

## Discovery News *for Discovery Health members*

**Tax**

In the 2019/2020 tax year, the tax credit for medical aid remains unchanged. You can claim R310 each for the main member and first dependant, and R209 for each additional dependant.

Members age 65 and older, and disabled members of any age, can claim 33.3% of medical scheme contributions in excess of 3x medical scheme rebate and 33.3% of other expenses. Members under age 65 can claim 25% of the aggregate of medical scheme contributions in excess of 4x medical scheme rebate and other expenses.

**Chronic and PMB Cover**

The Chronic Medicine List (formulary) is subject to change each January and members who are registered for Chronic benefits would have received emails about any changes to their particular medication or levies. If the designated service provider has changed for your plan, this information will also be sent to you, giving you notice of the change in time to submit scripts to the new provider.

Chronic benefits do not need to be renewed each year, if accepted with no end date. Prescribed Minimum Benefits do need to be renewed each year, and your treating GP or specialist can assist you with reapplying for benefits.

All health plans cover the chronic conditions that fall under the Prescribed Minimum Benefits Chronic Disease List. Additional chronic conditions will be covered depending on your chosen plan. Both Chronic Benefits and Prescribed Minimum Benefits will cover tests as well as medication, depending on the condition being treated.

If your medication is listed on the medicine list, you have full cover for the medication. If not, you will be covered up to a monthly Rand amount if your medication is approved.

CHRONIC DISEASE LIST covered on ALL plans:

Addison's disease, Asthma, Bipolar mood disorder, Bronchiectasis, Cardiac failure, Cardiomyopathy, Chronic obstructive pulmonary disease (COPD), Chronic renal disease, Coronary artery disease, Crohn's disease, Diabetes insipidus, Diabetes type 2, Diabetes type 1, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple sclerosis, Parkinson's disease, Rheumatoid arthritis, Schizophrenia, Systemic lupus erythematosus, Ulcerative colitis

ADDITIONAL CHRONIC CONDITIONS covered on Executive and Comprehensive plans only

Ankylosing spondylitis, Behcet's disease, Cystic fibrosis, Delusional disorder, Dermatopolymyositis, Generalised anxiety disorder, Huntington's disease, Isolated growth hormone deficiency in children younger than 18 years, Major depression, Motor neurone disease, Muscular dystrophy and other inherited myopathies, Myasthenia gravis, Obsessive compulsive disorder, Osteoporosis, Paget's disease, Panic disorder, Polyarteritis nodosa, Post-traumatic stress disorder, Psoriatic arthritis, Pulmonary interstitial fibrosis, Sjögren's syndrome, Systemic sclerosis, Wegener's granulomatosis

Speak to your treating doctor about any ongoing condition you have that may be covered under the Prescribed Minimum Benefits.

**JANUARY /  
FEBRUARY 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).

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**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**

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Council for Medical Schemes

Accreditation # ORG104

Authorised FSP #12239

## The Vitality Health Check

One Vitality Health Check is paid for from the Screening Benefit for Discovery Health members each calendar year. You can have more, but these will be charged to your Savings or paid from your own pocket.

The Check looks at 5 measurements: Blood Pressure, Glucose, Cholesterol, Weight Assessment (height, weight, circumference) and Smoker Status.

In 2019, the results are categorised into in-range, intermediate risk or high risk.

	Glucose	BP	Cholesterol	Weight	Smoker
In-Range	< 7.8mmol/L	<13/80mmHg	<5mmol/L	BMI 18.5-25	not for 12 months
Intermediate	7.8-11	130/80-160/100	5-7.5	<18.5 or 25-30	n/a
High Risk	>11mmol/L	>160/100mmHg	>7.5mmol/L	BMI >30	Smoker

Your points for the Health Check will depend on how many results you have in normal range, and how many in the High Risk range.

In-Range Results	0 High Risk	1 High Risk	2 or more High Risk
5	22 500 points		
4	15 000 points	12 500 points	
3	10 000 points	7 500 points	5 000 points
2	5 000 points	3 500 points	2 500 points
1	2 500 points	2 500 points	2 500 points

So if you have 3 in-range results, one intermediate and one High Risk, you earn 7 500 points. If you have 2 in-range and 2 High Risk you earn 2 500 points. And if you have 3 in-range and 2 Intermediate, you earn 10 000 points.

If you include an HIV test with your Health Check, you can earn an additional 5000 points.

## Vitality Costs in 2019

Vitality costs R259 per month for 1 person, R309pm for 2, or R359pm for 3 or more.  
If you have the Vitality / KeyFit combo for funeral cover, this increases to R285, R342 or R385.

Vitality Purple costs R429 per month for 1 person, R495pm for 2, or R539pm for 3 or more.

Vitality Active costs R45pm for those under 30 and R65 for age 30+

Vitality Move is free for discounts of up to R100 per month for shopping, , or upgrade for R39pm for shopping discounts up to R300pm

Once-off gym activation until 31st March 2019 is R799. Thereafter the activation fee is equal to one month's retail rate for the membership option you choose.

Your first Vitality Health Check for medical scheme members is paid from the screening benefit, and any further Health Checks are R229. The Vitality Fitness Assessment (or High Performance Assessment) is R425.

Team Vitality activation fees R375 for running (R475 incl licence), R850 for cycling and R1225 for both (R1325 with running licence).

Booster activation fees are R375 for Shoe Booster, R850 for Bike Booster and the Device Booster is free

Discovery flight booking fees: local and regional flights with BA or Kulula are R55 if booked 21 days or more in advance, R80 for 7-20 in advance and R99 for less than 7 days in advance. International flights with Emirates, BA and Qantas are R385.

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

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