

## Discovery News *for Discovery Health members*

### Dental Cover

You no longer need to pre-authorise dental treatment, unless you are having any of the following maxilla-facial procedures:

- Internal temporomandibular joint (TMJ) surgery
- Cleft lip and palate repairs
- Surgery for severe life-threatening infections
- Severe trauma-related surgery.

The Executive Plan has an overall in-hospital dentistry limit of R33 500 per person. The hospital account is paid from the hospital benefit, and related accounts are paid from the Medical Savings Account of Above Threshold Benefit.

For all other plans there is no overall annual limit, but you will pay a co-payment if having dental surgery in a day-clinic or hospital. The amounts differ as follows:

	Day Clinic	Hospital
Members younger than 13 years:	R 700	R1 450
Members 13 years and older:	R2 400	R3 650

Dentistry done in a dentist's rooms is paid from the Savings or Above Threshold benefits.

### International Benefit SA Global Fee

Discovery's International Travel benefit covers members on all plans except KeyCare for hospital events while travelling, for a maximum of 90 days from the date you exit South Africa. Certain claims are paid at the South African global fee, and these you would need to pay in full while overseas, and claim back (incl claim form and proof of travel) when you get back to South Africa. This includes:

- Any non-emergency, planned or elective medical treatment
- Any claims you incur overseas for medical symptoms (however mild these may have been) you experienced before leaving South Africa
- Any acute medical condition or an acute flare-up of a medical condition for which active medical treatment was sought and/or received in South Africa in the 30 days before the date of departure
- Pregnancy or childbirth after the 24th week of pregnancy. If the baby is born outside South Africa, he or she will not be covered by the Scheme until you return to South Africa and register them on the Discovery Health Medical Scheme
- Chronic or ongoing dialysis or chemotherapy and any related treatments or illnesses
- Any treatment relating to cancer and/or organ failure within the last 12 months
- Any healthcare services relating to sexually transmitted infections (including HIV) not resulting from sexual assault or occupational or traumatic exposure
- If you intend obtaining medical treatment
- If a terminal prognosis has been given
- If you travel contrary to medical advice
- All dentistry, unless otherwise specified, and optical treatment
- Prescribed Minimum Benefits do not apply beyond South Africa's borders.

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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](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

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Council for Medical Schemes

Accreditation # ORG104

Authorised FSP #12239

## HealthID

In an emergency, the quicker the first responders can access your medical details, the better. Emergency HealthID is a QR code-based identifier for each person covered by Discovery Health. It can be placed on the windscreen of your car, your phone, your child's lunch box. In the event of an emergency, authorised paramedics can scan the code and access your medical data, including next of kin, allergies and chronic conditions.

To get a copy of your QR code, you can log into [www.discovery.co.za](http://www.discovery.co.za), update your details and request the code under HealthID information. The code will be emailed to you. If you don't have access to internet, then phone Discovery on 0860 998877 and ask them to email it to you, or to your employer, or another family member, on your behalf.

## Tax Certificates

Tax certificates are now available. Log onto [www.discovery.co.za](http://www.discovery.co.za), or call 0860 998877, to have them emailed to you.

## Vitality Goals base information glitch **continued**

This issue has not been resolved by Discovery as yet. Data from your Vitality Check seems to take at least 4 weeks to start pulling through to the Goals section, if at all. The starting detail must be correct before you activate the goal. You can view the goal before activating it, so you will be able to see if the correct data is pulling through. If it has been more than 4 weeks since your last Vitality Check, and the data is incorrect, query the accuracy of the goal BEFORE you activate it. Once activated, Vitality does not seem to be able to correct the problem, no matter how many times it is queried.

## Vitality Fitness Points

There are a number of ways to earn fitness points on Vitality, and some are mentioned below. The maximum fitness points per calendar year is 15,000 and you can earn another 24,000 bonus points.

### Gym membership:

Join Planet Fitness or Virgin Active through Vitality, or link your existing membership to Vitality, and earn 150 points per day per gym visit.

### Curves:

Join Curves (for women) at a monthly fee (with the joining fee waived) or join CurvesSmart for a once-off joining fee and a monthly fee, and earn 150 points per workout per day.

### Golf:

Earn Vitality points for every 9- or 18-hole game of golf you play. You will need to belong to an HNA affiliated golf club and enter your score at the HNA terminal at the end of your game. No joining or monthly fees to earn 150 points per round per day.

### Fitbug:

Buy a Fitbug ([www.fitbug.co.za/discovery](http://www.fitbug.co.za/discovery)) and pay once-off for the Fitbug device and basic membership plan. Link your Fitbug to your Vitality membership. The Fitbug is a pedometer, and will log your daily steps. Walking between 10,000 and 12,499 steps in a day will earn you 150 points for that day. 12,500 or more steps will earn you 150 points plus an additional 50 bonus points.

### miCoach:

Buy miCoach from an addidas store (remember to use your HealthyGear card for your cash back). Register your miCoach online, and link your Vitality membership. You can then upload your miCoach details to Vitality, and earn up to 150 fitness points and an additional 50 bonus points per day.

### And more...

Info on outdoor sporting events, points machine, Polar benefit, Run Walk for Life, SSISA and suunto to follow in the next issue.

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

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