

## Discovery News *for Discovery Health members*

**Increase**

The average increase for 2016 is 8.6%.

The actual increases per plan are as follows:

- 8.9% for Executive, Classic & Essential Comprehensive, Classic Comprehensive Zero MSA, Classic & Essential Priority, Coastal Saver, Coastal Core, KeyCare Plus, Access & Core.
- 7.9% for Classic & Essential Saver, and Classic & Essential Core

Discovery has made some major changes to all of their products, some with immediate effect and some from January 2016. Below are some of the changes.

### The Smart Plan: 2016

People are more attached to electronics than ever before, so Discovery has launched a plan from January 2016, for the more technology-minded.

- ◆ Unlimited hospital cover within the Smart hospital network
- ◆ Full cover for specialists in-hospital who have a payment arrangement with Discovery, or up to 200% of tariff
- ◆ Unlimited GP consultations within the Smart GP network, with a R50 co-payment per visit, or full cover for a video consultation
- ◆ Chronic medication from MedXpress, Clicks or Dis-Chem
- ◆ Acute medication through the network with a R10 co-payment per item, subject to defined list
- ◆ MRI and CT scans with a R2750 co-payment

Use the Discovery app to search for network providers, and for the GP video consultations. There is no Savings on this plan, and only the out-of-hospital benefits listed above are covered.

### Vitality Active Rewards: September 2015

Statistics show that frequent small rewards promote engagement. Discovery has launched Vitality Active Rewards with immediate effect. Download (or update) the Discovery App on your phone, log in and go to the Vitality section. Select Active Rewards and the app will tell you what your weekly activity goal is. Achieve your weekly goal (Saturday to Friday) and earn a drink from Vida e Caffé or Kauai the following Wednesday. Vouchers for your reward are sent by text to your phone. Get together with others to create a team of four, and if you reach your goal and two or more of your team members reach their goals, you will receive a second reward.

### Personalised Medicine: 2016

From January 2016, Discovery has partnered with Human Longevity Inc. to offer three benefits to members: whole-exome screening, non-invasive prenatal testing and newborn screening. Whole-exome screening can be booked via the Discovery website from January, and the prenatal and newborn screening requires referral from treating doctors.

### Healthy Kids: 2016

2016 benefits for children will include emergency assistance, video call consultations, kids screening (including growth assessment and milestones), and kids' electronic health record (including growth chart). Kids on Vitality can earn fitness points from 2016.

**New plans and benefits****SEPTEMBER 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 [ihs@ihshealth.co.za](mailto:ihs@ihshealth.co.za).

**Discovery Website**

[www.discovery.co.za](http://www.discovery.co.za)

**Discovery Client Services**

0860 99 88 77

**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  
Smart Plan (from Jan 2016)  
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****INFORMED HEALTHCARE  
SOLUTIONS  
CONTACT DETAILS**

Phone +27 (0)21 712 8866

Fax +27 (0)21 712 6626

[ihs@ihshealth.co.za](mailto:ihs@ihshealth.co.za)

[www.medicalaidcomparisons.co.za](http://www.medicalaidcomparisons.co.za)

Council for Medical Schemes  
Accreditation # ORG104  
Authorised FSP #12239

## **More about the Smart Plan**

The Discovery smart phone app allows you to view your virtual Discovery membership card, view your plan details, search for providers, have a GP video consultation, order medication, and submit claims.

The app goes hand in hand with the new Smart Plan, as utilising the technology available to you reduces costs and thus lowers your contribution rate. The providers who are linked to the Smart Plan also deal with Discovery electronically.

The 32 hospitals on the Smart Plan network are:

- ◆ Gauteng: Mediclinic Morningside, Wits Donald Gordon Medical Centre, Netcare Clinton Hospital, Life Roseacres Clinic, Netcare Waterfall City Hospital, Life The Glynwood, Life Wilgeheuwel Hospital, Netcare Krugersdorp Hospital, Clinix Lesedi Private Hospital, Mediclinic Vereeniging, Mediclinic Medforum, Netcare Park Lane Hospital, Mediclinic Legae, Mediclinic Midstream, Clinix Botshelong Empilweni Private Hospital, Life Genesis Clinic, Life Fourways Hospital, Life Little Company of Mary Hospital
- ◆ Free State: Mediclinic Bloemfontein
- ◆ Kwazulu-Natal: Mediclinic Pietermaritzberg, Netcare St Augustines Hospital, JMH Isipingo Clinic, Life Westville Hospital, Netcare Umhlanga Hospital
- ◆ Western Cape: Mediclinic Panorama, Mediclinic Constantiaberg, Melomed Gatesville, Mediclinic Cape Town, Mediclinic Stellenbosch, Melomed Mitchells Plain, Mediclinic Milnerton
- ◆ Eastern Cape: Netcare Greenacres Hospital

Admissions at hospitals not on the above list, will incur a R7500 upfront co-payment on the Smart Plan.

