

Discovery News *for Discovery Health members*

Tax

Remember, certificates are available on the website once you are logged in. Alternatively, if you phone client services on 0860 998877 and give them your membership number, they can email your certificate to you.

Know Your Vitality Status

Do you know your Vitality status and are you aware of how it affects you? On Vitality, your status level determines your reward level. Ster Kinekor, shopping on VitalityMall and Vitality's fitness partner rewards are not affected by your Vitality status. The other rewards are affected as follows:

		Blue	Bronze	Silver	Gold	Diamond
British Airways International	< 3 yrs	5%	10%	15%	20%	N/A
	> 3 yrs	10%	15%	20%	25%	30%
Kulula domestic flights		15%	20%	25%	30%	35%
Kulula car rental		8%	10%	15%	20%	25%
Southern Sun		30%	35%	40%	45%	50%
Clicks		8%	10%	12%	15%	18%

With the DiscoveryCard, your cash back rewards with retail partners are also affected by your Discovery status, as follows:

	Blue	Bronze	Silver	Gold	Diamond
Pick n Pay	5%	6%	7%	8%	10%
Other stores (on Vitality <3yrs)	10%	10%	10%	10%	N/A
Other stores (on Vitality 3-5yrs)	10%	11%	12%	13%	15%
Other stores (on Vitality >5yrs)	10%	12%	14%	15%	20%

So moving up the status levels is a no-brainer. Start working on it now!

Discovery Life and Invest

Discovery Life and Invest products are designed to work together with Discovery Health, Card and Vitality to reduce premiums and increase benefits. There are numerous ways to mix and match the products.

Discovery Life guarantees that your quoted premium rate won't increase in the first 10 years, and thereafter won't increase by more than 25% of your premium. If on Vitality, this 25% is reduced each year as follows: 0.5% on Bronze, 1.5% on Silver, 2.5% on Gold and Diamond. If you're been on Gold or Diamond for the 10 years, you won't have a rate increase at all (10x 2.5% = 25%).

If you take out a Discovery Life contract, and you have Discovery Health, Vitality or a DiscoveryCard, you can get upfront premium discounts of up to 32% on personal policies and 16.75% on business policies depending on the Integrator used. Future premium increases can be reduced depending on your Vitality status, your claiming history from Discovery Health or your DiscoveryCard average monthly spend.

The Discovery Invest Endowment can integrate with your Discovery Life policy to reduce your investment fees, allowing for better growth. This is available on certain funds only, and is affected by your Vitality status.

Call us for full estate planning and portfolio reviews:

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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

Key Club

Key Club Starter

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SOLUTIONS
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Council for Medical Schemes
Accreditation # ORG104

Chronic Benefits

Are you getting the maximum benefits from your medical aid? One of the major areas where members miss out on benefits is the Chronic benefit. The list of Chronic Benefits covered by Discovery is below. For each medication category under each condition, there is a list of medications that are 100% covered. However, you are not forced to use these medications. If your doctor prescribes something not on the list, you may have to pay a bit in, as Discovery will refund only a portion of your claim. Still, a portion is better than nothing, and Chronic claims are paid from risk and thus don't affect your Savings.

If you have one of the listed conditions, apply for Chronic benefits and have your medication claims refunded from risk. Remember that if you change your medication at any time, you must notify the Chronic Department so that they can change your Chronic Benefits accordingly.

PMB conditions (Covered on all plans)

Addison's disease
Asthma
Bipolar Mood Disorder
Bronchiectasis
Cardiac failure
Cardiomyopathy
Chronic obstructive pulmonary Disease (COPD)
Chronic renal disease
Coronary artery disease
Crohn's disease
Diabetes insipidus
Diabetes Type 1
Diabetes Type 2
Dysrhythmias
Epilepsy
Glaucoma
Haemophilia
HIV and AIDS (antiretroviral therapy)
Hyperlipidaemia
Hypertension
Hypothyroidism
Multiple sclerosis (MS)
Parkinson's disease
Rheumatoid arthritis
Schizophrenia
Systemic lupus erythematosus
Ulcerative colitis

Covered on Comprehensive and Executive Plans only

Ankylosing spondylitis
Behcet's disease
Cystic fibrosis
Delusional disorder
Dermatopolymyositis
Generalised anxiety disorder
Huntington's disease
Major depression
Motor neurone disease
Muscular dystrophy and other inherited myopathies
Myasthenia gravis
Obsessive compulsive disorder
Osteoporosis
Overlap syndrome (mixed connective tissue disease)
Paget's disease
Panic disorder
Polyarteritis nodosa
Post traumatic stress disorder
Psoriatic arthritis
Pulmonary interstitial fibrosis
Sjogren's syndrome
Systemic sclerosis
Wegener's granulomatosis

Additional conditions covered on all plans

Cushing's disease
Hypoparathyroidism
Organ transplantation
Paraplegia
Pemphigus
Peripheral arteriosclerotic disease

Pituitary disorders (Cushing's, acromegaly, hyperprolactinaemia)
Quadriplegia
Stroke
Thrombocytopaenia purpura
Valvular heart disease

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