

Discovery News *for Discovery Health members*

Income

If you are on a KeyCare plan, the contribution for which is related to your income, then Discovery may have asked you to verify your income, or may still ask you at any point in the future.

When this happens, you need to submit the income verification form, and proof of income requested, to Discovery. If you don't submit the required documentation, Discovery will increase your contribution to the contribution in the highest income band. Those asked for income requirements over December and January should have submitted the requirements by now, and they will see an increase in their March contribution if they did not submit anything to Discovery.

You can amend the income category at any time, with the submission of the required proof of income. The contribution would then be decreased (if applicable) on the 1st of the following month. No backdates.

Suspension

What does suspension mean?

Discovery will suspend your membership if your contributions are not paid. If your debit order is returned unpaid, you will not have cover until you have paid your contribution to Discovery.

While you are suspended, you will need to pay all of your medical costs, including hospital visits, yourself. When you have paid your outstanding contributions to Discovery, you can then submit manual claims to Discovery, and they will reimburse you in terms of your plan.

If two months contributions are returned unpaid, Discovery will ask you for a declaration of health when you pay the outstanding premiums, and you may be given waiting periods for any new conditions you have been diagnosed with since your contributions were unpaid.

If three months contributions are returned unpaid, Discovery may ask you to reapply for cover, in which case you may be given waiting periods for any conditions you may have. In other words, you are fully underwritten as a new client.

Please know that the onus is on you, the client, to check your bank statements each month and make sure there are sufficient funds for your medical aid debit orders.

Bank Detail

Don't leave bank detail changes to the last minute. Discovery's billing run is processed from the 15th to 25th of the month. This means that Discovery needs to have detail of your new bank account two working days before the 15th, to be absolutely sure of making the change prior to the billing run.

If the change is made too late, and you have already closed your old account, you will need to make a manual payment to Discovery to ensure you are not suspended.

To change your bank detail for your claims refunds, Discovery will need a copy of your ID and proof of your bank account (a bank statement or letter from the bank confirming the details).

MARCH 2013

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 ihs@ihshealth.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
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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Council for Medical Schemes
Accreditation # ORG104
Authorised FSP #12239

Who do you call?

Sending an email to the correct address, or calling the correct number, is often the first step in resolving an issue, and prevents delays and thus frustration.

healthinfo@discovery.co.za	Discovery Health	0860 998877
vitalityinfo@discovery.co.za	Discovery Vitality	0860 998877
discoverycard@discovery.co.za	DiscoveryCard	0860 112273
lifeinfo@discovery.co.za	Discovery Life	0860 005433
invest_support@discovery.co.za	Discovery Invest	0860 675777
Insureinfo@discovery.co.za	Discovery Insure	0860 751751
groupinfo@discovery.co.za	Discovery Life Group Risk	
webinfo@discovery.co.za	Discovery Web Site	0860 100696

Discovery's emergency number is 0860 999 911.

SMS these keywords to Discovery on 31347:

Confirm member number

Plan

MSA

SPG

Points

Status

Card

and Discovery will send you:

your health member number

your health plan type

how much you have left in your medical savings account

your potential self payment gap

your Vitality points balance

your Vitality status and points needed to reach next status level

your balance and payment due

Discovery Apps

Discovery has the following mobile apps:

- Discovery Mobile: for the Discovery Health member to have instant access to their plan detail and benefits
- Living Vitality: for access to health articles and blogs, and weight and exercise tools
- VitalityFit: members can log and track workouts using this GPS enabled app
- HealthID: Doctors can use this tablet app to access members details, with their consent

Optometry Network

Members can get up to 20% discount on frames and lenses (excluding contact lenses) if using an optometrist in the network. The discounts are immediate at point of sale, and available on all plans except KeyCare plans. Members can use the MAPS tool when logged in on www.discovery.co.za to find an optometrist in the network.

New DiscoveryCard partners

Builders Warehouse, Builders Express, Incredible Connection and Sunglass Hut are new DiscoveryCard partners in 2013. Discovery has also launched DiscoveryMall, which replaces the previous VitalityMall. DiscoveryMall gives you access to various online retailers, and you can use the Discovery Miles you earn at these retailers.

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