

Discovery News *for Discovery Health members*

Over-the-Counter Meds

Over-The-Counter (OTC) medication includes schedule 0, 1 and 2 medication, and can be given to you by your chemist without a prescription. If you are on a Discovery plan with Above Threshold Benefits, OTC medication will not accumulate to your Threshold. Thus, if you claim the medical from your Savings, you are increasing your Self Payment Gap.

The only way to avoid a Self Payment Gap caused by OTC medication is to avoid claiming schedule 0, 1 and 2 medication from your Savings.

How can you tell?

- When you get a script from your doctor, you can ask him/her what schedule the prescription is.
- You can look up the medication on the internet, either a direct search, or by using the Medicine Comparator on Discovery's website (in the Benefits and Cover section once logged in).
- You can ask your chemist.
- If you get this medication on a regular basis, you can look up how it was covered the last time you claimed for it from Discovery.

If you know in advance that it is OTC medication, you should take the script to Clicks, and make sure you are registered for the MedSaver benefit (register online and link your Clicks card). This benefit gives you cash back for schedule 1 and 2 medication (see article below).

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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.

Discovery Website

www.discovery.co.za

Discovery Client Services

0860 99 88 77

KeyCare Client Services

0860 102 877

DISCOVERY EMERGENCY NUMBER

0860 999 91 1

DISCOVERY HEALTH PLANS

Executive Plan

Classic and Classic Delta

Comprehensive

Essential and Essential

Delta Comprehensive

Classic & Essential Priority

Classic & Classic Delta

Saver and Core

Essential & Essential Delta

Saver and Core

Coastal Saver and Core

Key Care Plus and Core

DISCOVERY REWARDS

Vitality

KeyFit / Starter

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Council for Medical Schemes
Accreditation # ORG104

MedSaver Benefit

This benefit is not a Vitality benefit, but available to ALL members. The requirements to get your cash back are a little different to other cash back benefits with Discovery, therefore the steps to follow have been set out below.

- You must have a Clicks card, and this can be obtained from Clicks.
- Once you have your Clicks card, you can activate the MedSaver benefit online at www.discovery.co.za and link your Discovery membership to your Clicks card. If you don't have online access, you can call 0860 998877 to activate.
- If you have never been to a Clicks pharmacy before, they will ask you for some personal details to load you onto their system on your first visit.
- Check the schedule rating of your medication - this benefit is for schedule 1 and 2.
- You do not need a script for the medication, to get this benefit.
- You should pay cash for the medication (as this preserves your Medical Savings Account) but you don't have to.
- Whether you pay cash, or put the claim through Discovery, ask the pharmacist for a "copy of script" page.
- The Clicks pharmacist should put the claim through their system correctly to ensure you get your MedSaver cash back, and you can check this online at www.discovery.co.za.
- If you don't see any valid transactions, you can scan the "copy of script" page, and email to healthinfo@discovery.co.za to query.

Emergency Transport and Cover

Discovery provides cover for medical emergencies through their emergency call centre: **0860 999 911**.

Emergency personnel at this number will assess your situation and provide the necessary detail, and/or emergency services. Emergency services would include rescue or emergency transport.

This is a grey area within Discovery, as there are no defined, listed benefits under this cover. The benefits (cover and reimbursement of costs) you receive are based on what Discovery personnel deem is medically necessary. To give an example recently discussed with Discovery:

If hikers are on Table Mountain, and find themselves unable to continue hiking, or stuck in a particular area, but no injuries have been sustained (ie you took the wrong route and landed on a ledge you couldn't get down from), then Discovery would not reimburse any rescue costs, as the costs don't relate to a medical emergency. However, if the hikers fell off the ledge and they were injured and required medical attention, then it is a medical emergency and Discovery would cover all emergency transport including rescue from the mountain.

As you know, in a medical (life threatening) emergency you are taken to the nearest hospital, regardless of any network limitations on your cover. If you are on a network plan, and you were taken to a non-network hospital, as soon as you are stable and able to move, you have the choice to remain at the hospital you were taken to, or to move to network hospital covered by your plan. Emergency transport would also cover the move from a non-network to a network hospital if your treating doctor says you are stable enough to be moved, and that you require further treatment in-hospital. This is assessed by Discovery and your treating doctor at the time.

Vitality Gym Membership

Remember that from 2012, Discovery is increasing the minimum number of gym visits to 36 per rolling 12-month period. The first rolling period looked at was 1st April 2011 to 31st March 2012.

If you joined the gym through Vitality before 1st January 2010 and are paying no monthly fees, and you do not meet the minimum requirement, your membership will be cancelled and you will need to re-join under the new benefit.

If you joined the gym through Vitality after 1st January 2010, and are paying a monthly fee with an 80% discount, your discount will reduce to 50% if you do not meet the minimum requirement. Once your visits are back up to the minimum required, you will increase to an 80% discount again.

If you are still within your first 12 months of membership, Discovery starts looking at activity in the 12th month - ie at the first full 12 months. Thus, if you have fallen behind, you still have a chance to catch up!

You can view your visits on the Vitality Monitor at www.discovery.co.za. If your visits are not reflecting, ask for a printout of your visits when next you go into the gym. If the gym printout does not match what is on the Vitality Monitor, scan the gym printout and send it to vitalityinfo@discovery.co.za to query.

DiscoveryCard - verified by VISA

Many online payment systems only accept credit cards that are "Verified by VISA" cards, or have similar security protocols in place. DiscoveryCard can now be activated on Discovery's website, in the DiscoveryCard section once you have logged in. You can activate the main card, and any family cards you have, using different cellphone numbers for the pin to be sent to when transacting online.

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