Specialists in-hospital are covered at 200% of the Discovery rate, or in full if they have a payment arrangement with Discovery. Over 90% of the specialists working in the network hospitals have a payment arrangement in place with Discovery.

Maternity benefits on the Smart Plan include three days and two nights in hospital for a normal delivery, and three nights for a caesarean section. Healthy mothers who agree to be discharged a day early with their healthy baby will have access to Discovery's HomeCare postnatal home care nursing service. This includes three day nurse visits, or one day nurse visit and two night caregiver visits, within a six-week period.

## **Family History and Electronic Health Record**

From March 2016, members will have access to the Family History Tool on [www.discovery.co.za](http://www.discovery.co.za). Completing your family health history assists any doctors you consult in determining what they should screen for. Vitality members will earn 2500 points for completing their family health history.

If you have had genetic testing, you can share the results on the HealthID section of Discovery's website, with your consulting doctors. Your family history can also be shared with your consulting doctors (or any medical professional that you give permission to).

## **End of Life Care for those with Cancer**

In 2016, members with terminal cancer will have access to end-of-life care benefits. This includes home visits from specialised GPs; medication, equipment and oxygen delivered by MedXpress; wound care, home nursing and pain management; counselling for the member and family.

## **KeyCare changes**

- ◆ KeyCare plans currently allow for one out-of-network visit per year in 2015, and in 2016 this will change to four visits per year.
- ◆ Members on KeyCare Access and KeyCare Plus have unlimited GP visits per year to their designated KeyCare GPs in the network. In 2016, after 15 visits for a particular member, pre-authorisation will be required for further visits.
- ◆ Treatment related to knees and shoulders that are not related to Prescribed Minimum Benefits will not be covered on KeyCare plans in 2016.
- ◆ KeyCare income band thresholds have been increased by CPI + 2% in 2016.

## 2016 Medical Scheme Contribution Rates

Plan	Risk Contributions			Medical Savings Acc			Total Contributions		
	Main	Adult	Child *	Main	Adult	Child *	Main	Adult	Child *
Executive	R 3 715	R 3 715	R 707	R 1 238	R 1 238	R 235	R 4 953	R 4 953	R 942
Classic Comprehensive	R 3 020	R 2 857	R 602	R 1 006	R 952	R 200	R 4 026	R 3 809	R 802
Classic Delta Comprehensive	R 2 720	R 2 574	R 541	R 906	R 858	R 180	R 3 626	R 3 432	R 721
Classic Comprehensive Zero MSA	R 3 020	R 2 857	R 602	no medical savings acc			R 3 020	R 2 857	R 602
Essential Comprehensive	R 2 876	R 2 719	R 579	R 507	R 479	R 102	R 3 383	R 3 198	R 681
Essential Delta Comprehensive	R 2 590	R 2 446	R 520	R 457	R 431	R 91	R 3 047	R 2 877	R 611
Classic Priority	R 2 025	R 1 594	R 810	R 675	R 531	R 270	R 2 700	R 2 125	R 1 080
Essential Priority	R 1 973	R 1 549	R 787	R 348	R 273	R 138	R 2 321	R 1 822	R 925
Classic Saver	R 1 758	R 1 385	R 704	R 586	R 461	R 234	R 2 344	R 1 846	R 938
Classic Delta Saver	R 1 404	R 1 107	R 564	R 468	R 369	R 188	R 1 872	R 1 476	R 752
Essential Saver	R 1 583	R 1 188	R 634	R 279	R 209	R 111	R 1 862	R 1 397	R 745
Essential Delta Saver	R 1 264	R 951	R 507	R 223	R 167	R 89	R 1 487	R 1 118	R 596
Coastal Saver	R 1 397	R 1 048	R 563	R 465	R 349	R 187	R 1 862	R 1 397	R 750
Smart Plan	R 1 397	R 1 099	R 557	no medical savings acc			R 1 397	R 1 099	R 557
Classic Core	R 1 745	R 1 373	R 698	no medical savings acc			R 1 745	R 1 373	R 698
Classic Delta Core	R 1 397	R 1 099	R 557	no medical savings acc			R 1 397	R 1 099	R 557
Essential Core	R 1 499	R 1 123	R 601	no medical savings acc			R 1 499	R 1 123	R 601
Essential Delta Core	R 1 198	R 900	R 480	no medical savings acc			R 1 198	R 900	R 480
Coastal Core	R 1 302	R 976	R 519	no medical savings acc			R 1 302	R 976	R 519
KeyCare Plus (R0 - R290)	R 290	R 290	R 290	no medical savings acc			R 290	R 290	R 290
KeyCare Plus (R291 - R7,550)	R 832	R 832	R 301	no medical savings acc			R 832	R 832	R 301
KeyCare Plus (R7,551 - R10,750)	R 1 165	R 1 165	R 326	no medical savings acc			R 1 165	R 1 165	R 326
KeyCare Plus (R10,751 +)	R 1 734	R 1 734	R 464	no medical savings acc			R 1 734	R 1 734	R 464
KeyCare Access (R0 - R4,700)	R 586	R 586	R 256	no medical savings acc			R 586	R 586	R 256
KeyCare Access (R4,701 - R7,550)	R 782	R 782	R 281	no medical savings acc			R 782	R 782	R 281
KeyCare Access (R7,551 - R10,750)	R 1 129	R 1 129	R 317	no medical savings acc			R 1 129	R 1 129	R 317
KeyCare Access (R10,751 +)	R 1 695	R 1 695	R 458	no medical savings acc			R 1 695	R 1 695	R 458
KeyCare Core (R0 - R7,550)	R 665	R 665	R 173	no medical savings acc			R 665	R 665	R 173
KeyCare Core (R7,551 - R10,750)	R 830	R 830	R 204	no medical savings acc			R 830	R 830	R 204
KeyCare Core (R10,751 +)	R 1 281	R 1 281	R 289	no medical savings acc			R 1 281	R 1 281	R 289

