

## Discovery News *for Discovery Health members*

**2016**

The deadline for 2016 plan changes is 15 December 2015.

No plan changes will be accepted after that date.

No exceptions.

**Smart Plan**

For those thinking of changing to the Smart Plan next year:

- \* If you make the change to the Smart Plan, and you decide when using it next year that you don't like it, or it doesn't suit you, then you have 90 days from 1st January to change your plan.
- \* The list of hospitals in the Smart Network is available on the Discovery website now (and they were listed in our September newsletter). If you don't use the network hospitals for planned or non-emergency procedures, there is a R7500 co-payment.
- \* There is no list of Smart Network doctors, because you use the Discovery app to find a doctor. When you need a doctor, the Discovery app will show all available doctors within a 5km radius from where you are at that time. If you always search for a doctor from the same venue (ie home or work) you may be able to use the same doctor each time. But if you travel around a lot, you will most probably see a different doctor each time you use the app.
- \* There is a R50 co-payment for each physical GP visit. Video GP consultations have no co-payment.
- \* Your chronic medication must be obtained from MedXPress, Clicks or Dis-Chem. Using other pharmacies will mean you have a co-payment. Acute medication (anything not registered on Chronic benefits) has a R10 co-payment per item.

**Networks**

Delta Network: Members must use the Delta list of hospitals (or pay R6450 co-payment) for non-emergencies, and MedXPress for their Chronic medication (or pay a 20% co-payment).

**Applies to:** Classic Delta Comprehensive, Essential Delta Comprehensive, Classic Delta Saver, Essential Delta Saver, Classic Delta Core and Essential Delta Core.

Coastal Network: Discovery pays 70% (at medical aid rate) only, if the member has not used a hospital in a Coastal province for non-emergencies.

**Applies to:** Coastal Saver, Coastal Core

Smart Network: Members have a R7500 co-payment if a hospital outside of the Smart Network is used for non-emergencies. Members must use the network doctors (via the Discovery App) as there is no cover at doctors outside of the network.

**Applies to:** Smart Plan

KeyCare and Access Networks: KeyCare or Access hospitals must be used in non-emergencies as there is no cover outside of the network. KeyCare GPs must be used for Chronic medication on all plans, and for GP visits on KeyCare Plus and Access.

**Applies to:** KeyCare Plus, KeyCare Core, KeyCare Access

(Where rand values are shown, these are applicable for 2016.)

**NOVEMBER /  
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**KeyCare Client Services**

**0860 102 877**

**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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Council for Medical Schemes

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## Priority and KeyCare plans

Classic Priority and Essential Priority have the following co-payments:

- \* MRI and CT Scans not related to hospital admission or for conservative back and neck treatment: R2 550
- \* Scopes in- or out-of-hospital: R3 300
- \* Hospital events for conservative back and neck treatment, adenoidectomy, myringotomy (grommets), tonsillectomy: R2 550
- \* Hospital events for Arthroscopy, functional nasal procedures, hysterectomy (except for pre-operatively diagnosed cancer), laparoscopy, hysteroscopy, endometrial ablation: R6 150
- \* Hospital events for Colonoscopy, sigmoidoscopy, proctoscopy, gastroscopy, cystoscopy: R3 300
- \* Hospital events for Nissen fundoplication (reflux surgery), spinal surgery (back and neck), joint replacements: R12 600

KeyCare plans have the following additional exclusions:

- \* Hospital admissions relating to: Dentistry, Nail disorders, Skin disorders including benign growths and lipomas, Investigations and diagnostic work-up, Functional nasal surgery, Elective caesarean section, except if medically necessary, Surgery for oesophageal reflux and hiatus hernia, Back and neck treatment or surgery, Knee and shoulder surgery, Joint replacements including but not limited to hips, knees, shoulders and elbows, Cochlear implants, auditory brain implants and internal nerve stimulators – this includes procedures, devices and processors, Healthcare services that should be done out of hospital and for which an admission to hospital is not necessary.
- \* Correction of Hallux Valgus/Bunion and Tailor's Bunion/Bunionette
- \* Removal of varicose veins
- \* Refractive eye surgery
- \* Non-cancerous breast conditions
- \* Healthcare services outside South Africa

## Vitality or KeyFit or Both?

Members on KeyCare plans can have KeyFit on its own, or Vitality, or Both. Members on all other plans can have Vitality or Both, but not KeyFit on its own. The differences are as follows:

KeyFit:

- \* HealthyLiving Benefits of 10% or 15%
- \* Up to 67% off Gym membership at Virgin Active or Planet Fitness
- \* Funeral Cover of R10,000 or R15,000
- \* Vitality Baby Gift Pack

Vitality:

- \* HealthyLiving Benefits of 10%, 15% or 25%
- \* Up to 100% off Gym membership at Virgin Active or Planet Fitness and discounts at other fitness partners
- \* Discounts at Weigh-Less and Weight Watchers
- \* Vitality Baby Gift Pack
- \* Travel rewards of up to 100% off local flights base fare, up to 35% off international flights base fare and up to 50% off accommodation and car hire.
- \* Discounted movies at Ster Kinekor
- \* Access to Vitality Active Rewards via the Discovery App
- \* Earn an Apple Watch by being active
- \* Up to 50% cash back on races when joining Team Vitality

Vitality / KeyFit Combo:

- \* All of the Vitality Benefits
- \* R10,000 funeral cover

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