

Discovery News *for Discovery Health members*

Screening and Prevention Benefit

The Screening and Prevention Benefit includes access to free testing, where early testing could prevent a major event. These tests are paid from the risk section of Discovery Health and therefore are not dependant on any Savings your plan may have. The benefits are available on all plans.

Tests included on this benefit (per calendar year):

- 1 mammogram, male or female
- 1 pap smear (code 4566, or code 4559 up to rate of code 4566)
- 1 prostate-specific antigen (PSA) test
- Multiple HIV tests such as the Rapid, Elisa and Western Blot (not limited to one per year - multiple tests are covered)
- 1 Vitality Check at participating pharmacies (including finger-prick tests for Cholesterol and Glucose, Blood Pressure and weight assessment). You do not have to be a Vitality member to have a Vitality Check, but you will only earn points if you are on Vitality.

Flu Vaccinations:

If you are over age 65, or are registered with Discovery for one of the following chronic conditions, your annual Flu vaccination will be paid from the Screening and Prevention Benefit. If you don't qualify, the vaccination will be paid from Savings if your plan includes Savings. Having one of the chronic conditions below puts you in a higher risk category for contracting pneumonia or bronchitis, which is why the vaccination is paid for.

Asthma	Chronic Renal Disease
Bronchiectasis	Chronic Artery Disease
Cardiac Failure	Diabetes (Types 1 and 2)
Cardiomyopathy	HIV
Chronic Obstructive Pulmonary Disorder (COPD)	

The tests are paid up to the medical aid rate. It is therefore best to use Discovery's designated pathology service providers for the blood tests (including Pathcare, Ampath, Lancet and others). If the provider you choose charges a higher rate, you would need to pay in the difference.

The Vitality Check cost paid by Discovery includes a bundle of finger-prick tests done at one time, at pharmacies within Discovery's Wellness Network (including Dischem, Clicks and others). If you use a pharmacy outside of the network to have the tests, or you have the tests at different times, or you repeat any of the tests, you would need to pay for the tests or pay in the difference if your provider charges more than the Discovery rate.

Only the test is paid for from this benefit, not any consultations related to the test. For example, your GP could draw blood for the PSA test or HIV test, but the GP consultation would be paid from your normal day-to-day benefits: Savings, Above Threshold or KeyCare Plus GP benefit.

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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.

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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

KeyFit / Starter

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Refund at Cost or Discovery Rate

At this time of year, many have already run out of their Savings and are in that dreaded Self Payment Gap (SPG) before the Above Threshold starts paying claims again. One of the reasons for a large SPG is being refunded at Cost by Discovery, when claims are accumulating to Threshold at the Discovery Rate.

Discovery will either refund your claims at Cost or the Discovery Rate - this is your choice and therefore something you can do to manage your claim situation better.

The Discovery Rate is a medical aid rate, close to what was previously called medical aid tariff. It's the rate they have decided providers should charge, and is based on industry standards. But how does this affect you? Claims accumulate to your Threshold at the Discovery Rate. If the cost is more than the Discovery Rate, and you are being refunded at cost, your refund is more than the amount accumulating to Threshold. You are therefore creating a bigger SPG for yourself.

For example, you go to the GP once a month. Making the Discovery Rate (for this example) R100, let's say your GP charges R120. If you are refunded by Discovery at R120, and you go 10 times before you run out of Savings, you have created an extra SPG of R200 that you need to get through before reaching Threshold (ie it will take longer for you to reach Threshold). However, you could ask Discovery to refund you at Discovery Rate. This means that every time you went to this GP, you would have to pay R20 and Discovery would pay R100. This means the R200 for the year is split into more manageable lots of R20 each time you go to the GP.

The choice is yours, but understand the difference: getting refunded at Discovery Rate means paying in smaller amounts throughout the year, as opposed to getting refunded at Cost and having a potentially large SPG when you run out of Savings.

Increased Savings: KeyFit and Vitality

KeyFit: If you are on KeyFit, you automatically qualify for 10% HealthyFood cash-back benefit, a 5% Clicks cash-back benefit, and R10,000 funeral cover. This can be increased to 15% HealthyFood, 10% Clicks, and R15,000 funeral cover if you go for a Vitality Check at a participating pharmacy.

Vitality: If on Vitality, you automatically qualify for 10% HealthyFood cash-back from Pick n Pay. By completing an online Personal Health Review, you can increase this to 25%.

Increase your benefits: It's easy and well worth it!

Vitality Youth

The fitness of your children is important! Child dependants between age 2 and 18 can earn Vitality points when their parents complete a Kids Personal Health Review (2000), when they have an annual dental check-up (2000), when they complete a Vitality Child Health Assessment at participating GPs within the GP Network (2500), or have a Flu Vaccination (1000). Children aged 4 to 6 can earn points for vaccinations (1000), and females age 9 to 25 can earn points for cervical cancer vaccinations (1000).

If the parents have completed the Kids Personal Health Review, the kids can see free movies at Ster Kinekor before 7pm each day, once they register with Ster Kinekor for the Vitality movie card.

Children age 6 weeks to 14 years can join Virgin Active's Club-V or Club-V Max with a 50% discount. If paid for on the parents' DiscoveryCard, cash-back is earned as Virgin Active is a Retail Partner.

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