\* Maximum 3 children counted

### 2016 Annual Savings Account

	Main	Adult	Child *
Executive	R 14 856	R 14 856	R 2 820
Classic Comprehensive	R 12 072	R 11 424	R 2 400
Classic Delta Comprehensive	R 10 872	R 10 296	R 2 160
Essential Comprehensive	R 6 084	R 5 748	R 1 224
Essential Delta Comprehensive	R 5 484	R 5 172	R 1 092
Classic Priority	R 8 100	R 6 372	R 3 240
Essential Priority	R 4 176	R 3 276	R 1 656
Classic Saver	R 7 032	R 5 532	R 2 808
Classic Delta Saver	R 5 616	R 4 428	R 2 256
Essential Saver	R 3 348	R 2 508	R 1 332
Essential Delta Saver	R 2 676	R 2 004	R 1 068
Coastal Saver	R 5 580	R 4 188	R 2 244

\* Maximum 3 children counted

### 2016 Thresholds

#### Executive and Comprehensive Plans:

	Executive	Comprehensive
Main	R 14,850	R 13,840
Adult	R 14,850	R 13,840
Child *	R 2,800	R 2,620

\* Maximum 3 children counted

#### Priority Plans:

	Threshold	Benefit Limit
Main	R 11,960	R 10,180
Adult	R 8,990	R 7,250
Child *	R 3,910	R 3,500

\* Maximum 3 children counted

## More 2016 Updates

- ◆ Members have unlimited cover for devices used in spinal surgery if purchased from a preferred provider list in 2016. Members are covered up to an annual limit if not using preferred providers.
- ◆ Executive members previously had in-hospital dental treatment accumulate to the annual dental limit. From 2016 the hospital account will not accumulate to the overall dentistry limit.
- ◆ All benefit limits, co-payments and deductibles increase by the contribution increase rate in 2016, except scopes (hospital tariff increase), MRI/CT scans (professional tariff increase) and internal prosthesis, external medical appliances and devices limits (surgical inflation). Thresholds increase by the contribution increase, except Comprehensive plans (9.9%). The oncology threshold remains unchanged.

## 2016 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 199	R 239	R 269
KeyFit	R 43	R 53	R 65

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

## Vitality Active Rewards

Physical activity has been shown to improve health and to trigger a healthier lifestyle. Vitality Active Rewards is available to all Vitality members age 18 or over, immediately in 2015.

Connect to Vitality Active Rewards by downloading the latest version of the Discovery App on your smart phone. Update your emergency details on the app, and accept the terms and conditions. Go to the Vitality section on the app, and activate the benefit. You will be given an activity goal to achieve each week (Saturday morning to Friday night), and if you achieve your goal, you will be awarded a free drink from Kauai or Vida e Caffé the following Wednesday. Rewards will expire two weeks after the fitness goal is achieved, if not used.

You can invite team members to join you - they will see your activity progress and you will see theirs. You can have four team members and if you and two or more of your team get to your goal during the week, then you will earn another reward - another drink, or a mystery reward at a Vitality partner.

Active Rewards continue to be earned after you have reached your maximum Vitality fitness points for the year.

### Boost your Gym and Travel benefits:

Members can save more on gym benefits based on the number of Active Rewards goals they achieve. The additional savings is paid to the members as cash back. This is available to principal and spouse members after the first year of their gym membership. The gym discount will be 75% if the members achieve 0-1 goal in a particular month, 80% if they achieve 2 goals per month, 90% for 3 goals and 100% for 4 goals. That means if you achieve your Active Rewards goals each week in the month, you will not pay anything for your gym membership.

