

Discovery News *for Discovery Health members*

Chronic

Check your Chronic Medication supplier. From 1st April, if you don't use the appropriate designated service providers, you may have to pay an additional 20% co-payment on your Chronic medication. Core, Smart and KeyCare plans were already using designated service providers in 2018 and this will apply to Saver and Priority plans from April.

Discovery will have sent you an email in March if you are registered for Chronic medication, that will either tell you that you need to change your pharmacy, or to keep using the pharmacy you are currently using, in order to avoid the 20% co-payment.

Discovery's Maternity Benefit is activated by one of the following:

- create your pregnancy or baby profile on the My Pregnancy or My Baby programs on Discovery's website or app.
- Preauthorise your pregnancy or delivery
- Register your baby on the scheme

Benefits differ according to your plan, and designated service providers may be required depending on your plan. Maternity benefits are paid at medical aid rate and do not affect day-to-day benefits.

Pregnancy:

- Antenatal consultations: up to 12 consultations incl urine dipstick
- Ultrasound scans and prenatal screening: one or two 2D ultrasound scans, incl one nuchal translucency test. 3D and 4D are covered at the 2D rate. You may qualify for additional scans if required.
- Blood tests: defined list of tests covered
- Antenatal classes with nurse: up to 5 pre- or post-natal classes up to 2 years from the earlier of birth or date of activation
- Essential registered devices: R5000 on Executive or Comprehensive plans, or from day-to-day benefits on other plans

Birth:

- Private ward cover: R1970 per day for Executive or Comprehensive plans for original approved hospital stay, not extended
- Home birth: with registered midwife in Discovery network for full cover
- Doulas: paid from Medical Savings account only, or self funded
- Water birth: in hospital or at home with a registered provider

Post Birth (up to 2 years)

- GP and Specialist visits: up to 2 visits with GP, paediatrician or ENT
- Follow-up consultation: one post-birth 6 week consultation
- Breast feeding consultation: one consultation with registered nurse or lactation specialist
- Nutrition assessment: one nutrition assessment with registered dietician
- Mental health: up to two consultations with counsellor or psychologist
- Newborn screening: testing for genetic, metabolic or endocrine disorders paid from Medical Savings Account or self funded
- Circumcision: Medically necessary circumcisions are paid from the hospital benefit subject to preauthorisation. If not medically necessary they are paid from day-to-day benefits.

You can find more details online in the Benefits and Cover section under Pregnancy.

Maternity Benefits

MARCH 2019

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

0860 102 877

DISCOVERY

EMERGENCY NUMBER

0860 999 911

DISCOVERY HEALTH PLANS IN 2019

Executive Plan

Classic and Classic Delta
Comprehensive

Classic Comp Zero MSA

Essential and Essential

Delta Comprehensive

Classic & Essential Priority

Classic & Essential Smart

Classic & Classic Delta

Saver and Core

Essential & Essential Delta

Saver and Core

Coastal Saver and Core

KeyCare Plus, Core, Start

DISCOVERY REWARDS

Vitality

Vitality Move

Vitality Active

Vitality Purple

INFORMED HEALTHCARE SOLUTIONS

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Council for Medical Schemes

Accreditation # ORG104

Authorised FSP #12239

Diagnostic Endoscopies

Scopes need to be preauthorised and may have co-payments with the balance paid from the scheme. Emergency scopes or scopes for children age 12 or younger do not have co-payments. Scopes done in doctor's rooms do not have co-payments. The Executive plan has no co-payment.

In Hospital or Day Surgery Network: Comprehensive R3750, Priority R4250; Saver, Smart and Core R4550.
Out of Network day clinic or hospital: Priority, Saver and Core R5000; Delta R7650; Smart R8800

KeyCare scopes are only covered in the KeyCare Day Surgery network, and only for children age 12 and younger, as part of a PMB claim or related to surgery.

Ster Kinekor

Kids first... Remember that you need to complete a Kids Vitality Health Review every 12 months to benefit from the free movies for kids. When you complete your review (online questionnaire), make sure you diarise to do the next one within 12 months, so that your children enjoy uninterrupted benefits. Children age 2-17 can see an age appropriate movie for free (once) as long as the movie starts before 7pm.

Adults 18 and over enjoy discounted movies at Ster Kinekor. The discount depends on the type of movie/show and the theatre/seat. Normal tickets and theatres are half price for Vitality, and Cine Prestige, NT Live and IMAX give you a 25% discount.

You can have SK Club membership as well as SK Vitality membership, but you cannot use both for the same movie, so you need to choose your discount.

Fitness Points for all ages

Let your children help you reach your Vitality points goals. Children can earn points for fitness, as well as for the Kids Health Review (questionnaire), Kids Health Check and dental and optometry visits. Fitness points for children are limited to 20,000 per year.

PARKRUN: Children can earn 300 points for parkrun from age 6

GYM: Children can earn 100 points per day from age 6

FITNESS DEVICE: Children can earn up to 300 points per day from age 16

TIMED RACE EVENT: Children can earn up to 1500 points per day from age 16

Coming soon.... Personal Goals

You can get rewarded through Vitality Active Rewards by managing your health in 2019. When it is launched (aiming for first quarter of 2019), you will see icons below the Active Rewards Goal Rings, for the various health goals. The goals you see will be relevant to your personal membership. When you reach these health goals, you will receive additional Reward Points to use for claiming rewards.

- Health checks: 25 points when you complete a health check. The type of health check will depend on your personal profile.
- HealthyFood: 10 reward points per month for reaching healthy eating goals
- Weight management: 25 reward points per month for verifying your weight at a Wellness Network and up to 100 reward points for achieving or maintaining your goal weight
- Medicine tracker: 15 reward points per month for collecting your medication if you are registered on the Chronic Benefit for diabetes or cardiovascular disease.

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