

Discovery News *for Discovery Health members*

Year End Review

The increase over all plans for 2014 is 8.9%.

Various things affect the annual increase, such as healthcare costs increasing above inflation, technology and the increase in non-communicable diseases such as heart disease. Discovery's member claims data has shown that those who engage in Vitality are healthier, or fall into their lower claiming group. They are thus concentrating on Vitality again this year to encourage members to join and engage in the programme.

The year-end review timing:

01/10/2013 Discovery will start employer and member communications

14/10/2013 Employer briefing and training sessions start

13/12/2013 Last date to submit changes for 2014

Chronic Medicine Changes:

The Chronic Illness Benefit medicine list and Chronic Drug Amounts (the monthly amount you have when you don't choose a medicine off the list) have been updated to reflect price changes. This will affect any new members immediately, but any existing members will only be effected from July 2014.

Changes to limits:

Co-payments and deductibles will increase by the overall contribution increase rate, excluding the MRI/CT scan co-payments which remain unchanged.

Limits for oncology remain constant, and surgical devices have increased by surgical inflation.

KeyCare Income:

KeyCare income band thresholds have increased by the Consumer Price Index for 2014.

Terminal Care:

The Terminal Care benefit has been renamed the Compassionate Care Benefit, and the limit has been increased by 30%. The benefit provides for home-based holistic care, including pain relief, hydration, nursing and support care.

Chronic Medication on Delta Plans:

The designated service provider for Chronic Medication on all Delta plans in 2014 is MedXpress. Members on Delta plans obtaining their medication at any other pharmacy will have a 20% co-payment. This comes into effect on 1st January 2014 for all new members, and 1st July 2014 for existing Delta members.

Durable External Medical Appliances:

A preferred supplier has been created for these items, such as wheelchairs. This means that if the member is in a self payment gap and requires one of these items, it will be covered from risk from the preferred supplier. If purchased from a supplier not on the preferred list, it would be covered at Discovery Health Rate while funds are available in Savings. This Benefit is available from the Insured Benefit Network on Executive, Comprehensive and Priority plans.

Major Changes in 2014

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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

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

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Council for Medical Schemes

Accreditation # ORG104

Authorised FSP #12239

Maternity in 2014

Some interesting stats: In 2012, the most popular boys name was Liam and girls name was Mia. 51% of over 45,000 Discovery babies born in 2012 were boys and 49% girls. There were 271 sets of twins, and 5 sets of triplets. March saw the most babies born of any month in 2012.

In 2014, antenatal consultations and scans will be covered under the Insured Network Benefit when members have run out of Savings, at the designated network providers. This is available on the Executive, Classic Comprehensive, Classic Delta Comprehensive and Classic Saver plans. Classic Saver is limited to 8 consultations, and the other plans are unlimited. All the above plans have a limit of 2 scans covered by the Insured Network Benefit.

For those members wishing to store tissue stem cells and umbilical cord blood, Discovery will offer discounts of up to 25% with Netcells Biosciences.

Preferred Medication List for Acute Medication 2014

Currently, Discovery pays generics and non-generics differently. However, some generics are now more expensive than the original branded item. Discovery has therefore introduced a preferred medication list from 2014, which will include both generics and non-generics.

If your medication is on the preferred medication list:

- it will accumulate to Threshold at 100% of medical aid rate
- It will be covered under the Insured Network Benefit if you are in your self payment gap

If your medication is not on the preferred medication list:

- it will accumulate to Threshold at 75% of medical aid rate
- It will not be covered under the Insured Network Benefit if you are in your self payment gap

Digital Diabetes Management in 2014

Discovery has over 54,000 Diabetic members. In 2014, Discovery will fund the iFORA Diamond Mini telemetric glucometer for all members excluding KeyCare. This is a digital glucose reading device with Bluetooth to connect to your smart phone. This integrates with HealthID and LivingVitality, and makes our glucose readings available immediately to your treating doctor. The device will be available in January from MedXpress.

