

Discovery News *for Discovery Health members*

Know your Plan

It is important to know your plan and know your benefits.
Can we say that again?
It is important to know your plan and know your benefits!!

There have been a number of comments on Discovery's Facebook page that clearly show that members do not understand what they have bought. At times, it seems as if they did not know what plan they were actually on.

Some of this may be because some large company groups make plan decisions on behalf of their members, and perhaps don't give enough information to their members. But even if you are on a company group like this, you should be querying your membership until you understand it. You must understand how to use your benefits to your full advantage.

You should know the following about your medical aid plan:

- What is the name of your plan?
- Who is covered under the plan?
- Does anyone have waiting periods or exclusions?
- Are you on a hospital only plan, or do you have a Savings Account or Above Threshold Benefit?
- Are you on a plan with a potential Self Payment Gap that you must watch out for?
- Do you have co-payments for any hospital admissions?
- Do you need to use a Hospital Network and/or a GP Network and/or a Pharmacy network to get full cover?

If you don't know the answers to some of these questions, give us a call.

Children on Discovery

Children are covered on your Discovery plan up to age 21. If they are studying full time and still 100% supported by you, they can remain on your plan as an adult dependant (you will need to prove that they are studying). Discovery will automatically increase their contribution from child rate to adult dependant rate on the 1st of the month following their birthday.

Discovery should notify you of this change, but they will only do so once, and if you miss it, you may be in for a surprise when the debit order goes off your account at the increased rate.

If your child's 21st is coming up, you may want to consider moving the child to his/her own Discovery plan, and choosing a more cost effective plan that best suits the child's needs. Experience has shown that an adult couple are probably on a comprehensive plan, while a healthy student may only need a hospital plan. As the parents, you can still continue to pay for your child's medical aid, and moving to a lesser plan may help with the cash flow, assuming the child is healthy.

Start gathering costs and info before the time, so that you are ready to either accept the higher rate, or make the move, prior to your child's 21st.

NOVEMBER / DECEMBER 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@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

KeyFit / Starter

INFORMED HEALTHCARE SOLUTIONS CONTACT DETAILS

Phone +27 (0)21 712 8866

Fax +27 (0)21 712 6626

ih@ihhealth.co.za

www.medicalaidcomparisons.co.za

Council for Medical Schemes
Accreditation # ORG104

New Vitality Ster Kinekor Rates

The Ster Kinekor rates change in November each year, as this is the month Ster Kinekor increases their rates. The new rates from 02/11/2012 are:

	Vitality	Ster Kinekor	Saving
Per movie: Classic	R25	R55	R30
Per movie: Junction	R15	R45	R30
Cinema Nouveau	R25	R60	R35
Per movie: 3D Classic	R38	R70	R32
Per movie: 3D Junction	R35	R55	R20
Per movie: Cinema Prestige	R52	R85	R33

Prices at certain movie theatres may be slightly different. For the full price list, visit http://www.sterkinekor.com/html/price/vitality/pricelist_vitality.html

You pay a once-off activation fee of R40 for your Ster Kinekor Vitality card, and a replacement card costs R28.

Vitality DiscoveryCard Autopage Benefit Removed

From 1 January 2013, Altech Autopage will no longer be a DiscoveryCard partner. This means that no new Autopage contracts dated 1 January 2013 and later will qualify for cashback. If you currently have a contract with Altech Autopage you will continue to receive your DiscoveryCard cash back until the end of your contract period. If your contract has expired and you are currently rolling it over month to month while waiting for the phone you want to become available, this means you will stop getting cash back on 1 January 2013.

HealthID Consent earns you Vitality points

Discovery's HealthID app is available for healthcare professionals. While you are in a doctor's office, they can request consent to view your medical records via this app. This means you won't need to remember what medication you are on, as the doctor can look it up on your records.

You can grant consent for your doctors to view your records before you next see your doctor. You will earn 500 Vitality points if you do this prior to 31 December 2012, and then 150 points each time your doctor accesses your records up to a maximum of 3000 points.

To grant consent online, log into www.discovery.co.za with your user name and password, and go to Discovery Health, then HealthID Consent. Choose "consent manager" and click on "recently visited healthcare professionals". A list of your doctors will come up, and you can tick all or some of them, and then submit your request.

Log into LivingVitality

LivingVitality is a community forum and information centre accessed via your log in at www.discovery.co.za. You can track exercise and healthy eating, link to friends, and get information on how to manage your goals, chronic conditions and general wellbeing. The site is currently available but is being tested at the moment, so there may be some glitches. It will be fully up and running by January.

Thank you for reading Informed Healthcare Solutions' Discovery News.

To unsubscribe, please email ihs@ihshealth.co.za with "unsubscribe Discovery News" in the subject heading.

*The information and opinions in this document have been recorded and arrived at in good faith and from sources believed to be reliable, but no representation or warranty, expressed or implied, is made to their accuracy, completeness or correctness. The information is provided for information purposes only and should not be construed as the rendering of advice. Informed Healthcare Solutions accordingly accepts no liability whatsoever for any direct, indirect or consequential loss arising from the use of this document or its contents.
IHS is a licensed financial service provider: FSP # 12239*