

## Discovery News *for Discovery Health members*

### Who, What, Where: The Discovery group is getting bigger

The Discovery group recently launched a new company, Discovery Insure. While this doesn't affect your medical aid in any way, it's good to know about the company you are dealing with.

More detail on the short term insurance offered by Discovery Insure will be available on or after 1st June. As with other Discovery products, the short term product comes with bells, whistles and rewards. A basic summary from the launch presentation follows:

#### Discovery Insure Comprehensive Motor Insurance:

- Personal motor vehicle insurance, including car hire, vehicle tracking and roadside assistance on all policies.
- The vehicle tracker tells Discovery what kind of driver you are, and based on this you may earn points. You can also earn points for having your vehicle checked out by Tiger Wheel & Tyre, and taking part in online quizzes regarding road safety and driving skills.
- Points as always give you access to rewards (VitalityDrive), which include Fuel savings at BP and additional DiscoveryCard cashback
- Impact alert: Because Discovery is monitoring your car and how you drive, the system knows when you have an accident, and how bad the accident is, and can dispatch the necessary responders to help you deal with the incident.

#### Discovery Insure Household Cover:

- You must have the motor insurance in place to have this cover.
- Cover includes home security for two nights after a burglary, and no excess in the case of burglary, fire, lightning, hail, storm or flood damage.
- Premiums are based on expected loss, not full value.

#### The Discovery group now consists of the following:

- Discovery Health: your medical aid
- Discovery Life: personal and business life cover
- Vitality: rewards program linked to Discovery Health and Life
- KeyFit: rewards program linked to Discovery Health
- Discovery Invest: investments for retirement and general savings, linked to Discovery Life
- Discovery Insure: personal motor and household insurance, with the VitalityDrive reward program

#### What cards should you have?

Many Discovery Health members with Vitality are confused about what cards they should have, and what benefits they have activated.

- When you join Discovery Health, you get a membership card.
- When you join Vitality, you are not issued a Vitality card.
- If you activate the HealthyFood Benefit, Discovery will send you a HealthyFood card to swipe at Pick 'n Pay, by normal mail.
- If you apply for and are approved for a DiscoveryCard (credit card), Discovery will courier your credit card to you. You need to provide a copy of ID and proof of physical home address to the courier.
- If you have a DiscoveryCard before you apply for HealthyFood card, your DiscoveryCard is also your HealthyFood card and you are not sent a separate HealthyFood card.

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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](mailto:ih@ihhealth.co.za).

#### Discovery Website

[www.discovery.co.za](http://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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Council for Medical Schemes  
Accreditation # ORG104

## Are your contributions up to date?

The onus is on **you, the member**, to make sure your contributions are up to date. This means you must check your bank account and make sure the debit order has gone through each month. Discovery will sms you or email you if your contribution has been returned unpaid, but receipt of an sms or email is not guaranteed, so you need to check yourself. If the debit order has not been paid, contact Discovery on 0860998877 and make arrangements to either double debit the following month, or for Discovery to deduct the outstanding amount immediately. You should call before the 10th of the month to ensure continuous cover.

## Emergency Services

When you have an emergency, call **0860 999 911** : 24 hours a day, 7 days a week. Your call will connect you to qualified emergency personnel with access to the Discovery database. Discovery will then dispatch the appropriate emergency medical service within your geographical area.

## MedXpress

Discovery MedXpress is a delivery service for Chronic and monthly medication. They guarantee that dispensing fees will be less or equal to the Discovery Health Medication Rate, reducing the risk of shortfalls. They will also advise on whether there is a generic available for the medication prescribed.

Once your script is lodged with MedXpress, you simply call them to arrange delivery each month, wherever you are at that time. So if you travel often on business, you can have your meds delivered to whichever town you happen to be in at the time of placing the order.

## Are you on Gold yet?

A single non-smoker over 40 can get to Silver in one month. Are you there yet?

- Complete the Personal Health review online: 2,000 points
- Complete the non-smoker declaration on line: 5,000 points
- Complete your first online nutrition assessment: 500 points
- Complete all five of the Stress Centre questionnaires: 500 points
- Complete a Vitality Check (BP, Cholesterol, Glucose, Weight): 7,500 points

You are now on Bronze Status with 15,500 points

- With your Vitality, you can also have an HIV test for 5,000 points
- You will have received bonus Vitality Check points for at least one check: 1,500 points
- Have a Glaucoma eye check at any optometrist: 2,500 points
- Have a Vitality Fitness Assessment at a listed biokineticist: 7,500 points
- Have a Nutrition Assessment with a listed dietician: 5,000 points

You are now on Silver Status with 37,000 points, with 8,000 points to go until you reach Gold.

All of the above can be completed in one month. If you get good results on your Vitality Check, you may be closer to Gold than we have calculated. Sign up for the HealthyFood benefit, and earn points each month for healthy purchases at Pick n Pay. Sign up with [sa-active.com](http://sa-active.com) and go for a few organised 5km fun walks to earn 500 points per 5km walk (or complete other activities for points on sa-active). Soon enough, you will be on Gold Status.

**Thank you for reading Informed Healthcare Solutions' Discovery News.**

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