Smart Phone App Updates and Website

Discovery now has apps for iOS and Android phones. There are three new features, which will be available on iOS phones in November 2013 and Android in January 2014.

- MaPS - find a doctor near you, and how the doctor will be covered on your plan
- Plan translator - translates your plan into 5 languages to assist you while travelling
- ISOS - instant connection to travel insurance while overseas, to assist in emergencies

A Self Payment Gap Tracker has been added to the website to assist members to understand and to manage their self payment gaps.

Insured Network Benefit

A member's day-to-day cover is extended through the Insured Network Benefit when they have run out of Savings. If providers within the network are used, then claims are refunded from risk while in the self payment gap. Maternity benefits and External Medical Items have been added to this cover in 2014.

The Insured Network Benefit cover in 2014 includes:

- GP consultants on Executive, Comprehensive, Priority and Saver plans
- Blood Tests on Executive, Classic Comprehensive, Classic Delta Comprehensive and Classic Priority
- Acute Medicine List on Executive, Classic Comprehensive and Classic Delta Comprehensive
- Maternity benefits on Executive, Classic Comprehensive, Classic Delta Comprehensive, Classic Saver
- External Medical Items on Executive, Comprehensive and Priority plans

2014 Medical Scheme Contribution Rates

Plan	Risk Contributions			Medical Savings Acc			Total Contributions		
	Main	Adult	Child *	Main	Adult	Child *	Main	Adult	Child *
Executive	R 3 075	R 3 075	R 584	R 1 025	R 1 025	R 194	R 4 100	R 4 100	R 778
Classic Comprehensive	R 2 522	R 2 385	R 503	R 840	R 795	R 167	R 3 086	R 2 918	R 670
Classic Comprehensive Zero MSA	R 2 522	R 2 385	R 503	no medical savings acc			R 2 780	R 2 629	R 503
Classic Delta Comprehensive	R 2 271	R 2 148	R 452	R 757	R 716	R 150	R 2 271	R 2 148	R 452
Essential Comprehensive	R 2 402	R 2 270	R 483	R 423	R 400	R 85	R 2 825	R 2 670	R 568
Essential Delta Comprehensive	R 2 163	R 2 043	R 433	R 381	R 360	R 76	R 2 544	R 2 403	R 509
Classic Priority	R 1 691	R 1 331	R 677	R 563	R 443	R 225	R 2 254	R 1 774	R 902
Essential Priority	R 1 647	R 1 294	R 658	R 290	R 228	R 116	R 1 937	R 1 522	R 774
Classic Saver	R 1 482	R 1 167	R 593	R 494	R 389	R 197	R 1 976	R 1 556	R 790
Classic Delta Saver	R 1 184	R 933	R 475	R 394	R 311	R 158	R 1 578	R 1 244	R 633
Essential Saver	R 1 335	R 999	R 534	R 235	R 176	R 94	R 1 570	R 1 175	R 628
Essential Delta Saver	R 1 066	R 801	R 427	R 188	R 141	R 75	R 1 254	R 942	R 502
Coastal Saver	R 1 167	R 875	R 469	R 389	R 291	R 156	R 1 556	R 1 166	R 625
Classic Core	R 1 471	R 1 157	R 587	no medical savings acc			R 1 471	R 1 157	R 587
Classic Delta Core	R 1 177	R 925	R 471	no medical savings acc			R 1 177	R 925	R 471
Essential Core	R 1 263	R 947	R 506	no medical savings acc			R 1 263	R 947	R 506
Essential Delta Core	R 1 010	R 757	R 405	no medical savings acc			R 1 010	R 757	R 405
Coastal Core	R 1 087	R 815	R 434	no medical savings acc			R 1 087	R 815	R 434
KeyCare Plus (R8 801+)	R 1 448	R 1 448	R 388	no medical savings acc			R 1 448	R 1 448	R 388
KeyCare Plus (R6 651 - R8 800)	R 973	R 973	R 272	no medical savings acc			R 973	R 973	R 272
KeyCare Plus (R0 - R6 650)	R 695	R 695	R 251	no medical savings acc			R 695	R 695	R 251
KeyCare Access (R8 801+)	R 1 416	R 1 416	R 381	no medical savings acc			R 1 416	R 1 416	R 381
KeyCare Access (R6 651 - R8 800)	R 942	R 942	R 267	no medical savings acc			R 942	R 942	R 267
KeyCare Access (R4 151 - R6 650)	R 653	R 653	R 235	no medical savings acc			R 653	R 653	R 235
KeyCare Access (R0 - R4 150)	R 490	R 490	R 212	no medical savings acc			R 490	R 490	R 212
KeyCare Core (R8 801+)	R 1 070	R 1 070	R 241	no medical savings acc			R 1 070	R 1 070	R 241
KeyCare Core (R6 651 - R8 800)	R 693	R 693	R 171	no medical savings acc			R 693	R 693	R 171
KeyCare Core (R0 - R6 650)	R 556	R 556	R 143	no medical savings acc			R 556	R 556	R 143

