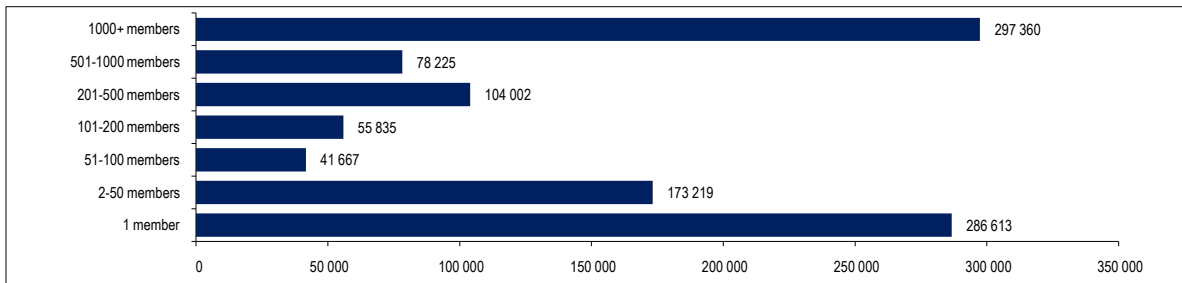
Growth in KeyCare lives since inception



The Discovery Health Medical Scheme

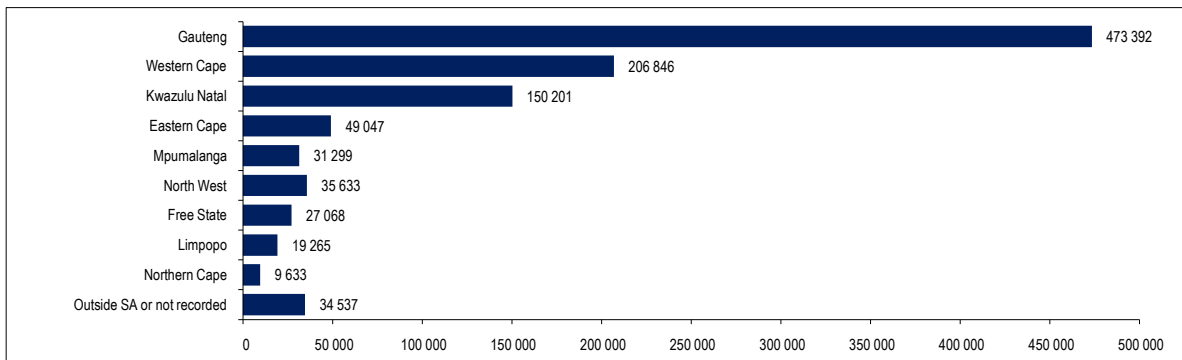
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Distribution of members by employer size*



*From 2009, the classification of employer size was changed to align with the billing procedure. This may cause an apparent inconsistency when compared with previous values.

Breakdown by province



Breakdown by plan

31-Mar-10	Principal members	Percent
Classic Comprehensive	183 108	19.2%
Classic Saver	140 105	14.7%
Coastal Saver	134 249	14.0%
KeyCare Plus	136 802	14.3%
Classic Priority	85 446	8.9%
Coastal Core	64 346	6.7%
Essential Saver	50 358	5.3%
Classic Core	43 973	4.6%
Essential Comprehensive	31 951	3.3%
KeyCare Core	14 932	1.6%
Essential Core	14 967	1.6%
Executive	11 376	1.2%
Essential Priority	8 952	0.9%
Classic Delta Saver	16 412	1.7%
Essential Delta Saver	6 366	0.7%
Classic Delta Core	2 982	0.3%
Essential Delta Core	2 486	0.3%
Classic Delta Comprehensive	2 438	0.3%
Essential Delta Comprehensive	409	0.0%
Other	4 329	0.5%
Total	955 987	100.0%

31-Mar-11	Principal members	Percent
Classic Comprehensive	185 031	17.8%
Classic Saver	152 275	14.7%
Coastal Saver	142 766	13.8%
KeyCare Plus	170 225	16.4%
Classic Priority	93 574	9.0%
Coastal Core	67 256	6.5%
Essential Saver	49 082	4.7%
Classic Core	43 404	4.2%
Essential Comprehensive	30 278	2.9%
KeyCare Core	14 220	1.4%
Essential Core	15 256	1.5%
Executive	11 972	1.2%
Essential Priority	9 186	0.9%
Classic Delta Saver	24 440	2.4%
Essential Delta Saver	10 696	1.0%
Classic Delta Core	4 706	0.5%
Essential Delta Core	4 506	0.4%
Classic Delta Comprehensive	4 074	0.4%
Essential Delta Comprehensive	890	0.1%
Other	3 084	0.3%
Total	1 036 921	100.0%

