

Discovery News *for Discovery Health members*

2014

If you requested a plan change last year, with effect from 1st January 2014, please remember to check your bank account to see if the correct contribution is being deducted. If you pay Discovery in advance, the January contribution should have changed, and if in arrears, February. If you are part of an employer group, speak to your personnel officer to check that your plan has been changed.

Tax Relief

From March 2014, individuals are allowed to deduct monthly contributions to medical schemes up to R257 for the principal member, R257 for the first dependant and R172 for each additional dependant. This is called tax credits.

Members who are age 65 or older, or who have a disabled person in their family, can deduct 33.3% of qualifying medical expenses paid by the individual, plus 3 times the tax credits for the year.

Other members can deduct 25% of qualifying medical expenses paid by the individual, plus 4 times the tax credits for the year, limited to the amount that exceeds 7.5% of their taxable income.

Summary of benefits:

- You don't need to pre-authorise dentistry, even when in-hospital.
- There is no overall annual limit except on the Executive plans. The limit per person on Executive plans is R36 500 per calendar year.
- Dentistry in the dentist's rooms is paid from Savings, or Above Threshold benefits.
- Comprehensive and Priority plans have a limit for dental appliances (crowns, implants, bridges, dentures), their placement, and orthodontic treatment. The Comprehensive limit is R20 900 per person and R13 000 per person on Priority plans.
- KeyCare plans do not include any in-hospital dentistry benefits.
- You need to pay a deductible, or upfront amount for procedures in a hospital or day clinic. This amount depends on the patient's age and the type of facility being used. The balance is paid from the Hospital benefit.

	Hospital	Day Clinic
Member younger than 13 years	R1 550	R 750
Members 13 years and older	R4 000	R2 600

- Related accounts for in-hospital treatment are paid from the hospital benefit, except for the Executive plan. Specialists claims are paid at 300% of medical aid tariff on Executive plan and 100% on all other plans. If using a specialist who has a payment arrangement with Discovery, their invoice will be covered in full.
- The invoice from your dentist must include the tooth number for the tooth treated, and hospital claims must indicate the facility used.

Dental Benefit 2014

**JANUARY /
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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

Classic Comp Zero MSA

Essential and Essential

Delta Comprehensive

Classic & Essential Priority

Classic & Classic Delta

Saver and Core

Essential & Essential Delta

Saver and Core

Coastal Saver and Core

KeyCare Plus, Access, Core

DISCOVERY REWARDS

Vitality / KeyFit

**INFORMED HEALTHCARE
SOLUTIONS**

CONTACT DETAILS

Phone +27 (0)21 712 8866

Fax +27 (0)21 712 6626

ih@ihhealth.co.za

www.medicalaidcomparisons.co.za

Council for Medical Schemes

Accreditation # ORG104

Authorised FSP #12239

Emergency Services

Discovery's emergency number is 0860 999 911 and is available 24 hours a day, seven days a week. When you call you will be connected to qualified emergency personnel, who will then dispatch the appropriate emergency service to your location if need be.

The above number can also be used for SmartHealth Choices, which offers medical advice, a link to the poison centre, health counselling and the assessing of day-to-day symptoms.

Discovery Alert is available to members with prepaid phones or contracts with Caller Line Identity through Vodacom and MTN. It is not available on Cell C, Virgin Mobile or Heita. The system allows the member to phone a dedicated number in a panic situation. Discovery then phones back and if no answer is received, Discovery dispatches emergency services to the member's location via GPS tracking.

International Travel

The International Travel Benefit is available on all plans except KeyCare plans. The benefit gives you emergency cover outside of SA for 90 days from departure.

Members on the Executive plan are limited to R10mil per journey and Classic, Essential and Coastal plans are limited to R5mil per journey.

Hospital claims are managed through International SOS and when you have arranged your trip, you should phone Discovery to tell them your travel plans, and they will send you the necessary documentation and emergency contact numbers.

There is a co-payment for emergency out-of-hospital claims, so you would need to pay these yourself during your journey, and complete a claim form on your return to South Africa. You will be refunded into your SA bank account for these claims.

Vitality

As there is no carry-over of points from last year, you may think it's more difficult to reach Gold this year, but it won't be. Start small and logically by completing the online health assessments and sign the non-smoker declaration on www.discovery.co.za. Next would be the Vitality Health and HIV test check at Dis-Chem or Clicks, or at a Wellness Day at your company or gym. You can also complete further tests depending on age and gender, such as pap smear, mammogram, prostate screening, and glaucoma screening. If you still need some points, you can complete a fitness assessment at a Discovery biokineticist, and a Nutrition Assessment at a Discovery Dietician.

If you have activated the HealthyFood benefit, not only will you be earning cash back on healthy items purchased from Pick n Pay and Woolworths, but you will also earn Vitality points for these items.

You can also earn points with gym activity, and other activities with various fitness devices.

Lastly, Discovery will be introducing the LiveWell programs, which are 12-week programs designed to help with your health goals. The goals are set by completing the Vitality Check, so make sure this is done early in the year, to benefit from points available on the 12-week programs,

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