

Discovery News *for Discovery Health members*

Delta Plans

The Classic Delta Comprehensive and Essential Delta Comprehensive plans have not yet been approved by the Council for Medical Schemes. Discovery Health anticipates they will be approved, but will only be advised of their decision in March. Until that time, members who have chosen these plans will be charged the applicable rates.

In the event that these two plans are not approved, Discovery will communicate with affected members in March, and give them the opportunity to change to another plan of their choice effective February 2010. Premiums will be adjusted from February, not January, 2010.

Your chemist, GP, dentist, optometrist or other provider may submit claims electronically, in which case you need do nothing as they will come back to you if there is a portion you need to pay.

If you need to pay upfront, and then submit your claim, you can do so in one of the following ways:

Email: scan and email to claims@discovery.co.za
Post: Mail to Discovery-Claims, PO Box 784262, Sandton 2146
Fax: Fax the claim to 0860 329 252
Drop Off: Use one of the drop off boxes at your chemist or at certain Virgin Active and Planet Fitness gyms

Remember:

- Always keep a copy for yourself
- Make sure your name, member number and either email address or cellphone number is on each page. (Pages may be separated.)
- If you have paid already, write "paid - please refund member" so that there is no confusion as to how a refund is expected.
- Claims must be submitted within 4 months of the service date

Claims must include the following information:

- Your name and member number
- The provider's name and practice number
- The ICD-10 diagnosis code and either the procedure code (for consultation or other procedure) or NAPPI code (for medication)

If you are on a plan with an Above Threshold Benefit, remember to keep sending in your claims throughout the year, even after you have run out of Savings. If you have run out of Savings, claims must still be submitted in order for Discovery to record the accumulation to Threshold. If you don't keep on submitting your claims you will never reach the Threshold.

How To Claim

Tracking

Track your claims on www.discovery.co.za. Make sure you are registered so that you can log in and see your claims online. Claims should reflect online within two days of your submitting them. You can then see online if they have been received by the claims department, and once assessed you can see when to expect the refund, or if the refund is going to the service provider.

Make sure you have requested the daily claims email. This email is sent to you once the claim has been assessed.

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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 91 1

DISCOVERY HEALTH PLANS

Executive Plan

Classic and Classic Delta
Comprehensive

Essential and Essential
Delta Comprehensive

Classic & Essential Priority
Classic & Classic Delta

Saver and Core

Essential & Essential Delta
Saver and Core

Coastal Saver and Core

Key Care Plus and Core

DISCOVERY REWARDS

Vitality

Key Club

Key Club Starter

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Council for Medical Schemes
Accreditation # ORG104

Have you completed your 2010 Online points?

You should have been able to earn 11,000 points (per adult) easily in January if you don't smoke, or 6,000 if you are a smoker, all at no cost. Online points are the easiest to earn and are listed below:

Sign an online Non-Smokers Declaration:	5,000	Completing your online Personal Health Review will also ensure that you earn 25% cash back for Healthy Foods instead of the standard 15%.
Complete the five questionnaires in the Stress Centre:	2,500	
Analyse your eating habits in the Nutrition Centre	500	
Complete a Meal Plan in the Nutrition Centre	500	
Complete your second Eating Habits analysis and Meal Plan	500	
Complete your online Personal Health Review	2,000	

Medical Savings Booster and Healthy Food

Discovery has launched the Medical Savings Booster to replace the Health Plan Account. This works on the Discovery credit card. Previously, you could put a monthly amount into the Health Plan Account, which would be used as additional savings once your Medical Savings Account had run out (and before you reached Threshold if applicable).

If you have Vitality and a Discovery credit card, you would be getting a maximum of 10% back on all Pick n Pay purchases as a Vitality Benefit, and 25% of Healthy Food purchases back as a Healthy Food benefit. Both of these are paid into your credit card if you have the Discovery credit card.

In 2010, the Health Plan Account has been replaced by the Medical Savings Booster, which works with the Healthy Food Benefit. If you opt for the Medical Savings Booster, instead of getting the 10% of total spend + 25% of Healthy Food spend, you would get 75% of Healthy Food spend paid into the Medical Savings Booster. This can be very beneficial to families who run out of Savings each year, but there are some points to note:

- When you opt for 75% of Healthy Food spend into the Medical Savings Booster, you no longer get the 10% of total Pick n Pay spend. Depending on your ratio of total spend to Healthy Food spend, this may not work out in your favour. We have completed some calculations and it appears to give you a great monetary benefit when your Healthy Food purchases are greater than 20% of your total Pick n Pay spend.
- The funds are no longer paid into your credit card (reducing your credit card balance) but are paid into the Medical Savings Booster - a separate account within your credit card. This account does not earn you any interest. However, if you cannot pay off your full credit card balance, you will be charged interest.
- The funds can only be allocated to claims by Discovery. You would submit the claim in the usual way, and Discovery would allocate funds in the same way as they would from your Medical Savings Account. The funds will not be used for any claims that Discovery usually excludes.

If you don't have the discipline to save some other way for medical expenses you might have to self fund, then this is the benefit for you. Do your own calculations based on your last 12 months credit card statements, and make sure the numbers work for you, before making the change.

Healthy Food: Rate Your Basket

You may have noticed in January that the Healthy Food Vitality points did not reflect on your Vitality monitor as and when you shopped at Pick n Pay. This is because of the new Rate Your Basket feature. Vitality does not rate each basket individually, but rates your entire month's purchases at once. Therefore, you will get your Vitality points for the month in the same week that you get your Healthy Food Cash Back.

Completing the points calculation monthly means that any of you who had a thought in the back of your head to buy all your chocs and sweets with your household cleaners, and leave all the veggie purchases for a separate day, will be sorely disappointed! The Vitality developers are one step ahead of you.

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