

## Discovery News *for Discovery Health members*

### Endoscopy Co-Payments

Discovery has co-payments on certain hospital events. These co-pays would need to be paid from your own pocket, as they will not be covered from Savings. If you have Gap Insurance, this will also not cover these co-payments. There are insurance products that cover co-payments specifically, though. We have listed the co-payments for endoscopies (scopes) below.

**Executive Plan:** If procedure completed in doctor's rooms, paid from Savings or Above Threshold Benefit. If procedure completed in hospital, hospital account paid from Hospital Benefit and related accounts from Savings and Above Threshold Benefit.

**Comprehensive Plans:** If procedure completed in doctor's rooms, paid from Hospital Benefit. If procedure completed in hospital, first R1750 of hospital account paid from Savings or Above Threshold Benefit, and balance from Hospital Benefit. Related accounts paid from Hospital Benefit.

**Priority Plans:** If procedure completed in doctor's rooms, paid from Hospital Benefit. If procedure completed in hospital, first R2000 of hospital account paid from Savings or Above Threshold Benefit, and balance from Hospital Benefit. Related accounts paid from Hospital Benefit.

**Saver Plans:** If procedure completed in doctor's rooms, paid from available Savings. If procedure completed in hospital, first R2200 of hospital account paid from Savings, and balance from Hospital Benefit. Related accounts paid from Hospital Benefit.

**Core Plans:** If procedure completed in doctor's rooms, paid from Hospital Benefit. If procedure completed in hospital, first R2200 of hospital account paid by you, and balance from Hospital Benefit. Related accounts paid from Hospital Benefit.

**KeyCare Plans:** Whether procedure completed in doctor's rooms, or in hospital, all accounts paid by Hospital Benefit.

Scopes should always be pre-authorized with Discovery before the procedure, to confirm your benefits.

#### Network hospitals:

If you are on a **Coastal** Plan, and go to a hospital in a non-Coastal region, Discovery will pay 70% and you will be responsible for 30%.

If you are on a **Delta** Plan, and you go to a non-Delta Network hospital, you will need to pay a further co-payment of R3850.

If you are on **KeyCare** and don't go to a KeyCare Network doctor or hospital, you will not be covered at all.

#### Rate of Pay for Related Accounts:

Related accounts are the surgeons and anesthetists bills. The rate is different depending on your plan. If your surgeon charges more than this rate, you will need to pay the balance.

Executive Plan: 300% of NHRPL  
Classic plans: 200% of NHRPL  
Essential plans: 100% of NHRPL  
Coastal plans: 100% of NHRPL  
KeyCare plans: 100% of NHRPL

NHRPL is what used to be called the Medical Aid Tariff.

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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](mailto:ih@ihhealth.co.za).

#### Discovery Website

[www.discovery.co.za](http://www.discovery.co.za)

#### Discovery Client Services

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#### KeyCare Client Services

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**DISCOVERY  
EMERGENCY NUMBER  
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#### 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  
Key Club  
Key Club Starter**

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Council for Medical Schemes  
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## Have you reached Gold/Diamond?

If you are a Vitality member still on Blue status, why? Do you think it's too much effort to move up the status levels, or did you only join Vitality for the fitness benefits? If the reason is that you don't know how to increase your status level, educate yourself. If it's too much hassle and you're not actually using the benefit, why are you paying the monthly fee. If you are happy using only the fitness benefits, then ok. But know the reason.

Those who want to move up status levels, and want to reap the maximum rewards through Vitality or DiscoveryCard, read further!

### It's too difficult to get off Blue status

Blue status is the easiest status to move away from at no cost. You can do this in a matter of days.

	Single Members:	Couples (total for 2):	Couples with 1 child:	Cost:
Points required for Bronze:	15,000	30,000	30,000	None
Personal & Kids Health Review:	2,000	4,000	6,000	None
Online Nutrition Centre:	2,500	5,000	5,000	None
Online Stress Centre:	2,500	5,000	5,000	None
Vitality Check:	7,500	15,000	15,000	Pd fr Risk
HIV Test:	5,000	10,000	10,000	Pd fr Risk
Total earned above:	19,500	39,000	41,000	

If your Vitality Check results are within normal range, you would get additional booster points not listed above.

### I don't go to gym so I never get any fitness points

Go to a Virgin Active and complete the Vitality Fitness Assessment with a biokineticist. You are allocated points for completion whether you "fail it" or not! If you complete two within the calendar year, at least 5 months apart, you earn your maximum fitness points of 15,000 per adult per year. You need to pay for the assessment, but if you are on a plan with day-to-day benefits, you can claim this back.

### I can get to Silver but never manage to get to Gold, so why try

Carry over, carry over, carry over. That's why. Each year, a percentage of points carries over to the next year. The percentage is calculated based on the number of years you have been on Vitality. A couple who earn 80,000 points (Silver status) in year one, and who have been on Vitality for less than two years, will carry over 15% of their points - 12,000. So assume next year they earn 80,000 points again, add this to the 12,000 carry over and you have 92,000 points - Gold Status. Earn as many points as you can before the end of the year, to make sure you have the maximum carry over to next year, to help you get to Gold.

### I smoke and don't exercise (and don't want to change) so I can't get to Gold

This is a myth. The purpose of Vitality is to highlight your medical conditions before they become major problems as early detection makes a condition easier to treat. The purpose is not to force you to be healthy, although this is often a side affect of regular Vitality use! You don't need to exercise regularly to earn all of your fitness points, as mentioned above. If you smoke (and thus can't get 5000 points for being a non-smoker), it may take you a little longer to reach Gold, but get the maximum points you can this year, to increase your carry over points, and get to Gold in January or February next year. Once on Gold, it becomes easier and easier to maintain.

### I don't have day-to-day expenses benefits on Discovery so this is too expensive

On a year planner, set out all of the tests, spaced out so that you spread the cost over the year. Make sure the most expensive tests are in months where you have funds available. Remember the screening benefit - the Vitality Check, HIV Test, Pap Smear, Prostate test, and Mammogram are covered under this benefit (from risk). Also remember the carry over points - the more you earn by year end, the more you will start with next year. This means you will need to do less to get the same number of points, making getting to Gold cheaper each year.

If anyone needs help with getting to Gold, please contact the office so that we can help.

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