

Discovery News *for Discovery Health members*

Tax Credits

From March 2012, the new medical aid tax credit system comes into play for members under age 65. Previously your employer could claim a portion of your medical aid contribution as a tax deduction in his business. He can no longer do this, as it must be shown as a fringe benefit - in other words your full medical aid contribution is added to your taxable income. You then claim a tax credit when you calculate your PAYE tax payable or when you submit your annual tax return. The tax credit amount is R230 per month each for yourself and your first dependant and R154 per each additional dependant.

Members over age 65 must also show medical aid contributions paid by an employer as a taxable fringe benefit if they are not retired. However, people over age 65 are entitled to the full medical scheme contribution paid as a deduction. Thus the net effect is no change to those over age 65.

Screening & Prevention

If your plan does not include Savings, or if you have run out of Savings:

Certain screening tests are paid from the Screening Benefit and are not affected by whether you have Savings or not. The tests should be covered in full if you go to the designated service providers. Please note that the test itself is what is covered from the Screening Benefit, and not any associated consultation. For example, if you visit your GP and he draws the blood for the Prostate PSA blood test, the GP consultation won't be paid, only the pathologist invoice for the test.

Tests covered within the calendar year:

- One mammogram (male and female)
- One pap smear
- One prostate-specific antigen (PSA) test
- HIV Blood Test such as Rapid, Elisa or Western Blot
- One Vitality Test at a designated pharmacy - glucose, cholesterol, blood pressure and weight assessment
- One Flu Vaccination if over the age of 65, or if you have a chronic condition such as Asthma, Bronchiectasis, cardiac failure, cardiomyopathy, CPOD, Chronic renal disease, diabetes, HIV

Chronic Appeals

The Chronic Benefit covers medication on the formulary, which is usually generic medication, and usually does not include combination drugs (ie where you take one medication that does two things, as opposed to taking two different medications). If you have been prescribed a non-generic drug, or a combination drug, or a drug that isn't on the formulary for whatever reason, then you are limited to a maximum monthly rand amount for your medication, and you must pay the difference if it costs more.

If your doctor has chosen a non-formulary drug for a particular medical reason (like you get side effects on the generic option, for example), then you can submit an appeal to Discovery to have the medication paid in full. There is a Chronic Appeal form available for this purpose that your doctor must complete on your behalf. Discovery's panel will then make their decision based on the motivation supplied by your doctor.

MARCH 2012

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@ihshealth.co.za.

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DISCOVERY

EMERGENCY NUMBER

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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

KeyFit / Starter

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Council for Medical Schemes

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Discovery Med-Xpress

Discovery Med-Xpress is a central medication ordering service for Discovery Health members with repeat medication (medication taken on an on-going basis). Once a script is lodged, medication can be ordered over the phone, and delivered to an address of your choice.

The benefits of using this system:

- If you are travelling in South Africa, and are not at home when ordering, Med-Xpress will deliver to your current address. This means you don't need to make arrangements to get extra medication prior to your trip.
- You will be alerted to any potential co-payment for Chronic medication prior to the order being filled.
- Dispensing fees will always be within Discovery Health's rates

If you want to start using this system:

- Write "Med-Xpress" and your membership number clearly on the script.
- Email the script to medxpress@discovery.co.za or fax to 011 539 1020.
- Med-Xpress will SMS you when the script has been received. At that time, you can call 0860 998877 to order.
- For Schedule 6 and 7 medication, the order will only be processed once the original script is received by Med-Xpress.

Delivery is usually within 72 hours of placing the order.

KeyFit: What are your benefits?

KeyFit includes the following benefits:

- Access to Virgin Active gyms at discounted rates
- Savings on HealthyFoods (Pick n Pay)
- Savings on HealthyCare products (Clicks)
- Savings on HealthyGear products (Adidas)
- Clicks cash back (link your Clicks card)
- Discovery Baby programme
- Funeral cover for you and your family
- Access to Vitality Check at nominated pharmacies

Completing a Vitality check will increase your Savings and Funeral benefits.

Pick n Pay rewards: swipe both cards

Members who have DiscoveryCard credit cards, must please make sure that the Pick n Pay tellers swipe BOTH your SmartShopper Card AND your DiscoveryCard BEFORE they ring up the items. You MUST then use your DiscoveryCard to pay for the purchase in order to qualify for the Vitality benefits. Your till slip will show both the SmartShopper number AND your HealthFoods number at the bottom of the till slip if the cards have been swiped correctly by the teller.

Experience has shown that tellers at certain Pick n Pay branches are not swiping both cards (despite being given both cards), resulting in Discovery members not receiving their rewards. Please check your till slip while still at the store, and complain immediately to Pick n Pay management if you find this has happened to you.

Ster Kinekor Movie Prices

An update on the current prices with your Vitality Ster Kinekor movie card (as at Feb 2012):

Junction Unreserved:	full price R21/R27	Vitality R13	Junction Reserved:	full price R39	Vitality R13
Classic Reserved:	full price R53	Vitality R22	Nouveau Reserved:	full price R55	Vitality R22
Opera shows:	full price R52/R70	Vitality R33	3D movies:	full price R63	Vitality R36

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