

Discovery News *for Discovery Health members*

Self Payment Gaps

When you run out of Savings:

A reminder to those on **Priority, Comprehensive and Executive** plans that if you have run out of Savings and reached your Self Payment Gap, then you need to continue submitting your claims manually. Claims can be dropped off at Clicks or Dischem chemists, or faxed, emailed or mailed to Discovery.

You need to continue submitting claims, even though they are not paid, because Discovery tallies them up until you reach your Threshold, and then Discovery starts paying claims from the Above Threshold Benefit. Obviously, if you don't submit any claims once you reach your Self Payment Gap, you will never get to your Threshold, and never have claims paid from the Above Threshold Benefit.

For all members, remember the Screening Benefit. There are certain tests that are paid from the Screening Benefit (risk) that will be paid regardless of what plan you are on. Make sure you claim these benefits, even if you have run out of Savings, or are in your Self Payment Gap, or on a Core plan with no Savings.

How you run out of Savings:

Many members are taken by surprise when they run out of Savings, and suddenly they are in their Self Payment Gap. Self Payment Gaps are created when suppliers charge more than the rate paid by Discovery. Check the Discovery rate for a particular item or consultation, and compare this to what you have been charged. You can get a list of all claims paid from Discovery, that lists the Claim Amount, Discovery Rate, and whether the payment is more than the Discovery Rate or not. Phone Discovery for this, on 0860 998877.

Management Programmes

Diabetes Management

Members on KeyCare, Core, Saver and Priority plans have access to Chronic benefits for Diabetes. Members on Comprehensive and Executive plans, who have registered for Chronic Benefits for Diabetes, have access to the CDE (Centre for Diabetes and Endocrinology). If you registered with the CDE, Discovery pays your CDE membership, and you are deregistered from Chronic Benefits as the CDE covers all treatment and medication from the date of registration. You need to comply with certain protocols to remain with the CDE.

Oncology

All members diagnosed with cancer can register on the Oncology programme by calling 0860 100 417. The programme includes approval for cancer treatment, prioritised payment of related claims, hospital authorizations for cancer-related admissions and counseling.

HIV

The Discovery HIVCare Programme gives HIV positive members guidance and support from HIV experts. Discovery works with members and doctors to ensure that enrolled members have access to the most effective treatment. Members can register by calling 0860 100 417. All calls are confidential.

Detail on Web

Detail on management programmes is available on Discovery's website without logging in. Click on the blue Discovery Health button on the left, and look at both the Benefit Information and DiscoveryCare options.

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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 Comprehensive

Essential 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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Council for Medical Schemes
Accreditation # ORG104

Track your claims

Remember that you can track your claims on Discovery's website www.discovery.co.za. To use this function, you must have a user name and password in order to log in. Once logged in, your latest claims will be listed on the home page, and you can trace earlier claims by clicking on the orange button Your Health Plan, then on Claims and then Claims Tracker. Select the month or the supplier, and look at the relevant claims. These pages show whether the claim has been received and/or processed, and also the date it was paid, and who was paid (you or the supplier). You can get this detail by calling 0860998877 as well, but on occasion using the internet may be faster.

Website for the HealthyFood Benefit

HealthyFood has its own website now: www.healthyfoodhealthyyou.co.za. On the website, you can watch the latest HealthyFood show (being broadcast on the Home Channel on DSTV, and download and swop recipes, get tips on healthy eating and read articles written by the panel. 13 shows will be broadcast, with different family dynamics or health issues discussed in each show. Worth viewing even if you are not a Vitality member.

New Magazine Titles Available at Vitality Mall

Vitality members can now subscribe to Car, Getaway and Popular Mechanics at discounted rates through Vitality Mall. Log in to Discovery's website, go to Your Vitality and then click on Shop @ Vitality Mall. There are a number of new products available at Vitality Mall, and if you have not looked at the site in a while, it's worth going in to see what has changed. There are also monthly specials listed on the home page.

While you are browsing, have a look at the children's magazines, as there are a few nice options there.

Discovery Miles

Vitality members using the DiscoveryCard with Discovery Miles can now convert their Discovery Miles into BA Miles for use when flying with British Airways. Miles are converted on a 1:1 basis.

Are you on Gold Status yet?

Most members can qualify on Gold in 6 months. This depends on family size and whether you are smokers or not. For a non-smoking couple aged over 40, your points should look something like the table on the right by now. If you haven't earned all of these points yet, concentrate on the online points, and then diarise the others.

If you are visiting one of Vitality's gym partners on a regular basis, you won't need to complete the fitness assessments, as you will be earning fitness points already.

If you are shopping at Pick n Pay and have activated your HealthyFood benefit, you will be earning HealthyFood points monthly as well.

Carry Over from previous year	0
Non-Smokers Declaration x2	10,000
Personal Health Review and Vitality Age x2	4,000
Nutrition Centre Eating Habits (January) x2	1,000
Nutrition Centre Meal Plan (January) x2	1,000
Fitness Assessment at participating Biokineticist (January) x2	15,000
Vitality Check (BP, Weight, Cholesterol, Glucose) x2	15,000
Two of BP / Cholesterol / Glucose within normal range each	6,000
Stress Centre Assessments (5 in total) x2	5,000
Glaucoma Test x2	5,000
Nutrition Centre Eating Habits (April) x2	500
Nutrition Centre Meal Plan (April) x2	500
Female partner (over 18) has Annual Pap Smear	2,500
Voluntary HIV Test x2	10,000
Fitness Assessment at participating Biokineticist (June) x2	15,000
Total Points	90,500

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