

Discovery News *for Discovery Health members*

KeyCare Income Rules

Discovery has amended their proof of income requirements for KeyCare members. Members who need to provide proof of income are as follows:

- New individuals or groups of 9 or less
- Existing members who are changing from another plan to KeyCare
- Existing members who are in a higher income bracket than they should be

Proof of income is **not** required for new members joining an existing group of 10 or more, or a new employer joining with a group of 10 or more.

For those cases where proof of income is required, the proof is required for the following income bands only:

KeyCare Plus	income band R0 to R3500
KeyCare Plus	income band R3501 to R5500
KeyCare Core	income band R0 to R5500

Acceptable proof of income includes the following:

- Payslip
- UIF document
- SARS ITC document
- Proof of full time study for students
- Letter of appointment on employer's letterhead for a new employee
- Employer letter verifying job change or retrenchment in the case of salary reduction
- Affidavit stating income earned from investments where you do not have a salary or have a salary and investments
- Copy of bank statements reflecting your income (full month of transactions)

Lipitor Cholesterol Meds

For those with High Cholesterol who are taking Lipitor, a generic has come on to the market called Aspavor. This is made by the same company and is exactly the same as Lipitor. With this in mind, Discovery would prefer everyone to use the generic, as there is no medical reason not to. Discovery has therefore adjusted the rate they pay for Lipitor, in favour of Aspavor.

The average pharmacy prices (per 30 tablets) are as follows:

Lipitor 10mg	R232.44	Aspavor 10mg	R172.95
Lipitor 20mg	R341.28	Aspavor 20mg	R228.50

With Discovery's rate adjustment, you will have a high co-payment when using Lipitor.

Just a reminder for those with Above Threshold Benefits:

Generics accumulate to Threshold and are paid from Above Threshold at 100% of Discovery Rate. Non-Generics accumulate and are paid at 75%.

You could also change your medication strength to save further. For example, you could purchase 15x 20mg tablets instead of 30x 10mg tablets and take half a tablet per day instead of a whole tablet. 15x 20mg Aspavor will cost on average R114.99 as opposed to R172.95 for 30x 10mg Aspavor tablets.

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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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Classic & Classic Delta
Saver and Core
Essential & Essential Delta
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2010 Rates and Benefit

The 2010 rates and benefits will be available on or after 21st September and we will be communicating the changes in the next newsletter.

HealthyFood

We have had some comments that Vitality members are not activating their HealthyFood benefits because they don't buy vegetables at Pick 'n Pay. No matter where you buy your fresh vegetables, remember that the HealthyFood benefit does not only apply to fresh vegetables. Discounted products include fresh vegetables, frozen vegetables, canned vegetables, fresh fruit, dried fruit, frozen fruit, canned fruit, certain cereals, certain breads, certain pasta, certain cuts of chicken, fresh and canned fish, eggs, fat free dairy products, canned and dried lentils and legumes, certain oils and nuts, and seeds. Even if you complete your major shopping somewhere else, activate your HealthyFood benefit in case you are in or near a Pick 'n Pay and need something on the HealthyFood list. The benefit does not expire, so why not activate it.

Remember also that you must be on Vitality to get HealthyFood benefits, but you don't have to have a DiscoveryCard. Your discounts are credited to your savings or cheque account if you don't have the DiscoveryCard.

DiscoveryCard

DiscoveryCard has a new retail partner: Old Khaki. Partners now include: Old Khaki, Altech Autopage Cellular (contracts only), Altech Netstar, @home, Cape Union Mart, Exclusive Books, Frasers, Look and Listen, Nando's, Pick 'n Pay, Reggies, Toys R Us, Babies R Us, Stuttafords, The Pro Shop and Totalsports.

Remember that any Discovery member who qualifies financially can get a DiscoveryCard, but you must be a Vitality member to get discounts at the retail partners.

Do You Have The Blues?

Don't stay stuck on Blue status. There is a lot you can do cheaply to increase your status level. Even if you increase from Blue to Bronze you are winning. Rewards that increase when you move up the status levels include British Airways (International and Domestic), Kulula Air, Kulula Cars, Southern Sun, Greyhound, Clicks, and all of the DiscoveryCard retail partners.

Do your computer work first! Complete all of the online questionnaires and declarations that earn you points first. Move from Blue to Bronze without moving from your chair.

Do some planning. Comments have been made about having to take a day's leave to complete the fitness test and screening tests. The tests are not that long! For example, the screening tests at a Dischem or Clicks pharmacy take about 40 minutes. Make sure you phone ahead to see if you can book, or to make sure of the times and dates the nurse will be there to help you. Be first in the queue. Some pharmacies have the nurse available on a Saturday morning so if this is the only time you have available, phone around and pick your pharmacy accordingly. Mark the date in your diary, and make the effort.

If there's no cost, what are you waiting for? The Vitality screening tests at any Clicks or Dischem pharmacy - Glucose, Cholesterol, BP, BMI - cost R95 but this is paid from the Screening Benefit (risk not savings), no matter what plan you are on. The HIV test and Prostate blood test are covered from the Screening Benefit, and so is a Pap Smear - the test, not the consultation. You don't pay for these tests from your pocket, so get them done and earn the points.

The more points you earn this year, the easier it will be next year to qualify. Remember you have carry over points, depending on the number of years you have been a member of Vitality.

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