

## Discovery News *for Discovery Health members*

### Authority

Discovery will not give your medical information to anyone else unless you give consent for them to do so. This includes your family members and your broker. It is a good idea to give consent, so that in an emergency where you cannot speak for yourself, someone else can liaise with Discovery on your behalf to query or correct claims.

For this reason, you will find two consent forms on Discovery's website. You can also phone the call centre and ask them to send you the forms. They are:

- MedXPress Third Party Authority Form
- Permission to make certain information available to a third party

You can select to give anyone you choose access to your information.

### Optical Benefits

Discovery's optical benefits are not a separate benefit, but are limits placed on claims paid from your day-to-day benefits. The limit includes all costs for consultations, lenses, frames, contact lenses and surgery or treatments, unless otherwise stated for any particular plan.

For **Executive, Comprehensive** and **Priority** plans, optical claims are paid from Savings if you have an available balance, or self paid if you are in the Self Payment Gap, or from the Above Threshold Benefit.

Annual Limits:	Executive	R8 000 pp
	Comprehensive	R5 500 pp
	Priority	R5 000 pp

The annual limits shown above are for the full calendar year. If you join after January, the limit is calculated for the remaining months of the year and you won't get the full amount shown.

For **Saver** plans, optical claims are covered from Savings as long as you have an available balance and are self covered thereafter.

For **Smart** plans, you are covered for consultations only, as listed below. Claims for frames and lenses are not covered..

Classic: one eye test at Mellins per year with R50 co-payment  
Essential: one eye test at Mellins per year with R100 co-payment

For **Core** plans, all optical costs out of hospital are self funded as the plan does not offer day-to-day benefits.

For all of the above plans, Discovery has arranged a 20% discount within their optometry network including SpecSavers and Torga Optical. The discount is also applied to cash payments for Discovery members, so if you have run out of Savings and need to self fund, the discount will still be given to you as a Discovery member.

For **KeyCare** plans, you have defined benefits. There is no cover on KeyCare Core as it does not offer day-to-day benefits. Both KeyCare Plus and KeyCare Start offer the following every two years:

- One eye test within the Iso Leso Optics network
- One pair of white single vision bifocal or multifocal lenses
- Or
- Basic contact lenses (clear with no colour, tints or designs)

### APRIL 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](mailto:ih@ihhealth.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 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**  
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Phone +27 (0)21 712 8866  
Fax +27 (0)21 712 6626  
[ih@ihhealth.co.za](mailto:ih@ihhealth.co.za)  
[www.medicalaidcomparisons.co.za](http://www.medicalaidcomparisons.co.za)

Council for Medical Schemes  
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## Downgrades

Discovery, along with most medical aids, places a restriction on upgrading during the calendar year. Upgrades are only allowed with an effective date of 1st January each year. Downgrades, however, can be arranged at any time of the year. Please note that downgrade options are restricted if you are currently on a plan with a hospital network.

For example:

If you are currently on a Delta plan, you can only downgrade to another Delta plan, or a Smart plan

If you are currently on a Smart plan, you can downgrade to a Smart, Delta Core, or KeyCare plan

If you are currently on KeyCare Plus, you can only downgrade to another KeyCare plan or to Essential Smart

## Changes to Vitality Points for Screening

### VISION

From 1 May, Glaucoma points will only be awarded to members age 60 and over. If completed as part of their Vision test, these members will earn 3500 points in total for both tests (1000 Vision and 2500 Glaucoma).

### VITALITY HEALTH CHECK

You can have your Vitality Health Check as many times in the year as you wish (only the first one is paid from the Screening Benefit). If you are repeating the test to improve your Vitality points, then the test must be at least 90 days after the previous test. Points won't be awarded (even if health improves) within 90 days of your last test.

## Vitality Baby Benefits and Points

Vitality Baby offers a number of benefits:

1. Baby Gift Pack: available when activating Vitality Baby (while pregnant or up to baby's age 3 months).
2. 10% discount from Toys R Us or Babies R Us on selected items such as car seats, travel systems and high chairs. You also receive a R100 voucher to use at Toys R Us and Babies R Us.
3. Weekly and monthly updates on the expected development of your baby
4. Double Up on Vitality points from pregnancy to baby's age 6 months: Double points for HealthyFood items and double points for fitness events (for Vitality and Active Rewards).
5. Additional 2000 Vitality points for attending antenatal classes while pregnant.

## Check your fitness points

If, like the writer of this article, your Vitality benefits are worth about R900 in Savings each month, then you should be watching your points (and thus your Vitality Status) closely. If you have, and if you have gym membership and a fitness device, you will have noticed that Vitality is set up with certain protocols, favouring a device over gym membership, and steps over heart rate. Because of the automated protocols, you may get a situation like this:

10,000 steps:	no points	higher points awarded
30 minutes at 60% HR:	no points	limit already reached
Gym visit:	no points	higher points awarded

Workouts at 60% - 70% of heart rate are limited, as are points for steps. Points for gym visits are not limited.

Make a note of the days when you are awarded steps or 60% HR points instead of gym visit points, and at the end of each month, send an email to Vitality ([vitalityinfo@discovery.co.za](mailto:vitalityinfo@discovery.co.za)) with a list of these dates asking them to process the gym visit points instead of the device points.

If you're reading this and thinking .... Why bother? .... then know that for one client, Discovery has added 600 points in January, 300 points in February and 800 points in March to correct this. Yes, it will make a difference.

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

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