

Discovery News *for Discovery Health members*

Hospital Cover and Networks

Does your plan limit you to a certain hospital or Specialist network? A basic description of Discovery's plans is below, to give you an idea of what networks, if any, you should be using. The detail below refers to hospital visits specifically, not out-of-hospital claims.

For Executive Plan, Classic Comprehensive, Classic Comprehensive Zero MSA, Essential Comprehensive, Classic Saver, Essential Saver, Classic Core and Essential Core: No networks are compulsory, so you can visit any hospital, general practitioner or specialist. You can use Specialists that have a payment agreement with Discovery if you want to ensure your consultations are covered in full.

For Classic Delta Comprehensive, Essential Delta Comprehensive, Classic Delta Saver, Essential Delta Saver, Classic Delta Core and Essential Delta Core: No GP or Specialist networks are compulsory, but you must use a hospital on the Delta list for planned hospital events. Planned hospital events are any hospital events that are not deemed life-threatening emergencies. In a life-threatening emergency, you can go to the nearest hospital. If you go to a hospital that is not on the Delta list for a planned hospital event, then you will have to pay the first R5000 of the hospital account upfront to the hospital. Again, you can use Specialists that have a payment agreement with Discovery if you want to ensure your consultations are covered in full.

For Classic Priority and Essential Priority : No networks are compulsory, so you can visit any hospital, general practitioner or specialist. An upfront payment of between R1950 and R9500 is payable to the hospital for a list of planned procedures. You can use Specialists that have a payment agreement with Discovery if you want to ensure your consultations are covered in full.

For Coastal Saver and Coastal Core: No GP or Specialist networks are compulsory, but you must use a hospital in one of the four Coastal provinces for planned hospital events. Planned hospital events are any hospital events that are not deemed life-threatening emergencies. In a life-threatening emergency, you can go to the nearest hospital. If you go to a hospital that is not in one of the Coastal provinces for a planned hospital event, then up to 70% of the hospital claim will be paid, and you will have to pay the balance yourself.

For KeyCare Plus and KeyCare Core: You must be referred to hospital or to a KeyCare Specialist by a KeyCare GP, and you must use a KeyCare hospital for casualty or for a planned hospital admission. In a life-threatening emergency, you can go to your nearest hospital. For planned admissions you are not covered in a hospital that is not one of the listed KeyCare hospitals, and you will have to pay all costs yourself.

For KeyCare Access: You are covered in the KeyCare Access network of private hospitals for emergencies, trauma, childbirth, and newborn care. For other conditions, you are covered in a network of state hospitals. For planned admissions you are not covered in a hospital that is not one of the listed network hospitals, and you will have to pay all costs yourself.

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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 ih@ihhealth.co.za.

Discovery Website

www.discovery.co.za

Discovery Client Services

0860 99 88 77

KeyCare Client Services

0860 102 877

**DISCOVERY
EMERGENCY NUMBER
0860 999 911**

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

ih@ihhealth.co.za

www.medicalaidcomparisons.co.za

Council for Medical Schemes
Accreditation # ORG104
Authorised FSP #12239

New Benefits now active

For all members:

If you are registered on the Chronic Illness Benefit, you can now activate the **ChroniCare** discount with Dis-Chem. This gives you up to 25% cash back on a range of specialised products at Dis-Chem. Activate ChroniCare online, or phone 0860 99 88 77, and immediately qualify for 10% cash back. To qualify for 25% cash back, all adult dependants on your medical aid will need to complete a Vitality Health Check at a Clicks or Dis-Chem pharmacy. Once the benefit is activated, you can collect your goody bag and your new ChroniCare card from the Dis-Chem branch you nominated during your activation. They will be ready for collection within 5 days after online activation.

For Vitality members on Executive, Classic Comprehensive or Classic Saver plans:

You can now earn **HealthyFood cash back at both Pick n Pay and Woolworths**. You need to choose which supplier is increased from 10% to 25% when you complete your Vitality Health Check, as you can only earn 25% at one of the suppliers. The Woolworths HealthyFood benefit will be linked to either your MySchool card or your Woolworths Credit Card, and you need to have one of these in order to enjoy the benefit.

For DiscoveryCard Holders:

Big Concerts is now a DiscoveryCard partner, offering special ticket deals, advance booking for certain VIP events, unique live entertainment experiences, discounts, and skip-the-queue access to selected venues. You will be able to log in to Discovery's website and access the Big Concerts benefit from there. You may need to put in the first 6 digits of your DiscoveryCard as a password, and you will need to use your DiscoveryCard to pay for your tickets.

Vitality Goals base information glitch

Make sure your information is correctly displaying on Discovery's website before setting goals. If you set your goal too soon, the detail from your latest Vitality Check may not be reflecting yet. This means your goal may not be accurate. For example, if your previous Vitality Check showed your weight as 70kgs and your latest Vitality Check shows your weight as 72kgs, and your goal is to lose 6kgs in 12 weeks, then if the new detail isn't pulling through to the goal system, you actually need to lose 8kgs in 12 weeks instead of 6, because of using out of date details. It appears as if the Vitality Check detail takes some time to reflect on the system, and whatever is pulling through to the goal section on the system at the time of setting the goal is what it used for the goal.

DiscoveryCard options

The following DiscoveryCard options are available, and different options give you access to different credit amounts.

Initiation fee:	R135 once off *
Platinum:	R674 annual fee
Gold:	R450 annual fee
Silver:	R375 annual fee
Blue with credit:	R31.25 per month **
Blue Prefunded:	R50.00 per month
Second family card:	R220 annual fee

* Not applicable on Blue Prefunded if you spend R500 within the first 60 days.

** Existing only, as this option is no longer sold.

You automatically qualify for cash back when using your DiscoveryCard to pay at any of the listed partners. Your cash back rate will depend on your Vitality status at the time of purchase.

You can add Discovery Miles to your card at an annual fee of R320, or Fast Miles at R2650 per annum. Discovery Miles gives you one Mile for every R12 you spend on your card, and Fast Miles gives you one Mile for every R6 you spend. Miles can be used to pay for online purchases through DiscoveryMall partners, or converted to SAA Voyager Miles.

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