* Maximum 3 children counted

2014 Annual Savings Account

	Main	Adult	Child *
Executive	R 12 300	R 12 300	R 2 328
Classic Comprehensive	R 10 080	R 7 824	R 1 656
Classic Delta Comprehensive	#VALUE!	R 7 824	R 1 656
Essential Comprehensive	R 5 076	R 4 800	R 1 020
Essential Delta Comprehensive	R 4 572	R 4 320	R 912
Classic Priority	R 6 756	R 5 316	R 2 700
Essential Priority	R 3 480	R 2 736	R 1 392
Classic Saver	R 5 928	R 4 668	R 2 364
Classic Delta Saver	R 4 728	R 3 732	R 1 896
Essential Saver	R 2 820	R 2 112	R 1 128
Essential Delta Saver	R 2 256	R 1 692	R 900
Coastal Saver	R 4 668	R 3 492	R 1 872

* Maximum 3 children counted

2014 Thresholds

Executive and Comprehensive Plans:

	Executive	Comprehensive
Main	R 12 300	R 11 350
Adult	R 12 300	R 11 350
Child *	R 2 300	R 2 150

* Maximum 3 children counted

Priority Plans:

	Threshold	Benefit Limit
Main	R 9 990	R 8 500
Adult	R 7 510	R 6 050
Child *	R 3 270	R 2 920

* Maximum 3 children counted

2014 Vitality and KeyFit Contribution Rates

Members on any plan may join Vitality. Members on KeyCare plans may join KeyFit.

	Single	Member + 1	Member + 2 +
Vitality	R 169	R 199	R 225
KeyFit	R 36	R 44	R 55
Vitality and KeyFit	R 179	R 215	R 249

Members on any plan wanting Vitality and also wanting the funeral benefits included in KeyFit, can join both Vitality and KeyFit at the combined rate. The funeral cover is available to members where the principal member is age 64 or younger at inception.

2014 KeyFit

KeyFit is unchanged in 2014.

- 10% without a Vitality Check and 15% with a Vitality Check on HealthyFood, HealthyCare and HealthyGear
- 5% Clicks cash back without a Vitality Check, and 10% with a Vitality Check
- R10,000 funeral cover without a Vitality Check, and R15,000 with a Vitality Check. The cover applies to the main member and three spouses. Cover for children is R5000 or R7500.
- Discovery baby including a baby bag and discount vouchers
- Up to 67% discount on gym memberships at certain gyms
- 5% discount on prepaid airtime with Cell C, Vodacom, MTN and Telkom

Vitality Statistics

- 1288 Vitality members are finding out their Vitality Age each day
- 703 non-smoker declarations are signed each day
- 1619 Vitality members take part in a Wellness Day each week
- A Vitality member enters a gym every 1.2 seconds
- A Vitality Fitness Assessment is completed every 8 minutes
- Every 3 seconds a Vitality member buys HealthyFood
- Over R2mil is spent on HealthyFood each day
- A family gets to Gold Status every 9.5 minutes
- A Ster Kinekor discounted movie is watched every 10 seconds
- Over R5.5mil is paid in DiscoveryCard cash back every month

2014 Vitality LiveWell programmes

Your 2014 Vitality year should start out as usual, with online assessments. Earn 2000 points for a Vitality Age assessment, 1000 points for a Fitness assessment, 1000 points for the Nutrition assessment and 2500 points for the Mental Wellbeing assessment. You should then complete a Vitality Check and earn 2000 points for having your BP, Glucose, Cholesterol and Weight checked (and 5000 points for an HIV test seeing as you're there!).

