

Discovery News *for Discovery Health members*

Thresholds

If you are on a Core, Saver or KeyCare plan you can ignore this section.

Your out-of-hospital costs start out being paid from your Savings Account. If you have run out of Savings but not yet reached the Annual Threshold, then you are in the Self Payment Gap and you would need to pay for the claim yourself, but still submit the claim to Discovery.

The reason you still submit the claim even though you know it won't be paid, is that Discovery at this point is still adding up all your claims to get to the Annual Threshold. The Annual Threshold is the point at which Discovery's insured benefits start paying for your out-of-hospital costs.

Once you have reached the Annual Threshold, Discovery pays your claims from the insured benefits at NHRPL (what used to be called medical aid tariff). It is important to note this, as your GP or other service provider may be charging more than NHRPL, in which case you will need to pay some of the claim.

It is also important to note that claims paid from Savings can either be paid at NHRPL or at Cost. This is your choice. Bear in mind that claims only accumulate to the Annual Threshold at NHRPL so being paid out at cost will give you a bigger Self Payment Gap than being paid at NHRPL.

The Choice Is Yours

People all over the world are moaning about healthcare costs. Emergencies aside, often you have the choice of a cheaper option that is just as effective, and can save your own funds, or preserve your medical aid benefits for the real emergencies as a result.

Some examples:

Generics:

There are generics that are exactly the same product as the branded item. In some cases, the manufacturer realizes they are missing out on part of the market, so they rebrand their product under a different name and price. An example of this is Lipitor and Aspavor. Same product, but Aspavor is a generic with no co-payment as it is cheaper than Lipitor

Alternatives:

Epipens are prescribed for those who have severe allergic reactions, as a means of dosing the individual with adrenalin. Yes, the epipen is easy to use, but it is expensive and has a shelf life of two years at best, assuming you hunt around for the latest expiry date you can find. The alternative is an ampule of adrenalin and a syringe. The downside is that you need to pinch the skin and inject the patient, instead of the simple pen-like action of the epipen. The upside: The price, and a shelf life of five years.

The price difference in this case is phenomenal: around R650 for the epipen compared to about R18 for two ampules of adrenalin, two syringes and two needles.

Please note:

Your GP must advise you on any change of medication. Generics or alternatives do not work for everyone and it may be harmful to attempt a change without checking on side affects or considering your medical history.

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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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Tax Certificates

Tax certificates should be available online by the end of April. They will be mailed or emailed to members during May and June 2010.

Healthy Food

Over 180,000 Vitality members have activated their HealthyFood benefit. Vitality has statistically filled 3.5 million trolleys with HealthyFood worth over R290 million since the benefit was launched in 2009. Members bought R10 million worth of skinless chicken breasts (78,000kg of protein - enough to feed the SA army for a month) and 1.4million litres of fat-free milk (enough to fill half an Olympic swimming pool).

The top 10 best selling items thus far have been:

- | | | |
|---------------------|-------------------|-------------|
| 2. Tuna | 3. Vegetable Oils | 1. Eggs |
| 5. Apples | 6. Potatoes | 4. Tomatoes |
| 8. Skinless Chicken | 9. Fat Free Dairy | 7. Bananas |
| | | 10. Rice |

New additions to the HealthyFood catalogue include ostrich meat, turkey, peanut butter and a range of crackers.

Is Vitality right for you?

Vitality is not a free reward programme. You need to make sure it is right for you before purchasing it. This means working the system so that you get your money back.

For example: The contribution for a single member is R116 per month. Gym membership (two year contract paid monthly) at Planet Fitness is R445pm, but is discounted by 80% on Vitality giving you a discount of R356. You're paying R116 but receiving R356 per month. Vitality is therefore paying you to belong to their reward programme. Factor in all the other benefits, and suddenly you are winning.

If gym isn't your thing, perhaps you prefer to go to movies. Movies at a Ster Kinekor Classic are discounted by R29 per movie. If you see one movie per week, you are saving R116 which is exactly the cost of membership. Any other rewards you get are therefore a bonus.

The point here is to work the system so that you get the benefits you want without it costing you anything.

Personal and Kids Health Reviews

Log into www.discovery.co.za to complete the Personal Health Review or Kids Health Review online. Remember that completing the Personal Health Review increases your Healthy Food Savings from 15% to 25% and completing the Kids Health Review for your child entitles the child (2-16yrs) to free Ster Kinekor movies.

Vitality not an employee benefit?

Some employers encourage their staff to be on Vitality, as healthier staff members are absent less. If your employer does not want to pay your Vitality contribution, then you can elect to pay it from your personal bank account. You simply need to phone Discovery on 0860998877 to make this change. Don't stop your Vitality and/or KeyClub membership just because you move to an employer who will only subsidise the health contribution.

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