

Discovery News *for Discovery Health members*

Severe Dental Surgery

A defined list of maxilla facial procedures are covered, and these procedures must be pre-authorized with Discovery:

- Internal temporomandibular joint (TMJ) surgery
- Cleft lip and palate repairs
- Surgery for severe life-threatening infections
- Cancer-related surgery
- Severe trauma-related surgery.

Claims for these procedures are paid from the hospital benefit with no overall annual limit, but claims for dental appliances and their placement are paid from day-to-day expenses. Dental appliances refer to implants, crowns, veneers, bridges, dentures and inlays, and also include orthodontics, and related accounts for orthognathic surgery.

Specialists are reimbursed up to 300% of medical aid rate on the Executive plan, 200% on Classic plans, and 100% on Essential, Coastal and KeyCare plans.

Emergencies

Discovery's Emergency Number: 0860 999 911

This number is staffed with qualified emergency personnel who can talk you through an emergency and if necessary dispatch the appropriate medical services.

Discovery Alert: Available for Vodacom and MTN cellphone users who have Caller Line Identity. This is a phone based panic system. If activated, the service calls the member back, and if there is no response, emergency services are dispatched to the GPS location of the cell phone.

Casualty Visits

Discovery's brochures for all plans say that "emergency and planned hospital admissions" are covered. A hospital admission means getting a bed in a hospital ward, whether this be overnight or for the day. It does not mean being treated in the casualty unit.

Casualty is seen as an out-of-hospital expense with Discovery, unless the treating doctors in the casualty unit admit you to hospital straight from the casualty unit. This means that the Core plans (Classic Core, Classic Delta Core, Essential Core, Essential Delta Core, Coastal Core and KeyCare Core) do not cover any treatment in a casualty unit unless you are immediately admitted to hospital from the casualty unit. The Classic Comprehensive Zero MSA would only cover you in casualty if you are in your Above Threshold Benefit. If you are admitted to hospital from the casualty unit, the costs incurred in casualty form part of your hospital event and are paid in terms of your hospital (risk) benefits.

KeyCare Plus and KeyCare Access will only cover you at a KeyCare Network Hospital. For all other plans, costs for casualty are covered from Savings and Above Threshold Benefit. Some casualty units charge an administrative fee on entry, and this is not covered by Discovery on any plan, whether you are admitted to hospital from casualty or not.

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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 999 911**

DISCOVERY HEALTH PLANS

**Executive Plan
Classic and Classic Delta
Comprehensive
Classic Comp Zero MSA
Essential and Essential
Delta Comprehensive
Classic & Essential Priority
Classic & Classic Delta
Saver and Core
Essential & Essential Delta
Saver and Core
Coastal Saver and Core
KeyCare Plus, Access, Core**

**DISCOVERY REWARDS
Vitality / KeyFit**

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Authorised FSP #12239

Vitality and KeyFit: Healthy Living Benefits

Vitality and KeyFit are more and more focussed each year on encouraging members to actively seek healthy living options. There are various discounts you qualify for, as a Vitality or KeyFit member:

Allen Carr's Easyway (Vitality only): a programme to assist people to stop smoking. Members will save 80% on the normal course rate. You can attend one course during your Vitality membership. If your Vitality membership is cancelled, you can continue with your course, but are required to pay the standard rate for the balance of the course. Most members stop smoking after the first 5 hour session. For those that continue to smoke after the first session, there is a second (different) 2.5 hour session for free that they can attend. If still smoking after that, they can attend a third 2 hour session, also free. The normal cost is R2750, and Vitality members pay R550. www.allencarr.co.za

Exercise (Vitality and KeyFit): Discounted rates for various exercise providers.

- Virgin Active (KeyFit): Discounts of up to 67% on membership fees, at certain Virgin Active clubs, for main member and spouse. Discounts of up to 50% for adult dependants and children over age 18.
- Virgin Active and Planet Fitness (Vitality): Discounts of up to 80% on membership fees for main member and spouse. Discounts of up to 50% for adult dependants and children over age 18.
- Sports Science Institute (Vitality): Cape Town Vitality members pay R255 per month to join SSISA for a 12 month membership, which is a saving of 40% on normal membership. You also get a 33.3% saving on the Healthy Weight Beginners and Intermediate programmes.
- Run/Walk for Life (Vitality): 80% discount off the annual membership fee for principal member and spouse.

Note: Vitality members can only get discounts on ONE of the gym options: Virgin Active, Planet Fitness, SSISA or Run/Walk for Life, but principal member and spouse do not have to choose the same option.

- Curves for Women (Vitality): You pay the normal monthly fee, but if you join without CurvesSmart you pay no joining fee, and with CurvesSmart you pay a discounted joining fee. You also get discounted rates for Curves Complete.
- Team Vitality: Vitality members who join the team get 50% off a selection of top race events, and vouchers for race gear and devices.
- Vitality Fit: Vitality members get up to 25% cash back on workout fees at Adventure Bootcamp, selected CrossFit affiliates, and S.W.E.A.T. 1000.

Weight (Vitality):

- Weight Watchers: 30% discount on 12-week membership fees for all Vitality members, including children from age 10. Once the 12 weeks is complete, you can join for another 12 weeks with a 30% discount, or pay the monthly rate with a 10% discount.
- Weigh-Less: Vitality members aged 18 and over can join with a 30% discount on the standard rate.

HealthyFood, HealthyGear, HealthyCare

- KeyFit: Get cash back of 10% without a Vitality Check and 15% with a Vitality Check, on HealthyFood at Pick n Pay, HealthyGear at TotalSports, and HealthyCare at Clicks.
- Vitality: Get cash back of 10% to 25% on HealthyFood at Pick n Pay or Woolworths, HealthyGear at TotalSports or Sportsman's Warehouse, and HealthyCare at Clicks or Dis-Chem. 10% to start with, and choose your preferred provider for each benefit. HealthyGear: increase to 15% at your preferred provider with an Online Fitness Assessment, and 25% with a Fitness Assessment at a biokineticist in the network. HealthyFood and HealthyCare: increase to 15% at your preferred provider with an online Vitality Age assessment, and 25% with a Vitality Check at participating pharmacy.

Note: HealthyCare is available to all Discovery members, regardless of Vitality or KeyFit membership.

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