

## Discovery News *for Discovery Health members*

### Dental Claims

Apart from KeyCare plans, Discovery lists no exclusions for dental claims. However, please note that Discovery states that Dental claims are paid at "scheme rate". Discovery uses the SADA (SA Dental Association) rates to determine the rate they will pay. Where the SADA rate is nil, Discovery will not pay the claim. Where your dentist charges more than the SADA rate, Discovery will only pay a maximum of the SADA rate.

What does this mean?

While Discovery says that no dental claims are excluded, this does not necessarily mean that your dental claim will be paid. If your dentist uses a SADA code that has been discontinued, and therefore has a nil rate, then your claim will not be paid for that particular code. Other codes within the claim may still be paid, as long as there is a SADA rate for Discovery to use. You should discuss use of these codes with your dentist, as he should not be using discontinued codes.

When you have specialised dentistry, there is a chance that you won't be fully covered. Some dentists charge up to 3 times the SADA rate for crowns, for example.

Please also remember that you have an overall annual limit for Dentistry, and this applies to both in-hospital and out-of-hospital claims.

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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**

**KeyFit / Starter**

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### Benefits and Limits

There has been some confusion recently between a benefit limit vs an insured benefit. Therefore we have clarified below:

Day-to-day claims are paid from one of four benefits:

- Screening Benefit (preventative testing)
- Chronic Benefit (registration required and subject to formulary medication and/or monthly rand limit)
- Savings for day-to-day medical expenses
- Above Threshold Benefit for excessive day-to-day expenses over and above the annual Threshold.

Where your plan guide shows a table of annual limits for day-to-day medical expenses, this means the claims will be paid out of Savings or Above Threshold up to this annual limit. If you have run out of Savings and have not yet reached your Threshold, YOU will need to fund these claims, and they will accumulate to Threshold AND to the overall annual limit for the particular expense.

For example, the limit for antenatal classes is R1000 per year. Assuming the classes cost R200 per class, this is 5 classes. If you decide to go to 6 or 7 classes, these extra classes won't be paid for from Savings or Above Threshold as you are over your limit of R1000.

Using the same example, if you have run out of Savings and only take 3 classes (total R600), and you are still R2000 away from the Threshold (ie the Above Threshold has not kicked in) then you will need to fund the R600 out of your own pocket, as you have no Savings to cover the cost. The claim should still be submitted, even though you won't get a refund, as it will accumulate to your Threshold.

## Tax Certificates

If you have not received your tax certificate from Discovery yet, you can log onto their website and download it from the Discovery Health/ Tax Certificate section. If you don't know your log in details, give Discovery IT support a call on 0860 100 696 and they will talk you through the registration process, or reset your details for you.

## Vitality: things to remember

Everything in life is governed by rules, and processes. Here are a couple of things to remember about Vitality benefits (in no particular order):

You need separate cards for the following benefits: Ster Kinekor, HealthyFood, PnP Smart Shopper (for PnP DiscoveryCard benefit), adidas/HealthyGear, Clicks (for Clicks rewards, MedSaver and HealthyCare).

You apply for your cards as follows: Ster Kinekor card at Ster Kinekor; HealthyFood by activating on Discovery's website, or phoning Discovery (0860998877); Smart Shopper in Pick n Pay stores, and activate on Discovery's website to link to your DiscoveryCard; HealthyGear by activating on Discovery's website; Clicks by activating on Discovery's website, and then HealthyCare by linking your Clicks card to this benefit also online.

Discovery pays for one Vitality Check per year from the Screening Benefit, but you can have as many as you want. You will simply need to pay the chemist for any further tests after your first one. This applies to any other Screening Benefit tests as well.

You need to use designated service providers for your Vitality Check, Fitness Assessment and Nutrition Assessment, and the lists of service providers are available on Discovery's website. The lists change, so check for the most recent list, and also check with the service provider when making your appointment.

In order to get your HealthyFood benefit, you must swipe your HealthyFood or DiscoveryCard at the Pick n Pay till before they total your shopping. In order to get the DiscoveryCard Smart Shopper benefits, you must swipe both your DiscoveryCard and Smart Shopper card before they total your shopping, AND you must pay with the DiscoveryCard. You need to check that all relevant cards are being swiped - your till slip should show the relevant card numbers at the bottom of the slip if everything has been processed correctly.

You can only use the Smokenders or Allen Carrs Easyway benefits once in your lifetime. This is because if these programmes don't work for you the first time, then the chances are they will never work for you! (This opinion is from the providers themselves, not from Discovery.)

There is a limit to the number of British Airways or Kulula flights you can book through Vitality: two international flights and twelve domestic flights per year per person.

To qualify for the discounts on Southern Suns bookings, you must include a Saturday night in your booking.

## Single Dad's and Vitality Baby

Single male Vitality members can still have access to the Vitality Baby benefit if their wife or partner is expecting. As the pregnancy would not be pre-authorised on the expectant father's membership, Discovery would call for confirmation from the treating doctor of the pregnancy and due date. This would then be emailed to Vitality and the Vitality Baby benefit would be activated for the member.

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