

## Discovery News *for Discovery Health members*

### Your Plan Detail

Please check your plan, and the contribution being deducted from your bank account or from your salary.

Mistakes can happen and are not always picked up, so please check that the plan you wanted for 2015 is the plan you have. If you have online access, this can be checked by logging in with your user name and password, going to Health and clicking on Your Plan Details. This section shows your plan, dependants, Savings, Chronic and is where you get your member certificate and tax certificates.

While logged in, if you go to My Discovery, you can select Update Your Details and make sure that Discovery has your correct address, telephone numbers and email address. There is also an Emergency Details section to list your emergency contacts, your vehicle, and list your allergies. You can even add your photo. This means more information available to rapid response personnel in a medical emergency.

In the same section if you click on Communication Preferences, you can select what newsletters you want Discovery to send you, and to which email address, or by post.

A number of questions relating to the Chronic Illness Benefit (CIB) have come up recently, and these are being summarised below.

**Does it cost extra to have the CIB and can I remove the benefit?** No to both - it is included in your plan at no extra cost, and you cannot reduce your costs by removing the benefit.

**Why have they declined cover?** The fact that you have been diagnosed with one of the conditions listed on the CIB list does not mean automatic acceptance for your condition. You need to be a certain severity level (and risk profile) before you are accepted. If you are not accepted, you should diarise to re-apply each year as age and the number of years on medication are factors that are considered.

**How does CDE membership work for Diabetics?** This is available to Comprehensive and Executive members only. You have to apply for CIB cover first, then if your condition is accepted, you can apply for CDE membership. If accepted by the CDE, you come off the CIB and onto the CDE program, and Discovery pays for your CDE membership. Your condition is then managed by the CDE and you collect all medication and testing equipment from them. (Note that from the date your CDE membership starts, your medication won't be covered at a normal pharmacy from the CIB.)

**Must I get my medication from a specific pharmacy?** This depends on your plan. All members on Core and Delta plans must get their Chronic medication from MedXPress, or pay a 20% co-payment if using another pharmacy.

**Does the CIB cover anything besides medication?** Yes. Usually 4 GP visits are covered from CIB, and depending on your condition, specialist visits and certain tests may be covered. The correct diagnostic code must be used for the claim to go through smoothly.

### Chronic Illness Benefit Q&A

**JANUARY /  
FEBRUARY 2015**

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](mailto:ih@ihhealth.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 999 911**

**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](mailto:ih@ihhealth.co.za)

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

Council for Medical Schemes

Accreditation # ORG104

Authorised FSP #12239

## Vitality Movie Benefit

Movie rates through Vitality for 2015:

- **Free** at all cinemas for kids between 2 and 18, at shows starting before 7pm, if you have completed a Kids Vitality Health Review
- **R21** at Sterland, Sterland 3D.
- **R25** at Bay-West, Boardwalk, Carlton, Carnival City, Festival, Garden Route Mall, Kenilworth, Mall @ Carnival, Maonya, Mimosa Mall, Mooi River, N1 City, North Gate, Parow, Promenade, Riversquare, Rustenberg, Secunda, Shelly Beach, Southgate, The Bridge, Westgate, Wonderpark, Carlton 3D, Promenade 3D.
- **R31** at Bayside, Blue Route, Cape Gate, Centurion, Eikestad, Musgrave, Northgate, Northmead.
- **R35** at Bedford, Brooklyn Commercial, Cavendish Commercial, Cedar Square, Cradlestone, Cresta, East Rand Mall, Eastgate, Four Ways, Gateway Commercial, Greenstone, Irene, Kolonnade, Sandton, Somerset, The Grove, The Zone, Tygervalley, Brooklyn Nouveau, Gateway Nouveau, Rosebank Nouveau, V&A Nouveau.
- **R45** for 3D movies
- **R50** for Opera
- **R60** for IMAX
- **R65** for Cine Prestige
- **R95** for NT Live

Activate your movie card through Vitality for R41 at Ster Kinekor, or for free if using a digital card on your phone.

## DiscoveryCard and Discovery Miles

### HEALTHY LIVING MILES MULTIPLIER

The DiscoveryCard (credit card) benefits at Pick n Pay, Woolworths, Total Sports and Clicks benefits have changed, and Dis-Chem and Sportsmans Warehouse have been added to the new benefit. The new benefit is the HealthyLiving Miles Multiplier. (This is in addition to the HealthyFood, HealthyCare and HealthyGear benefits, that still give you cash back into your credit card or bank account.)

In short: You need to activate the Discovery Miles program (like eBucks) on your DiscoveryCard, for R350 per annum (or R2950 per annum for Discovery Fast Miles).

You need to pay with your DiscoveryCard when purchasing at these stores.

You usually earn one Mile for every R15 spent (or one Mile for every R8 spent on Fast Miles), and when purchasing at the above stores, these are increased according to your Vitality Status:

Blue 1x                      Bronze 2x                      Silver 3x                      Gold 5x                      Diamond 10x

You can use your Miles at the Discovery Mall online, or at Kulula.com and the other travel partners.

### 2015 CREDIT CARD FEE STRUCTURE

DiscoveryCard fees have changed to monthly fees from 1st February, as follows:

Platinum: R55pm plus R10 credit facility fee	Gold: R35pm plus R7.50 credit facility fee
Blue: R35pm plus R7.50 credit facility fee	Blue prefunded: 65 per month

Additional family cards linked to the main account: R22 per month per card

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

To unsubscribe, please email [ihs@ihshealth.co.za](mailto:ihs@ihshealth.co.za) with "unsubscribe Discovery News" in the subject heading.

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