

## Discovery News *for Discovery Health members*

### Chronic Consultations and tests

Discovery's Chronic Illness Benefit (CIB) is not only about medication. You also have a certain number of consultations and tests per year that are covered from CIB.

If your condition has just been diagnosed, and you have registered and been approved on the CIB, then look at the approval letter and see if any of your **tests that resulted in the diagnosis** have the same code as the tests that are listed on the approval letter in the diagnosis column. Email or phone Discovery and ask them to redo the claims for these tests, so that they are covered by the CIB instead of from your Savings.

The approval letter will also list how many GP and/or Specialist **consultations** will be paid from CIB per calendar year, and what procedure and ICD-10 codes should be on these consultation claims. If you use a doctor who is registered on Discovery's doctor or specialist network, these consultations would be covered in full. If not on the network, these consultations would be covered at 80% of Discovery Rate.

Lastly, the approval letter will state exactly what **annual tests** are covered (with the relevant codes) and how many tests per calendar year are covered. You will need to check that these tests are paid from the CIB (medical scheme) and not from Savings, as the pathologist when claiming must have the correct ICD-10 code and test code on the claim for the claim to be automatically processed through the CIB. If it gets paid from Savings, you will need to query it with Discovery and request reprocessing.

Know your benefits!! And check your claims.

### Diagnostic Endoscopies

Endoscopies (scopes) are mostly used for diagnosis purposes. They are covered differently depending on your plan. Scopes performed in-hospital must be pre-authorized (KeyCare pre-authorization must be at least 2 days before the scope).

Executive Plan:

**In-hospital:** Hospital account paid in full from Hospital Benefit. Related accounts paid from Savings and Above Threshold.

**Out-of-Hospital:** All accounts paid from Savings and Above Threshold.

Comprehensive, Priority, Saver, Core Plans:

**In-hospital:** Hospital account co-payment paid from Savings or Above Threshold or from your pocket if you don't have these benefits or are in your self payment gap. The balance of your hospital account and all related accounts are paid from Hospital Benefit.

In-hospital co-payments: Comprehensive R2500, Priority R2850, Saver R3100 and Core R3100.

**Out-of-Hospital:** All accounts paid from the Hospital Benefit.

KeyCare:

**Access plan:** Covered at the Access Hospital Network hospitals if related to emergency or trauma, or in contracted state facilities.

**Plus or Core plans:** Covered in the network of day-case facilities only. Remember that you must be referred to a KeyCare specialist by your KeyCare GP.

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This email is written by an independent commentator and not by Discovery Health. Any Discovery Health member is welcome to subscribe. Queries regarding this email can be sent to [ihs@ihshealth.co.za](mailto:ihs@ihshealth.co.za).

#### Discovery Website

[www.discovery.co.za](http://www.discovery.co.za)

#### Discovery Client Services

0860 99 88 77

#### KeyCare Client Services

0860 102 877

**DISCOVERY  
EMERGENCY NUMBER  
0860 999 91 1**

#### DISCOVERY HEALTH PLANS

**Executive Plan  
Classic and Classic Delta  
Comprehensive  
Classic Comp Zero MSA  
Essential and Essential  
Delta Comprehensive  
Classic & Essential Priority  
Classic & Classic Delta  
Saver and Core  
Essential & Essential Delta  
Saver and Core  
Coastal Saver and Core  
KeyCare Plus, Access, Core**

**DISCOVERY REWARDS  
Vitality / KeyFit**

#### INFORMED HEALTHCARE SOLUTIONS CONTACT DETAILS

Phone +27 (0)21 712 8866

Fax +27 (0)21 712 6626

[ihs@ihshealth.co.za](mailto:ihs@ihshealth.co.za)

[www.medicalaidcomparisons.co.za](http://www.medicalaidcomparisons.co.za)

Council for Medical Schemes  
Accreditation # ORG104  
Authorised FSP #12239

## Vitality LiveWell programmes

Discovery is still busy with the LiveWell programmes and we are told they will be available around mid-year. These programmes use your Vitality Age calculation as a base, and offer 5,000 points per person per 12 week programme if you follow the programmes allocated to you and fulfil all requirements over the 12 week period.

## HealthyFood - Pick n Pay and Woolworths

Activate your HealthyFood benefits online by logging in to Discovery's website [www.discovery.co.za](http://www.discovery.co.za) and going to Vitality and then HealthyFood.

If you have previously only activated Pick n Pay, **you need to go in again to activate Woolworths.**

If you don't have a DiscoveryCard (credit card) then you can select your favourite out of the two stores, at which you will get 15% or 25% cash back, and you will get 10% cash back at the other store. If you do have the DiscoveryCard, and you pay with your DiscoveryCard at both stores, you will 15% or 25% cash back at both stores for your HealthyFood items.

Remember that to move from 15% cash back to 25% cash back, you must complete the online Vitality Age calculation.

## Vitality Fitness points for Children aged 16 and over

Children age 16 and over can now earn Vitality Fitness points for the family:

- 3000 to 5000 points for participating in a Discovery sponsored sporting event
- 150 points per day for entering a Planet Fitness or Virgin Active gym
- 500 points for attending a parkrun event
- 150 points per day for an exercise session recorded on a fitness device (micoach, polar, fitbit, fitbug, suunto, garmin)

## KeyFit Rewards

KeyFit is the reward program for KeyFit members. Members on other plans can add KeyFit to their Vitality membership if they want the funeral cover, but cannot have KeyFit as a stand-alone benefit.

KeyFit offers:

- 10% or 15% cash back on HealthyFood at Pick n Pay, HealthyCare at Clicks and HealthyGear at adidas and Totalsports stores (complete a Vitality Health Check to increase from 10% to 15%).
- 5% or 10% Clicks Cash Back rewards (complete a Vitality Health Check to increase the benefit).
- Discounted Virgin Active membership (up to 67% for member and spouse) at certain branches.
- CellC VitalityMobile - free calls between other members on VitalityMobile (R29 monthly fee).
- 5% discount on prepaid airtime for Cell C, Vodacom, MTN and Telkom.
- R10,000 Funeral Cover for main member and spouse, and R5,000 per child. This increases to R15,000 and R7,500 if a Vitality Health Check is completed by the adults on the membership.
- Discovery Baby Bag for new and expectant parents, including baby products and discount vouchers.

**Thank you for reading Informed Healthcare Solutions' Discovery News.**

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