

Discovery News *for Discovery Health members*

Health Care and Vitality Affecting Life Cover

Discovery Life offers Discovery Health and Vitality members discounted rates on life cover, depending on your health care claims and your Vitality status. You must be on Vitality to take up these offers.

Depending on what Discovery products you have, integrators can be used to reduce your initial Discovery Life premiums, and will also affect the annual premium escalations. You can also get a portion of your premiums paid back to you if using the Health Integrator with PayBack.

Health Integrator with PayBack

Health Integrators are available to those on Executive, Classic, Essential and Coastal plans with Vitality. The life policy must include an ancillary benefit of at least 50% of the Life Fund to qualify for the Personal Integrator that gives an initial discount of between 15% and 20%. Ancillary benefits are not required for the Business Integrator, giving discounts of between 7.5% and 10%. Future premium increases are influenced by your health claims and your Vitality Status.

DiscoveryCard Integrator

The DiscoveryCard integrator is available to those with a DiscoveryCard and Vitality. DiscoveryCard required for main member/life. The initial Premium Discount is 15%, with future premium increases being influenced by your Vitality Status and the amount spent on your DiscoveryCard.

The Cover Integrator

The Cover Integrator is available to all those with life cover and Vitality. The initial increase in cover is either 20% or 40% depending on option chosen. This additional cover is discounted by up to 50% of normal rates. The discounted cover includes the Life Fund, Disability and Severe Illness.

The integrators can be taken separately or together. Below is an example of how the integrators affect your initial premiums.

40 year old male, non-smoker, R1mil life cover, R500 000 disability cover Accelerator Policy, annual premium escalation age rated, Saver Health Plan

<u>Integrator(s)</u>	<u>Premium pm</u>	<u>Saving pm</u>
None	R390.86	Nil
Personal Health Integrator	R322.46	R 68.40
DiscoveryCard Integrator	R332.23	R 58.63
Health and DiscoveryCard Integrators	R274.09	R116.77
Health, DiscoveryCard, 20% Cover Integrators*	R299.90	R 90.96
Health, DiscoveryCard, 40% Cover Integrators**	R325.71	R 65.15

*Additional Cover - 20% Integrator Life R200,000 Disability R100 000

**Additional Cover - 40% Integrator Life R400,000 Disability R200 000

The above quote examples do not take any health loadings into account.

Annual premium escalations:

When taking the Integrator options, you must remember that your annual premium escalations are affected by your Vitality Status, Health Claims and your DiscoveryCard monthly spend. You should ideally be on Gold or Diamond Vitality status, and should be spending more than R2130 pm on your DiscoveryCard. (As a DiscoveryCard holder with Vitality you will also qualify for discounts at certain retail stores depending on your Vitality Status.)

More detail on these options is available at our office - please contact us for quotes specific to your needs.

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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 Stephen@intasure.co.za.

Discovery Website

www.discovery.co.za

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KeyCare Client Services

0860 102 877

DISCOVERY EMERGENCY NUMBER 0860 999 911

DISCOVERY HEALTH PLANS

Executive Plan
Classic Comprehensive
Essential Comprehensive
Classic Priority
Essential Priority
Classic Saver
Essential Saver
Coastal Saver
Classic Core
Essential Core
Coastal Core
Key Care Plus
Key Care Core

DISCOVERY REWARDS

Vitality
Key Club
Key Club Starter

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Council for Medical Schemes
Accreditation # ORG104

International Travel Benefit

The International Travel Benefit offers emergency medical cover outside the borders of South Africa. The benefit is not available to Key Care members. International SOS assists members in medical emergencies while traveling.

- Members on the Executive Plan have R10 million cover per journey, and members on the Classic, Essential and Coastal plans have R5 million cover.
- Members are covered for 90 days from the departure date. Cover ceases after 90 days or on your arrival back in South Africa, whichever is earlier.
- Emergency Hospitalisation is covered in full up to the R5mil or R10mil limit. Payment is made by ISOS.
- Out-of-hospital expenses must be paid by the member, and claimed on your return to South Africa. Members are liable for the first 100 Euros or 150 USD, per person, per journey. Payment is made from Risk, not Savings.
- Elective procedures are covered at South African rates, paid in Rands into your claim payment bank account. Elective treatment is only covered if the treatment is normally covered in South Africa. The same ruling applies to conditions for which you have been treated in the 30 days prior to traveling.
- Exclusions include any healthcare services relating to a waiting period you may have, or anything related to one of Discovery's normal exclusions.
- Before you travel, it is best to get confirmation of cover from Discovery. Call them on 0860 998877 and give them the dates of your travel and the destination. They will then email confirmation of your cover to you, including the international telephone numbers to call in case required. This confirmation can be used for VISA applications where proof of medical cover is required for entry.

Key Club Funeral Cover

Previously, members of KeyClub automatically qualified for the KeyClub Funeral Cover benefit, and the benefit ended when a member turned 65 years old. The balance of the family would still be covered if one member of the family was over 65.

Discovery Health has introduced a new rule that cover will continue after age 65 for all members. Any members who had their cover cancelled due to age have now been reinstated. For new KeyClub members, the family will only qualify for the Funeral Cover Benefit if the principal member is under the age of 64 years and 11 months. If the principal member is over age 65 years and 11 months at the time of adding KeyClub, no members will have access to the Funeral Cover benefit.

Existing KeyClub members have been sent new membership certificates with the new policy wording for this benefit.

Vitality Personal Points Update

Discovery has mentioned that they will be making this section more user friendly, so that members know what is expected of them. Until then, we have the following information:

If you choose non-smoking, select the goal, stop smoking (with or without Allen Carr's Easyway or Smokenders), and then once you have been a non-smoker for 3 months, sign or click on the non-smoker's declaration. You will get 5000 Vitality points for signing the declaration, and 2500 Vitality Personal Points for completing your goal.

If you choose getting active, and "be active" as your activity, then you need to visit one of the Vitality gym partners at least twice a week for 10 consecutive weeks in order to get your Personal Points. You will get 150 fitness points per visit, and 2500 Personal Points when your goal has been completed. If you skip a week, your 10 weeks starts again.

If you choose getting active, and "participating in event and races" as your activity, then once you have selected your goal, you need to join sa-active.com (R95 single, or R160 couple) and participate in one event of any length. You will get fitness points of either 3000 or 5000 depending on the event length, and 2500 personal points for achieving your goal.

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