

Discovery News *for Discovery Health members*

Check your plan

If you are billed in advance by Discovery, the contribution deducted from your bank account would have changed in January. If you are billed in arrears, it would have changed in February.

Is your contribution what you expected?

If not, **check your plan** online at www.discovery.co.za to see whether the changes you wanted made have in fact been made.

If you are on a KeyCare Plus plan, you may have been changed to KeyCare Access, but Discovery would have informed you of this prior to the change. If Discovery didn't call you, and you wanted to remain on KeyCare Plus, you need to let Discovery know as soon as possible, so that they can change you back to your preferred plan.

Claiming basics

You can submit claims to Discovery in one of four ways:

- email to claims@discovery.co.za
- Drop it in a drop box at Virgin Active, Planet Fitness or various pharmacies and medical practices
- Fax to 0860FAXCLAIMS (0860329252467)
- Post to PO Box 784262 Sandton 2146

Whichever method you use, please remember that each page of the claim will be treated as a separate claim, and thus each page of the claim must have the following information on it:

- your membership number
- Your provider's practice number
- The date of service
- The name of the patient
- The procedure or NAPPi code, and the diagnostic (ICD-10) code
- The amount charged
- Your receipt if you have already paid the provider

Do not expect Discovery to know the above detail just because they processed a claim from the same provider last month. Different people work on different claims, and ALL they look at is the detail on the piece of paper in their hand—your current claim. You need to check your claim before sending it in, to make sure Discovery has all the detail they need.

If you have email, subscribe online to the "Daily Claims Notifications". These emails tell you if your claim has been paid, and if not, why not. These notifications by email are much faster than waiting for a claims statement by post. The faster you query your claim if something has gone wrong, the faster it will be resolved.

PLEASE NOTE: Claims expire after four months. You will not be refunded if you submit a claim more than four months after the service date.

CHRONIC CLAIMS: You need to register and be accepted on the Chronic benefit prior to any Chronic claims being paid from the Chronic Benefits. The Chronic Dept will send you an acceptance letter, and any claims after the date of acceptance will be funded from Chronic.

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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

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Fax +27 (0)21 712 6626

ih@ihhealth.co.za

www.medicalaidcomparisons.co.za

Council for Medical Schemes

Accreditation # ORG104

Authorised FSP #12239

Screening Benefit for everyone

Every Discovery member, regardless of your plan type, has access to the Screening Benefit. This benefit pays for the following out of the risk benefits, per person, per calendar year:

- One mammogram (male or female)
- One pap smear (females)
- One prostate-specific antigen (PSA) blood test per calendar year (at a pathologist - please note that if your GP draws your blood for this test, the GP consultation is not covered from the Screening Benefit.)
- One HIV test (Rapid, ELISA, Western blot)
- One Vitality Check (whether registered on Vitality or not) at a Dischem or Clicks pharmacy, which includes finger-prick cholesterol and glucose tests, a blood pressure test and a weight assessment. You can have a Vitality Check more than once in the year, but the Screening Benefit will only pay for one per year.
- If you are over age 65 or you have a specific chronic condition (Asthma, Bronchiectasis, Cardiac failure, Cardiomyopathy, Chronic obstructive pulmonary disease (COPD), Chronic renal disease, Coronary artery disease, Diabetes (Types 1 and 2), HIV), one Flu Vaccination is covered by the Screening Benefit.

Vitality Fitness Assessments

The points earned for Fitness Assessments have changed. In 2012 you earned 7500 points for having the assessment, and bonus points for your level of fitness. In 2013 you will earn 2500 for having the assessment, and this will be increased to a maximum of 7500 points based on your level of fitness. This change is in line with Vitality's decision to reward results rather than participation.

Vitality HealthFood Changes

From January 2013, the points earned for HealthyFood will change. You will earn 20 points for each HealthyFood item in your trolley, but 5 points will be deducted for every undesirable food in your trolley. This means that things like fizzy drinks, potato chips and foods high in fat, sugar and salt will cost you points. You will never earn a negative amount in any month. The cash back remains unchanged, but with the addition of Woolworths to the HealthyFood suppliers. You can choose one supplier at 25% and one at 10% cash back. Remember that you need to complete your Vitality Health Review in order to qualify for 25%.

PLEASE REMEMBER: If you have a separate HealthyFood card, you must swipe this card before the teller rings up your purchases, and you can use any method of payment. If your DiscoveryCard (Discovery credit card) is also your HealthyFood card, your DiscoveryCard must be swiped before the teller rings up your purchases, AND you must use your DiscoveryCard to pay for the purchases. And if you have a SmartShopper card, you need to swipe the SmartShopper and DiscoveryCard before the teller rings up your purchases, AND pay with your DiscoveryCard, in order to get the SmartShopper benefit. If your DiscoveryCard is linked to these two benefits, you must pay with your DiscoveryCard in order to get the benefit.

No Vitality Carry Over points from 2013 to 2014

In January 2013 you will still get carry over points from 2012, but there will be no carry over from 2013 to 2014. This change is in line with Vitality's shift to rewards only for results, and will hopefully promote positive change in behaviour for Vitality members.

Thank you for reading Informed Healthcare Solutions' Discovery News.

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