

Discovery News *for Discovery Health members*

2016

Discovery Health will be launching the 2016 rates and benefits on 22 September 2015, and we will be in touch after that date to advise you of the changes. In the meantime, even if you have run out of benefits, keep submitting your claims, as these reflect on your tax certificate.

Primary Care

Discovery's Primary Care has been running since February. This programme allows employers to provide access to private healthcare to employees at all income levels.

Employers with more than 35 employees already on a Discovery Health administered scheme may add this benefit for their employees, as long as they will be enrolling at least 100 employees. Access is for the employee only and does not include spouse or children.

The programme costs R226.86 (R199 plus VAT) per month to join, and includes the following benefits:

- * Unlimited GP visits at a nominated network GP
- * Prescription medication provided by the nominated GP
- * Chronic medication provided by the nominated GP or MedXpress
- * Basic pathology and radiology when requested by the nominated GP
- * Ambulance services in emergencies

This benefit is available on any plan with a Savings account, and is thus not available on Classic Comprehensive Zero MSA, Core plans and KeyCare plans.

The purpose of the benefit is to give you cover during your self payment gap (for Executive, Comprehensive and Priority plans) or when you have run out of Savings (on Saver plans).

The cover is subject to the use of the network providers. Benefits include:

- Medication, schedule 3 and above, from the preferred medicine list. Available to members on Executive, Classic Comprehensive and Classic Delta Comprehensive plans only. Available from MedXpress, Dis-Chem, MediRite, Clicks and Pick n Pay pharmacies.
- GP consultations, both face-to-face and virtual, with GPs in the Discovery network. Executive, Comprehensive and Priority plans have unlimited visits, and Saver plans are limited.
- Unlimited blood tests for Executive, Classic Comprehensive, Classic Delta Comprehensive and Classic Priority plans, at Pick n Pay, Clicks and Dis-Chem pharmacies.
- Antenatal consultations and 2D pregnancy scans from gynaecologists or obstetricians that have a payment arrangement with Discovery. Unlimited for Executive, Classic Comprehensive, Classic Delta Comprehensive and Classic Priority. Limited for Classic Saver and Classic Delta Saver.
- External Medical Items (eg wheelchairs, walkers, breathing devices and insulin pumps) provided from designated service providers, subject to the annual limits. Available for Executive, Classic and Essential Comprehensive, Classic and Essential Delta Comprehensive, Classic and Essential Priority.

Insured Network

AUGUST 2015

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.

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www.discovery.co.za

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KeyCare Client Services

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**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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Screening Benefit

All members on all plans have the screening benefit. This pays for certain tests regardless of whether you have day-to-day benefits or not. All members have the following benefits:

- Mammograms: one per year. The service provider must be registered. You don't need to pay upfront, but give them your medical aid number when you arrive. They process the payment directly with Discovery.
- Pap Smear: one per year. Please note that consultations are not covered under the screening benefit, only the pathology cost.
- PSA blood test (Prostate): one per year. Again, consultations are not covered as the benefit is for the pathology cost of the blood test only.
- HIV tests: unlimited per year. No consultations are covered under the screening benefit, so you would go directly to the pathologist for this.
- Vitality Health Check: one per year. This includes a finger prick test for glucose and cholesterol, and blood pressure and BMI/weight assessment. These need to be completed at designated service providers. This includes Clicks and Dis-Chem and a number of other pharmacies.
- If you are over age 65 or have a chronic condition that puts you at high risk, you will qualify for a flu vaccination every year from the screening benefit. You may also qualify for a pneumococcal vaccination, but Discovery will advise you of this if you qualify.

If you are limited to one of the above tests per year, and you go for a second, the second test must be paid by you, or from the day-to-day benefits you have available.

HealthyFood Switch App

Discovery has a new app called HealthyFood Switch. Download the free app, and scan the barcode of a product you are considering using. The app will show Health Star ratings (0.5 to 5 stars, the higher the rating, the healthier the food) and Traffic Light ratings (low, medium or high in salt, sugar, fat and saturated fat). You will also get a list of similar foods with healthier ratings that you could use instead of an unhealthy product.

Download the app and use the app to scan any product at Pick n Pay or Woolworths each week between 6 August and 13 September, and you could win one of 200 weekly vouchers valued at R500 each.

KeyFit Benefits

Members on KeyCare plans can join KeyFit, or members on other plans with Vitality can add KeyFit.

KeyFit members have the following benefits:

- HealthyFood at Pick n Pay, HealthyCare at Clicks, HealthyGear at Totalsports: 10% immediately and 15% with a Vitality Health Check
- Main member and spouse save up to 67% on monthly gym fees at certain listed Virgin Active clubs. Adult dependants and children over age 18 save 50%.
- R10,000 funeral cover for you and your spouse (max 3) and R5000 each for up to five children. This increases to R15,000 and R7500 after you have a Vitality Health Check.
- 5% discount on prepaid airtime from Cell C, Vodacom, MTN and Telkom.
- Vitality Baby gives expectant and new mothers a gift pack with baby products and discount vouchers.

KeyFit costs a single member R40 per month, a family of 2 R49pm and a family of 3 or more R60pm.

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