

Discovery News *for Discovery Health members*

Apps

Do you have an iPhone, Blackberry or Android device?

If you do, Discovery's Client App gives you access to your Discovery Health, Life, Vitality, Invest, Insure and Card details. On the health side, this includes your Medical Savings Account balance, your most recent claims, claims history, and approved Chronic Benefits. The Life and Insure sections list your current policy values. The DiscoveryCard section gives you your current balance, transaction history and latest statement. You can also see your most recent cash back, as well as the last 12 months' cashback, and the Discovery Miles you have available to spend. The Vitality section gives you your current points and status, as well as detail on the reward partners and benefits, and your Vitality goals. In the Discovery Insure section, you can request emergency assistance, and even upload a picture of a vehicle accident.

Discovery network doctors also have access to an iPad app that gives them details on your Chronic Conditions and claims history. You would need to sign an electronic authorisation for your doctor to access this information.

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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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Accreditation # ORG104

Year End Plan Changes

Should you consider changing your plan at the end of the year?

The following year's costs and benefits are normally communicated in September each year, and you then have until the end of November to choose next year's plan.

Did you run out of day-to-day benefits this year?

If you go through your annual Savings amount in the first half of the year, then you should consider a plan with a higher Savings level. If you are on a Priority Plan, which has a large Self Payment Gap (SPG), and you run out of Savings quickly but battle to get to the Above Threshold Benefit, then consider a plan with a smaller SPG (ie more Savings and a lower Threshold).

Are you planning to have children next year?

If you are on a Core or Saver plan this year, and planning on having a baby in the next calendar year, you should consider changing to a comprehensive plan, to take care of any day-to-day claims your newborn may have. You can also claim for ante-natal classes from Savings, and for any additional gynaecology visits or scans not covered under Prescribed Minimum Benefits.

Are you accumulating benefits you are not using?

If you're on a comprehensive plan, but don't use any of the day-to-day benefits, and are thus accumulating a large Savings balance, you can consider downgrading to a Core plan. Make sure you choose a plan that has the same in-hospital benefits. Discovery will pay your Savings balance to you within 4 months of the change, and you can then put that balance away in a Money Market for medical emergencies, probably at a higher interest rate than you can earn with Discovery. You can downgrade at any time, so this decision doesn't need to be made at the end of the year.

KeyFit Funeral Benefit

The KeyFit funeral cover differs depending on whether you have KeyFit only (KeyCare members) or a combination of Vitality and KeyFit.

	KeyFit Immediate	KeyFit with Vitality Check	Vitality/KeyFit Combo
Main member and spouse	R10,000	R15,000	R10,000
Dependant older than 21	R10,000	R15,000	R10,000
Dependant aged 15 to 21	R 7,500	R11,250	R 7,500
Dependant aged 6 to 14	R 5,000	R 7,500	R 5,000
Dependant aged 0 to 5	R 3,000	R 4,500	R 3,000
Stillborn child	R 1,000	R 1,500	R 1,000

In order to claim, the member must be an active KeyFit member at the time of death. There is a 3 month waiting period after joining KeyFit for natural death, while accidental death is covered immediately.

Remember to sign a beneficiary form for the funeral cover, when you join KeyFit.

Vitality Assessments

Discovery has three assessments available, that earn you points once completed: Vitality Check (see previous newsletters), Nutrition Assessment and Fitness Assessment.

Nutrition Assessment

The Fitness Assessment can be completed at any listed dietician. The list is available on Discovery's website, in the Vitality section. The assessment includes the following:

- physical measurements including height, weight, and circumference.
- A series of questions relating to your nutritional habits, medical history, family history, use of medication, dietary habits and lifestyle habits.
- You will get a report that highlights the areas needing attention, to reduce your risk for chronic diseases

You will need to take your Discovery membership card, your ID, medication and supplement list, and R275 for the assessment. If you have a plan with an available Savings balance, you can claim the R275 back from Discovery.

Fitness Assessment

The Fitness Assessment can be completed at any listed biokineticist. The list is available on Discovery's website, in the Vitality section. The assessment includes the following:

- exercise and lifestyle questionnaire
- Height, weight, circumference, body fat percentage and blood pressure
- A step or bike test (depending on age and health), abdominal crunches and push ups
- You can sign a non-smoker's declaration at the assessment

You will need to take your Discovery membership card, your ID, exercise clothes and R185 for the assessment. If you have a plan with an available Savings balance, you can claim the R185 back from Discovery.

You will earn 3,000 points for completing the test, and this will increase up to the fitness maximum of 15,000 points depending on your fitness level. (Note that if you earn points for going to gym, they also accumulate to this 15,000 maximum for the year.) You can complete two fitness tests per year, but they must be 5 months apart.

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