Vitality then has all the information required to assess your risk factors, and recommend certain LiveWell 12 week programmes. These could be: Get Fit, Eat Healthily, Lose Weight, Manage Heart Health or Manage Diabetes. You can earn up to 5000 points for completing a 12 week programme, and you can earn up to 15,000 points per year in this category. You would earn your points as follows:

- Join the programme and earn 500 points
- Earn up to 1000 points every 4 weeks, for doing the recommended activities in the programme (points vary according to the percentage of activities completed)
- Up to 1000 points are earned at the end of the cycle depending on the activities completed
- Earn another 500 points for reviewing the results online

Members with certain Chronic conditions that are on a LiveWell programme can earn additional points for adhering to their treatment course: 2500 for a recommended visit to their treating doctor, and 500 points for adhering to the prescribed medication and treatment plan.

2014 HealthyFood Benefit

In 2014, all members can activate the Woolworths HealthyFood benefit, not only those on Executive and Comprehensive plans. As with 2013, you start off with 10% at both Pick n Pay and Woolworths, and you choose one of these to be your preferred partner.

In 2014, when you find out your Vitality Age, your benefit increases to 15% at your preferred partner, with the other partner remaining at 10%. When you complete a Vitality Check, your benefit increases to 25% at your preferred partner, again with the other partner remaining at 10%. If you pay for your purchase with your DiscoveryCard, you will get 25% at both partners for HealthyFood.

To get this benefit, members must swipe your HealthyFood or DiscoveryCard before each purchase at Pick n Pay, and must swipe their MySchool or Woolworths Reward card at Woolworths before each purchase.

2014 SmartShopper Multiplier

In 2014, only members who have activated Discovery Miles will qualify for the Smart Shopper benefit. Remember that this is a DiscoveryCard benefit, so you must swipe your Smart Shopper card before purchasing, and you must use your DiscoveryCard to pay for your purchases. As with all DiscoveryCard benefits, the benefit is limited to 30% of your total DiscoveryCard spend in any one month.

2014 Flights through Vitality

In 2012, over 1 million discounted flights were booked by Vitality members, which equates to filling 19 planes per day.

2014 sees Qantas joining the travel partners. International flights will be available from British Airways (31 destinations), Emirates (destinations increased from 13 to 114) and Qantas (8 destinations). All tickets are booked through Kulula.com. Emirates flights go through Dubai, Qantas through Sydney or Perth and British Airways through London. The maximum of two international flights per person per year remains in force for 2014. Tickets must be booked at least 6 weeks in advance.

Members still have access to domestic flights to 6 locations through British Airways and Kulula. A maximum of 12 domestic flights can be booked per person per year.

Discounts in 2014 are 15% on Blue, 20% on Bronze, 25% on Silver, 30% on Gold and 35% on Diamond Status.

2014 Hotels through Vitality

Currently, discounted hotel stays can be enjoyed through Vitality at Tsogo Sun hotels. In 2014, other hotel groups are being added, to make up the Vitality Hotel Collection. These include African Pride, aha, Protea Hotels, Legacy, Three Cities, Thornybush, Madikwe Collection, and more.

Discounts in 2014 are 15% on Blue, 20% on Bronze, 25% on Silver, 30% on Gold and 35% on Diamond Status. If you pay with your DiscoveryCard, this is increased by 15% on all Status levels.

Hotel stays will also be booked through the Kulula.com website, and bookings must be for a minimum of two nights, and maximum of 14 nights. Bookings must be completed at least 21 days in advance.

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