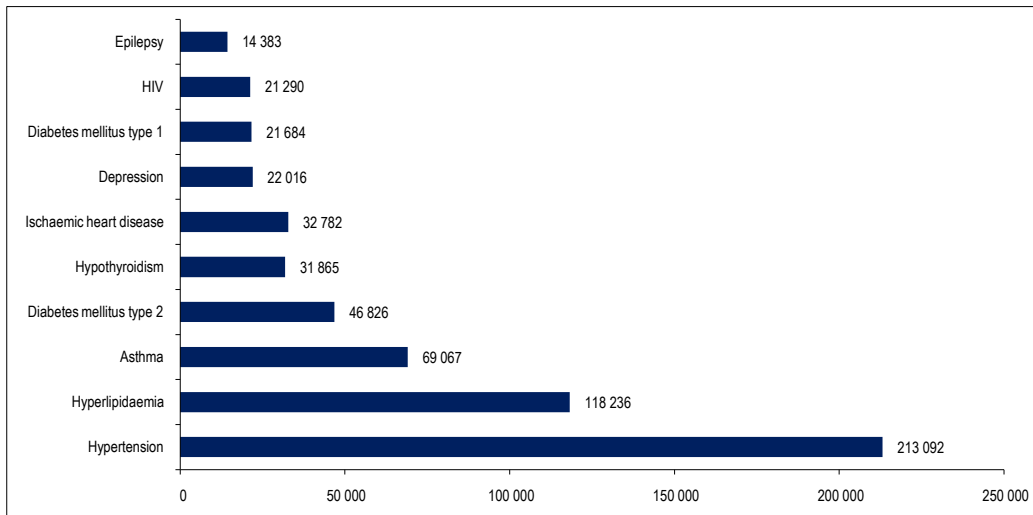
The Discovery Health Medical Scheme

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Distribution of members on the Chronic Illness Benefit (CIB)

Proportion of lives registered on CIB as at 31 March 2011:	16.4%
Number of lives registered on CIB as at 31 March 2011:	373,976

Number of registrations per condition



Other Prescribed Minimum Benefit conditions		Non-Prescribed Minimum Benefit conditions	
Addison's disease	Systemic lupus erythematosus	Ankylosing spondylitis	Page's disease
Bipolar mood disorder	Ulcerative colitis	Behçet's disease	Panic disorder
Bronchiectasis		Connective tissue disorder (mixed)	Paraplegia
Cardiac failure		Cushing's disease	Pemphigus
Cardiomyopathy		Cystic fibrosis	Peripheral arteriosclerotic disease
Chronic obstructive pulmonary disease (COPD)		Delusional disorder	Pituitary microadenomas
Chronic renal disease		Dermatopolymyositis	Polyarteritis nodosa
Coronary artery disease		Generalised anxiety disorder	Post-traumatic stress disorder
Crohn's disease		Huntington's disease	Psoriatic arthritis
Diabetes insipidus		Hypoparathyroidism	Pulmonary interstitial fibrosis
Dysrhythmias		Major depression	Quadriplegia
Glaucoma		Motor neurone disease	Sjögren's syndrome
Haemophilia		Muscular dystrophy/myopathies	Stroke
Multiple sclerosis (MS)		Myasthenia gravis	Systemic sclerosis
Parkinson's disease		Obsessive compulsive disorder	Thrombocytopaenia purpura
Rheumatoid arthritis		Organ transplantation	Valvular heart disease
Schizophrenia		Osteoporosis	Wegener's granulomatosis

