

Discovery News *for Discovery Health members*

Deadline

Remember that the deadline for changes to your plan is **9th December**.

If you email your change directly to Discovery, please make sure you get an email receipt. If you phone Discovery and make your change telephonically, please get a reference number, and note the date and time of your (recorded) call. If you make the change by logging into Discovery's website with your user name and password, the last screen after the change is made will have a reference number on it - note this somewhere for easy access.

Don't leave changes to the last minute.

Self Payment Gap

For those on Comprehensive, Priority and Executive plans:

If you have run out of Savings, but not yet reached your Above Threshold Benefit, please remember to keep submitting every claim. While claims will not be refunded (as you have no Savings left), they will still accumulate to the Threshold. Thus, if you don't submit them, you will never reach your Above Threshold Benefit.

While in your Self Payment Gap, remember to use the preferred pathology providers, and use Discovery's pathology form, in order to have certain tests paid from the risk benefits. If you use a GP in the Discovery Network, your GP visits will be covered from risk benefits while in your Self Payment Gap. If you are registered on Chronic Benefits, certain GP appointments may be paid from the Chronic Benefit, in full or partially depending on whether the GP is part of the network.

When you reach your Above Threshold Benefit, remember that over-the-counter medication is not covered from this benefit (schedule 0, 1, 2). Also, you may have a co-payment on claims, as claims are paid at the medical aid tariff from this benefit.

KeyCare Income

For those on KeyCare plans:

Discovery will be calling for proof of income, to ensure they have you on the correct income band and are thus charging you the correct contribution. If you don't provide the proof of income, you may find yourself paying more than you should be. Discovery will typically ask for:

- Payslips for the previous three months
- If your income is commission based, or you are self employed, or your income is from investments, they may ask for your last three months' bank statements
- They will ask you to sign an income affidavit

Whatever is called for, don't delay. After the rush of over-spending during the December holidays, you can't afford to be paying more than you should, when this could have been avoided with a simple fax or email.

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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 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

INFORMED HEALTHCARE SOLUTIONS CONTACT DETAILS

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Council for Medical Schemes
Accreditation # ORG104

iPhone App

Discovery's iPhone app gives you access to your membership details, what chronic benefits you are registered for, your Vitality status, and more. It is a free app, and the only requirement (apart from an iPhone) is that you are registered on Discovery's website before you can use the app. You use the same user name and password on your iPhone that you use on the website. This app is designed to be your mobile membership guide.

Medical Savings Booster 2012

From 1 January 2012, Discovery will no longer boost HealthyFood™ savings paid into the Medical Savings Booster to 75%. In 2012, the following benefits can be paid into the Medical Savings Booster:

- HealthyFood™ savings from Pick n Pay
- HealthyCare™ savings on products at Clicks
- HealthyGear™ savings from adidas

DiscoveryCard holders have the option of having **all these savings** paid into their Medical Savings Booster.

Pick n Pay Cashback change from 1st December

The DiscoveryCard Pick n Pay cash back will be replaced with the new Smart Shopper Multiplier from **1st December 2011**, not from 2012. Members must have registered on the Smart Shopper program with Pick n Pay to benefit. The Smart Shopper card application form asks for your Vitality entity number, so that your card can be linked for Vitality benefits.

Funeral Cover through KeyFit

As members are no doubt all aware by now, if you are a KeyCare member you can add KeyFit as a benefit to your plan. However, from 2011 if you are a member of any other plan, you can only add KeyFit to Vitality (ie have both Vitality and KeyFit). Why would you want both? For the funeral benefits KeyFit offers, at a nominal price.

The funeral cover differs for the two options:

If you have KeyFit only:

Main Member and Spouse	R10 000
Dependant older than 21	R10 000
Dependant aged 15 to 21 years	R 7 500
Dependant aged 6 to 14 years	R 5 000
Dependant aged 0 to 5 years	R 3 000
Stillborn Child	R 1 000

Immediate Cover

R10 000
R10 000
R 7 500
R 5 000
R 3 000
R 1 000

Cover after you complete a Vitality Check

R15 000	Vitality checks should be completed at participating pharmacies, and are paid for from the Screening Benefit.
R15 000	
R11 250	
R 7 500	
R 4 500	
R 1 500	

If you have the Vitality/KeyFit Combination:

Main Member and Spouse	R10 000
Dependant older than 21	R10 000
Dependant aged 15 to 21 years	R 7 500
Dependant aged 6 to 14 years	R 5 000
Dependant aged 0 to 5 years	R 3 000
Stillborn Child	R 1 000

There is no option to increase the cover, but obviously you have access to all of the Vitality benefits in addition to the funeral cover, and the small portion of contribution covering the funeral cover makes this the cheapest on the market

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