

Discovery News *for Discovery Health members*

KeyCare Oncology

In 2015, the Independent Clinical Oncology Network (ICON) is the KeyCare designated service provider for Oncology. If KeyCare members are diagnosed with cancer, they must see a specialist in the ICON network, and will then be covered in full for their treatment. If they choose a specialist not within the network, they will have a 20% co-payment.

This change of provider will not affect those undergoing treatment prior to 1st January. They can remain with their provider and will enjoy the same cover until their authorised treatment ends. If, however, they need further treatment, the new treatment must be at the designated service provider for full cover.

More than 80% of South Africa's oncologists and radiation oncologists belong to ICON, so the national footprint is large. Members on the oncology program will have received communication from Discovery about this, explaining the impact and the benefit structure.

Optometry

Please note that sunglass frames are excluded from Discovery, as they are deemed to be cosmetic items. If you need tinted prescription glasses for driving, you need to choose a normal frame (not a frame that has a sunglasses code) and then the frame will be covered with the tinted lenses, subject to the annual limit on your plan.

The annual optometry limits per person on Discovery plans are: R5700 on Executive plan, R3850 on Comprehensive plans, and R3550 on Priority plans. Saver plans pay optometry if you have Savings available and it is not covered on Core plans. KeyCare Plus and KeyCare Access cover you for one eye test, and either one pair of white mono- or bi-focal lenses or basic, clear contact lenses.

Chronic Medicines

The Chronic Medicine list and the monthly drug amounts change each year. These changes are effective immediately for any members joining the scheme from the 1st of January of the current year, and for existing members they become effective on 1st July each year.

In 2015, one of the major changes is that members on Core plans must get their Chronic medication from MedXpress. Delta plans are already on the MedXpress system. **Please note** that if your pharmacy has MedXpress status, you can use your pharmacy for your chronic medication. Ask your pharmacist if they are listed with MedXpress, or choose a MedXpress pharmacy in your area, from the list on the website or by phoning MedXpress for the list. More about MedXpress at: <https://www.discovery.co.za/info/medxpress-order-meds>.

If your particular medication is no longer on the Chronic list, you will have received a communication from Discovery stating this, and advising of the medications you can change to, or advising what the monthly drug amount that will be refunded is, if you wish to remain on your current medication.

If you are unsure, please contact your broker or personnel officer.

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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 ihs@ihshealth.co.za.

Discovery Website

www.discovery.co.za

Discovery Client Services

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KeyCare Client Services

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**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**

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SOLUTIONS
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Accreditation # ORG104
Authorised FSP #12239

Motor Vehicle Accidents

Discovery pays for motor vehicle accidents just like any other medical claim (in- or out-of-hospital), in terms of your plan rules. However, if you lodge a claim with the Road Accident Fund, and you are reimbursed for medical expenses already paid by Discovery, you are obligated to refund those expenses to Discovery.

Discovery can refer you to an attorney to assist you with your claim against the Road Accident Fund, or you can use your own attorney. If you use the attorney Discovery refers you to, they will analyse your accident at no cost to you, to determine whether you have a valid claim or not.

Road Accident Fund claims may include the following: past and future loss of earnings, past and future medical expenses paid by yourself, past and future medical expenses paid by Discovery (to be reimbursed to Discovery), loss of support for your dependants, and disability payments for serious injuries.

If Discovery Health receives reimbursement for your medical claims, they allocate the reimbursement to the benefit that reimbursed you for the claim initially. Thus, if you were reimbursed for your medical expenses from the Savings account, and Discovery is refunded by the Road Accident Fund, the payment received by Discovery would be credited to your Savings account.

To discuss Road Accident Fund claims with Discovery and to be referred to an attorney if required, you can email discovery_third_party_recovery_services@discovery.co.za or contact Charmain on 011 529 5097 or Gcinile on 011 529 5108.

Vitality activation - Special Offer

If you join Vitality before the end of July 2015, and activate your HealthyFood Benefit, you will get R750 HealthyFood cash back (in 5 amounts of R150 each over 5 months).

New websites for Families with Children

There are two new websites available for parents and children. Both websites have links to Vitality, but you don't need to be a Vitality member (or a Discovery Health member) in order to access the website.

Disney Baby Africa: <http://baby.disney.co.za/>

This website focuses on fun and healthy living for expecting parents and families with babies. It includes:

- Health-related resources covering pregnancy, birth, newborns and the early years
- Ideas and tips on bath-times, mealtimes, and sleep
- Articles on playtime, milestones, "on-the-go" and "getting ready", and safety, to prepare new parents

Disney Healthy Living: <http://www.disneyhealthyliving.co.za/>

This is a health oriented site for parents and children. It includes

- facts about the body, health tips, recipes,
- arts and crafts,
- online and downloadable games and activities
- articles with information for parents and caregivers.

Thank you for reading Informed Healthcare Solutions' Discovery News.

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