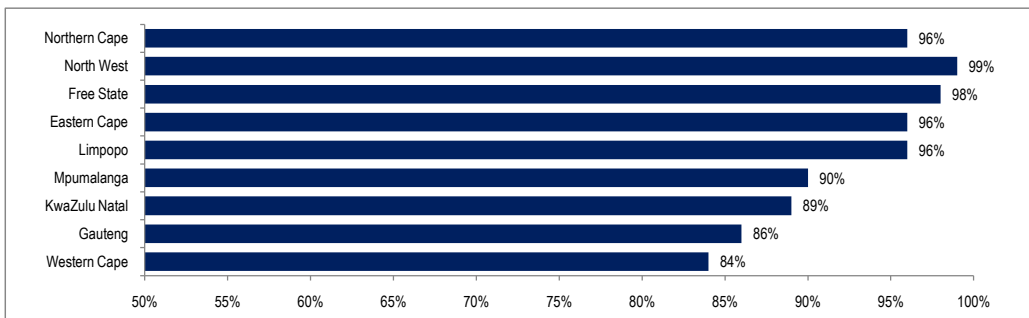
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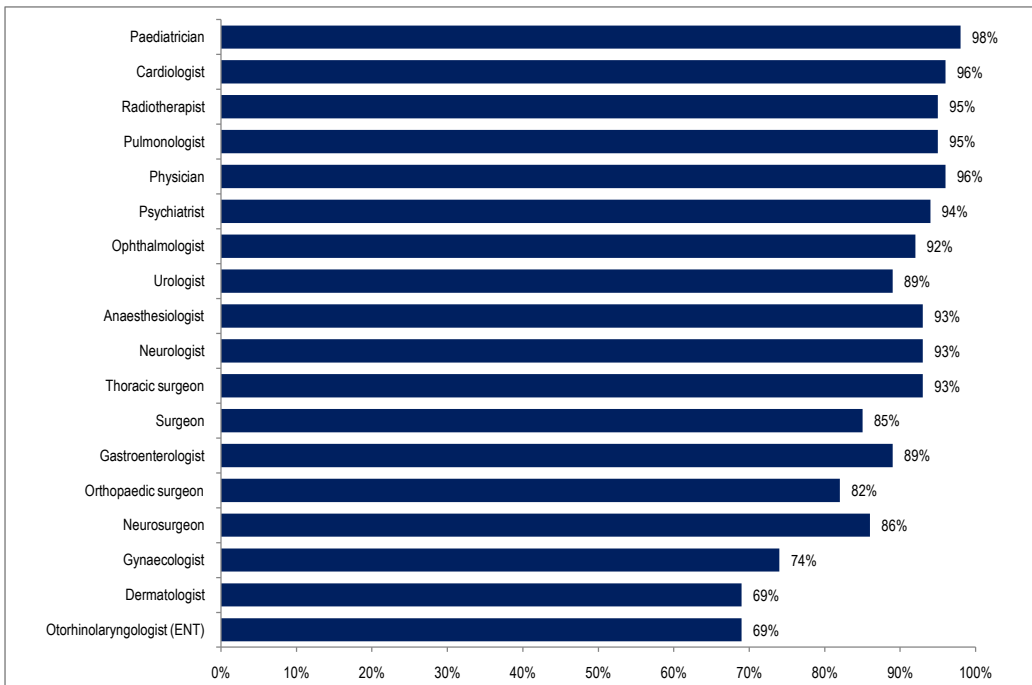
Direct Payment Arrangement participation

Percentage of visits at a specialist on a DPA in the month March 2011:	87.0%
Number of visits at a specialist on a DPA in the month March 2011:	241 155

Percentage visits by region



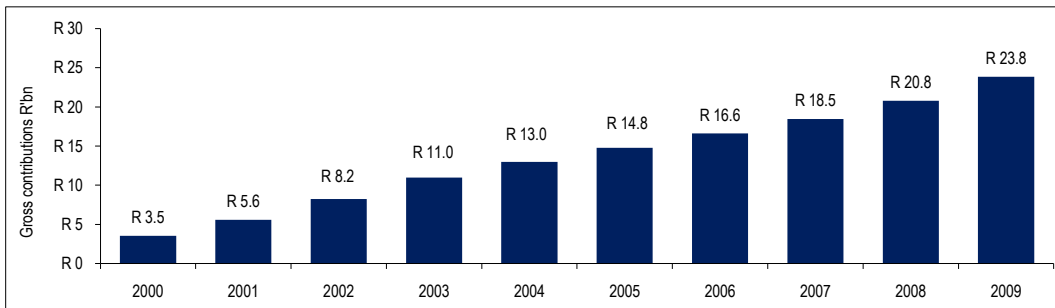
Percentage visits by discipline



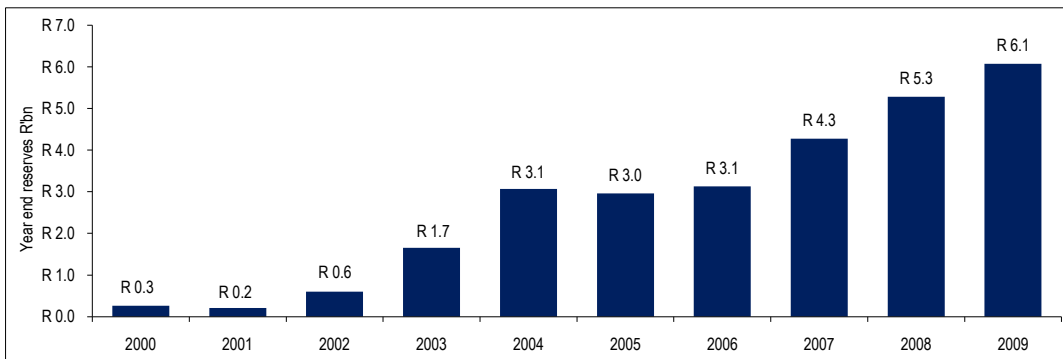
The Discovery Health Medical Scheme

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Gross contribution income R'bn



Growth of reserves R'bn



Annual increases