In the same way, you can boost your travel benefits (Kulula and British Airways local flights) based on the number of goals achieved from the time of booking to the date of departure. You can earn an additional 5% off the flight (excluding airport fees and taxes) per week. You earn your cash back if you have achieved at least 4 goals during the time period.

## Vitality Statistics

- ⇒ There are 1.6 million members on Vitality in South Africa.
- ⇒ R800 million has been paid out to members in HealthyFood benefits.
- ⇒ Vitality members are healthier, and claim less: Blue members claim 16% less than members not on Vitality, Bronze and Silver 37% less, and Gold and Diamond 54% less.

Vitality members in 2014:

- \* Visited the gym 17 million times
- \* Earned 1 billion Discovery Miles

- \* Purchased 18 million HealthyFood baskets
- \* Flew on 1 million discounted flights

## Vitality Fitness Points in 2016

In 2015, you can earn 20,000 points (15,000 base fitness points and 5,000 bonus points). The total you can earn has changed to 30,000 in 2016 for adults and this includes all points (previous base and bonus points combined).

Children will earn the same fitness points as adults from age 12 at gym and from age 6 at other fitness partners. Children can earn up to 20,000 points per year.

A separate assessment points category has been created, so your points for assessments do not form part of the total fitness points you can earn each year. This includes the Vitality Fitness Assessment and Vitality Exercise Consultations.

Fitness points will be linked more to activities in 2016. Any fitness points that are not linked to provable physical activity have been removed, such as logging a manual workout. Members can earn up to 300 fitness points from daily steps using a wearable device or smart phone app, or by exercising at a Vitality fitness partner. Members can earn 300 to 3000 points by wearing a fitness device that measures heart rate, or for officially timed events, depending on the intensity of the workout. Points for steps would be 50 for 5000-9,999 steps per day, 100 points for 10,000 to 12,499 steps and 150 for 12,500 or more. Visits to gym or Run/Walk for Life, or a round of golf will earn members 100 points, and members earn 300 points for parkrun, Crossfit, SWEAT 1000 or Adventure Boot Camp. If members earn different points from more than one device, the highest points event will be allocated.

Previously if Vitality members reached Gold status early in the year, there was no reason to keep engaging in the Vitality program. This has changed with Vitality Active Rewards. Even if members reach Gold status, they are still motivated to keep active, as they can still earn Vitality Active Rewards after achieving maximum Vitality status.

## Vitality Points changes in 2016

Members will be able to earn points for the following in 2016:

- ◆ Colonoscopy: 2500 points
- ◆ Family history tool: once off 2500 points for set-up and 500 once a year for updates.
- ◆ Kids Vitality Health Check: 2500 points
- ◆ Optometrist visit: 2000 points

Prostate screening points have been removed in 2016, as the test has an insignificant impact on cancer mortality

Families that engage their children in the Vitality program early in 2016 will be rewarded. If children on Vitality have a Kids Vitality Health Review, Kids Vitality Health Check, Dental Health Check and link their doctor via HealthID consent, and if families activate the HealthyLiving Benefits, between 1 January and 30 April 2016, they will earn a R250 HealthyLiving Reward to use at one of the Vitality partners.

## Discovery Miles in 2016

DiscoveryCard holders who have opted to earn Discovery Miles can earn Discovery Miles everywhere when paying with their DiscoveryCard, and can boost their Miles up to 10x at select partners, include BP fuel in 2016.

One Discovery Mile is earned for every R15 spent on your DiscoveryCard. Boost your Miles by 2x on Bronze Vitality status, 3x on Silver, 5x on Gold and 10x on Diamond at selected partners: Pick n Pay, Clicks, Dis-Chem, Total Sports, Sportsmans Warehouse and BP Fuel.

In 2016, you can spend Discovery Miles at Pick n Pay, Clicks, Dis-Chem, Total Sports, Sportsmans Warehouse and Incredible Connection, by logging into the Discovery App and converting Miles to a voucher to use at the till.

**Thank you for reading Informed Healthcare Solutions' Discovery News.**

To unsubscribe, please email [ihs@ihshealth.co.za](mailto:ihs@ihshealth.co.za) with "unsubscribe Discovery News" in the subject heading.

*The information and opinions in this document have been recorded and arrived at in good faith and from sources believed to be reliable, but no representation or warranty, expressed or implied, is made to their accuracy, completeness or correctness. The information is provided for information purposes only and should not be construed as the rendering of advice. Informed Healthcare Solutions accordingly accepts no liability whatsoever for any direct, indirect or consequential loss arising from the use of this document or its contents.  
IHS is a licensed financial service provider: FSP # 12239*