

Discovery News *for Discovery Health members*

End of Year

That time has come - well into the second half of the year and close to the last quarter - when everyone is feeling a little run down and those with targets for the calendar year might be starting to panic. With tongue firmly in cheek, the writer of this newsletter decided to concentrate on Discovery's mental health benefits this issue!

If you're feeling a little stressed, have a look at the (free to view) simple exercises that you can do while sitting at your desk, found at: <http://wholesomeresources.com/library/desktop-yoga/>

Allied, therapeutic, psychology and rehab benefits

Discovery talks about the **allied, therapeutic and psychology** professionals and by this they mean any professional who provides support services or rehabilitation services aims at improving the physical and mental wellbeing of members.

This includes: acousticians, art therapists, biokineticists, chiropractors, counsellors, dietitians, homeopaths, occupational therapists, physiotherapists, podiatrists, psychologists, psychometrists, registered nurses, social workers and speech and language therapists and audiologists.

Out-of-hospital claims are paid from the Savings and/or Above Threshold benefits. There is an overall annual limit depending on family size, for these benefits. If you have reached your limit and still require treatment, you can apply for extended benefits if you are on a Comprehensive or Executive plan, and depending on the type of treatment required. The limits are:

	Executive	Comprehensive	Priority	
		Classic	Essential	Classic
Single	R14 950	R11 950	R 7 190	R 7 190
Member + 1	R17 950	R16 180	R10 180	R10 180
Member + 2	R20 950	R19 770	R13 180	R13 180
Member + 3/more	R25 160	R22 870	R15 580	R15 580
	Priority	Saver	Core	KeyCare
	Essential			
Single	R 4 790	MSA bal	no cover	no cover
Member + 1	R 7 190	MSA bal	no cover	no cover
Member + 2	R 8 980	MSA bal	no cover	no cover
Member + 3/more	R10 780	MSA bal	no cover	no cover

In-hospital claims for mental health are limited to 21 days per member per year, and alcohol and drug rehabilitation in hospital are also limited to 21 days per member per year.

Discovery has designated service providers (DSP) for **alcohol, substance and drug detoxification and rehabilitation**. All SANCA facilities across South Africa, Ramot Treatment Centre and Nishtara Lodge are included. The rate Discovery pays the facility includes accommodation, therapeutic sessions, psychologist and psychiatrist consultations and medicine for withdrawal management and aftercare. If you choose another facility, Discovery will refund at 80% of the medical aid rate. Discovery will consider full payment at a non-DSP where there is no DSP within a reasonable distance from the member's residence.

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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@ihshealth.co.za.

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DISCOVERY HEALTH PLANS

**Executive Plan
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Comprehensive
Classic Comp Zero MSA
Essential and Essential
Delta Comprehensive
Classic & Essential Priority
Classic & Classic Delta
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Essential & Essential Delta
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Vitality: Fitness Points and parkrun

Please note that the fitness points issued for outdoor events in 2014 are for timed events only. Due to the delays in getting other Vitality programs running, Vitality has also issued points for untimed events if you attended the same event in 2013. In other words, if you received points for the event in 2013 and attended the event again in 2014, you will receive points even when the event is not timed. In 2015, only timed events will earn points.

This means that those members who earn their fitness points by taking part in five 5km walks per year (500 points per walk plus 5000 bonus points after five events), will need to replace those walks with timed events. Parkrun is a viable replacement, so find out where your nearest parkrun venue is. Despite the name, you can walk or run the 5km event and most venues have events once a week. Registration on their website is free, and you print a barcoded ID to take with you to the event. You also link your membership to your Discovery profile. All events are timed, and the times are made available to Vitality. You earn 500 points for each parkrun event you complete.

Vitality: LiveWell programs

The LiveWell programs have been delayed while Vitality ensures they run smoothly and are free of errors. They will be launched in September, which means every member should have the time to complete one LiveWell program before the end of the year, giving you up to 5000 points.

The points work as follows:

- You first complete your Vitality Age questionnaire, and from this, one or more of the programs will be recommended to you.
- When you register on a program, you earn 500 points.
- You earn up to 1000 points after four weeks, depending on the completion of activities over the four weeks— 1000 points for 100% of activities, 750 points for 75%-99%, 500 points for 50%-74% and 250 points for 25% to 49%. This can be earned 3 times, after every 4 week period in the 12 week program.
- At the end of the 12 weeks, based on total completion of activities, you can earn another 1000 points (using the same completion percentages mentioned above).
- If you review the program online, you can earn another 500 points.

All Members: Living Vitality

The LivingVitality site is open to all members and non-members (any member of the public), not only Vitality members. The Vitality members can earn points, but anyone can register and use the site.

There are always various challenges on LivingVitality, that can earn you 250 points on completion (max 2500 per year). You can also invite others to complete a challenge, and if they do, you earn 50 points for the recommendation.

The challenges include avoiding artificial sugars for 30 days, or have one TV free night a week for 30 days, or getting 6-8 hours sleep a night for 7 days. Some require tracking (track your weight once a week for 4 weeks) and some rely on your honesty when you hit the "I did it!" button.

There are also forums and discussion groups on the site, as well as articles on various topics of interest. You can engage with friends on the site, and track each other's progress. The site is design as a fitness and wellness community.

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