

Discovery News *for Discovery Health members*

Delta Plans

The Classic Delta Comprehensive and Essential Delta Comprehensive plans have now been approved by the Council for Medical Schemes. This means that those members who chose these plans on 1st January can continue with these plans for 2010, and any Classic or Essential Comprehensive members, or Executive members, can now downgrade to these Delta options if they wish to.

Remember that choosing the Delta options means that you are fully covered in any hospital for emergency admissions, but only fully covered in a Delta network hospital for elective (non-emergency) procedures. Furthermore, those on the Delta Saver and Core plans must get their Chronic medication from the Delta preferred provider.

Backdates

Discovery does not allow backdating of changes. If you want to add or delete Vitality or KeyClub, downgrade your plan or make network GP changes, the effective date will ALWAYS be the first of the month following the instruction. This includes the addition of dependants.

The ONLY exception is with the addition of newborn (or newly adopted) children. In this case, the effective date of addition would be the date of birth (or adoption) of the child, but the member would be billed from the first of the month following the birth (or adoption). The parent thus gets the month of birth free.

Phone First

While emailing Discovery becomes part of your written record, is often easier, and takes less time to put your query across, it is always more effective to phone Discovery (or Vitality, or DiscoveryCard). Emails go into a queue, and it can be 48 hours before the query is read. If your query is not time sensitive, this is not a problem. But for time sensitive issues, please phone first.

Tips when phoning:

- Always write down the name of the person you are speaking to, the number you used and the date and time of the call. If you are transferred to a different department, ask the name of the department you are currently speaking to. Calls are recorded, and this detail helps to trace the record if required.
- Always get a reference number for the call, even if the callcentre agent says they will email you confirmation. Each call is allocated a reference number when notes are made on the system, so asking for a reference number also ensures that notes are made on the system and attached to your membership number.
- When you have added or deleted a dependant, downgraded your plan or changed your GP, ask for a new membership certificate to be emailed to you. The certificate should have a record of the change on it. If you have added a dependant, you will have new membership cards mailed to you, but the emailed membership certificate together with your ID can prove the change or addition while waiting for the membership cards to arrive.
- If you are asked to email or fax supporting documents to Discovery after your call is over, please call Discovery again after sending. Any email or fax should reflect on the system within 24 hours, so if you call again, you can confirm that the email or fax is linked to your membership number and in the queue to be dealt with.

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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

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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**

**INFORMED HEALTHCARE
SOLUTIONS
CONTACT DETAILS**

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www.medicalaidcomparisons.co.za

Council for Medical Schemes
Accreditation # ORG104

Tax Free Portion of Contribution

From 1st March 2010, the tax free portion of your medical aid contribution is R670 each for the first two members (whether adults or children) and R410 for each additional dependant. If you are over the age of 65, your entire medical aid contribution is tax free, as well as any medical claims not paid by the medical aid.

Healthy Food

The new Healthy Food catalogue is now available. There are now over 10,000 health food items that you can earn points and cash back on at Pick n Pay. View or download the new catalogue at <http://www.healthyfoodhealthyyou.co.za/#catalogue>

Remember to swipe your HealthyFood card or your Discovery credit card BEFORE you ring up your items at Pick n Pay in order to get points and cash back. The Pick n Pay tellers often do not ask you for your card, so please remember to make sure they swipe the card. No swipe = no points or cash back!

Non-Smoking

The arrival of electronic cigarettes on the market has had some members questioning whether they are smokers or not if using these products. The life insurance industry has stated that there is no medical evidence that using an electronic cigarette is less harmful to the smoker than a tobacco cigarette. Until there is evidence to support this as being a healthier alternative, you are a smoker if you are inhaling Nicotene, regardless of what method you use to inhale it. So those of you who wish to earn 5000 points for being a non-smoker, remember that you may be asked for a Cotinine test that tests the level of Nicotine in your blood. By signing Vitality's non-smoker declaration you state that you have not smoked for the last three months, ie that you have not inhaled Nicotine for the last three months.

Are you on Gold yet?

There are a number of Vitality members commenting on the Vitality Facebook page that they have reached (or re-qualified) on Gold for this year already. It is possible to get to Gold in one month. Are you there yet?

Vitality Schools

You can find a lot of health and activity info designed for schools at www.vitalityschools.co.za. This includes sports coaching manuals, tuck-shop guidelines, playground circuits, classroom activities and more. Schools can register and download information, or order printed copies. There is no cost to the schools, and you do not have to be a Discovery or Vitality member to register the school on the website.

Kids' Free Movies

In 2009, Kids were eligible for free Ster Kinekor movies daily (screened before 7pm), if they completed a dental exam or a GP Health Review with a Network GP. Parents could also earn Vitality points for completing online questionnaires regarding their kids.

From 2010, kids are eligible for free Ster Kinekor movies after their parents have completed the online Kids Health Review. While you will still earn points for kids' dental exams, completing a dental exam or a GP health review is no longer required to earn the free movie tickets.

Thank you for reading Informed Healthcare Solutions' Discovery News.

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