

Discovery News *for Discovery Health members*

International Travel

Discovery Health's International Travel Benefit covers members on Executive, Classic, Essential and Coastal plans. KeyCare Plus and KeyCare Core members are not covered.

The International Travel Benefit is a medical assistance benefit, and uses International SOS (ISOS) for emergency support.

Medical Emergency cover is limited to R10mil for Executive plan members, and R5mil for those on Classic, Essential and Coastal plans.

Members are covered for up to 90 days from the date of their departure from South Africa. If you are travelling for more than 90 days, you will need to arrange additional cover from another provider.

You are covered for the usual, reasonable costs of medical emergency treatment while out of South Africa, from a qualified healthcare professional. ISOS arranges for direct payment of in-hospital emergency care to the specific healthcare providers.

Out-of-hospital claims are covered, but you would have a co-payment of 100 Euros or 150 USD per person per claim. You can arrange for payment from ISOS to the healthcare provider, or you could claim from Discovery when back in South Africa if you pay upfront.

If you have elective treatment outside of South Africa, or if your claim is outside of the 90 day cover period, you will need to pay the healthcare professional yourself, and claim back from Discovery when back in South Africa. In this case, you would be reimbursed at a rate equivalent to what a South African provider would have charged, and the claim would be paid from your normal day-to-day benefits.

Call Discovery with detail of your overseas trip, and they will email you a letter confirming the benefits, and a brochure.

KeyCare Medicines

KeyCare doctors have a medication list that they can prescribe from. The medicines on the list are covered in full by Discovery. They also use medicines from the Chronic list for your Chronic conditions.

If the KeyCare doctor is a dispensing doctor, he will give you the medication at his surgery. If he does not dispense medication, he will send you to the nearest pharmacy.

If a KeyCare doctor prescribes you something not listed on the medication list, you will need to pay for it. In this case, the doctor must tell you upfront that you will need to pay for the medication. If you are asked to pay at a pharmacy, and your doctor hasn't said anything about paying, go back and query this with the doctor.

If your KeyCare doctor usually dispenses your medication, but has run out of what you need, he may ask you to go to a pharmacy instead. If the pharmacy cannot claim electronically, you would need to pay and then manually submit the claim to Discovery so that they can refund you. Please note that you may need to pay a portion of the cost if the pharmacy charges more than the Discovery accepted rate.

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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@ihshealth.co.za.

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www.discovery.co.za

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KeyCare Client Services

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**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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Accreditation # ORG104

Vitality: To Smoke or not to Smoke

If you can accept a declaration (online, or as part of your Vitality Check) stating that you have not smoked for three months or more, than you can earn 5,000 points. This could make a huge difference if you are trying to get to Gold status. Stopping smoking, however, is difficult! To help, Vitality members (and any dependants over the age of 18) have access to Smokenders and Allen Carr's Easyway for the heavily discounted price of R350.

The fine print:

- You can activate either Allen Carr or Smokenders, not both.
- You can only activate the benefit once in your lifetime.
- Discovery reserves the right to ask for a cotinine test to prove you have stopped smoking.
- The onus is on you to notify Vitality if you start smoking again in any calendar year where you earned points for not smoking, as these points would then be removed.

Allen Carr's booking line is 0861 100 200. They publish a 90% success rate worldwide, and have 150 clinics in over 40 countries. You can contact Smokenders on 011 784 7838 or 021 788 9120, and they publish a 92% success rate in South Africa.

Vitality and KeyFit: Gym Benefits

The Vitality and KeyFit gym benefits give you, your spouse and dependant over age 18 access to lower monthly rates.

KeyFit members have access to discounts between 50% and 67% on monthly gym rates at 44 listed Virgin Active gyms, nationwide, for an activation fee of R295. There is no discount at Planet Fitness for KeyFit members.

Vitality members have access to discounts between 50% and 80% at all Virgin Active and Planet Fitness gyms, nationwide, for an activation fee of R645.

Virgin Active rates range from R299 to R489 per month for a standard two year contract using one gym only, R529 to use any gym except Classic gyms, and either R749 or R1119 for any gyms including their two Classic gyms in Gauteng.

Planet Fitness rates range from R299 to R399 per month for a standard two year contract using one gym only, R400 to R450 to use any gym except Platinum gyms, and R1095 for Platinum gyms.

Applying your Vitality discounts to the rates above, would have your monthly rate looking like this:	
Virgin Active and Planet Fitness using one gym	Virgin Active Premier (any gym except Classic)
Lowest normal rate R299.00	Normal rate R529.00
80% discount = 239.20	67% discount = R354.43
Monthly rate reduced to R59.80	Monthly rate reduced to R174.57

If you're on Vitality and have a DiscoveryCard, and you pay the above reduced monthly rates with your Discovery credit card, you would get further cash back discounts of between 90% and 100% on the amount deducted from your credit card, as both gyms are DiscoveryCard Retail Partners. This means the above R59.80 and R174.57 could be reduced to R5.98 and R17.46 respectively, or to zero.

The gym membership rates quoted above are valid as at 25/08/2011 and subject to change. If you are thinking of adding KeyFit to your KeyCare plan, or Vitality to any other Discovery Health plan, check the rates with your local gym before making the decision.

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