

## Discovery News *for Discovery Health members*

### 2011 Increase

Discovery Health's Contribution increase for 2011 is **7.9% for all plans**.

Discovery is currently operating at a surplus, and at the end of 2010 should have projected reserves of R7billion. Current solvency ratios are above 25%, as required by current legislation.

Membership has grown by over 12% per year and current membership exceeds 2.2 million. As young members are joining, the scheme profile is currently not ageing.

Over 87% of Discovery members are using providers on Discovery's various networks. This keeps Discovery's costs down, which ultimately results in low annual increases.

### 2011 Support Services

Discovery is launching various support services in 2011, some of which are currently running in certain control groups as test cases.

**Discovery Med-Xpress** is a central service for scripts. Initially it will be used for Chronic medication, and then for any prescription medication. The member calls a central Discovery number to obtain the script, and Discovery sources the script from local pharmacies. The member will receive the medication on the same day, if calling before 15h00. The dispensing fee will be the Discovery rate or lower. The member can select a different address each time, making script refills easy even if travelling. The callcentre will be able to advise immediately on whether the member will have a co-payment and what options they have to reduce or get rid of the co-payment. (Remember that your treating doctor should approve any script changes.)

The **Oncology Care Programme** will provide additional support to members diagnosed with cancer. Family support is included, not just support for the cancer-sufferer. **Oncology Liaison Managers** around the country will help members to understand and assess their treatment. The **Cancer Coaches Project** is to be launched, partnering cancer survivors with newly diagnosed patients, for support and encouragement.

**Medical Liaison Managers** are currently supporting some 600 Discovery Health patients per day, in various hospitals countrywide. This amounts to about 23% of patients admitted to hospital at any one time. Assistance includes administration and emotional support.

**Trauma Support** is to be enhanced, giving members access to mobile counselling 24 hours a day with a fleet of Discovery Trauma Support vehicles. This will be available in JHB, Pretoria, Durban and Cape Town from January 2011.

**Discovery's Integrated Care Unit** has been running as a pilot project in certain areas, and is aimed at supporting those who have undergone a major medical event or have complex medical needs. The programme is focused on support during the rehabilitation process, in order to prevent readmission to hospital due to inadequate follow up care. Discovery aims to have Integrated Care Units in 13 centres countrywide by the end of 2012.

### SEPTEMBER 2010

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

## 2011 In-Hospital Dental Benefit

Discovery has tried to simplify the Dental and Oral Treatment Benefit in 2011, resulting in some interesting changes. The list below shows how dentistry will be paid in 2011, per plan. All dental claims are paid at 100% of Discovery Rate.

Executive Plans	Overall annual limit for all dentistry of R28,000 per person. The hospital account is paid from the Hospital Benefit, while related accounts (professional fees) are paid from Savings or the Above Threshold Benefit. There is no deductible.												
Comprehensive Plans Priority Plans Saver Plans Core Plans	There is no overall annual limit. The hospital account and related accounts are paid from the Hospital Benefit. Members under 13yrs will have deductibles of R1200 in a hospital and R600 in a day clinic. Deductibles for members over 13yrs will be R3000 in hospitals and R2000 in a day clinic. Deductibles will be waived for severe dental and oral surgery subject to authorisation.												
KeyCare Plans	There is no in-hospital cover for dentistry under this plan. Only basic consultations, fillings and extractions are covered.												
Dental Devices, appliances and orthodontic treatment	This is a separate benefit in 2011, and subject to an annual limit depending on your plan. Claims are paid from Savings or Above Threshold Benefits. <table><tr><td>Executive Plans:</td><td>No Limit</td></tr><tr><td>Comprehensive Plans:</td><td>R16,000 per person</td></tr><tr><td>Priority Plans:</td><td>R10,000 per person</td></tr><tr><td>Saver Plans:</td><td>Subject to Savings balance</td></tr><tr><td>Core Plans:</td><td>No Cover</td></tr><tr><td>KeyCare Plans:</td><td>No Cover</td></tr></table>	Executive Plans:	No Limit	Comprehensive Plans:	R16,000 per person	Priority Plans:	R10,000 per person	Saver Plans:	Subject to Savings balance	Core Plans:	No Cover	KeyCare Plans:	No Cover
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Core Plans:	No Cover												
KeyCare Plans:	No Cover												

## 2011 Delta Network: changes to hospitals

Changes in 2011:

Free State: Due to underutilization, the Pelonomi Hospital in Free State has been removed.

Kwa-Zulu Natal: Mount Edgecombe Hospital has been added.

Eastern Cape: Life New Mercantile Hospital has been added.

## 2011 KeyCare

The KeyCare plan is currently the fastest growing plan in the market. If you were to look at Keycare members as their own medical aid, they would be the third largest medical aid in the country, with over 300,000 members. From August 2009 to July 2001, KeyCare members had 941,344 GP visits, 109,480 Specialist visits, 34,186 casualty visits and 6496 KeyCare babies were born.

### Out-of-hospital Radiology Benefit

In 2011, radiology will be covered only if using a provider in the radiology network. The network will include radiology practices and KeyCare GPs who practice radiology. These practices currently account for 93% of KeyCare radiology claims.

### Day Surgery Network

A list of day-case facilities will be introduced in 2011, where KeyCare members can undergo certain simple procedures not previously covered. These procedures include Scopes (colonoscopy, gastroscopy, oesophagoscopy, proctoscopy, sigmoidoscopy), Adenoidectomy, Myringotomy, Grommets, Tonsillectomy, Cystourethroscopy, Prostate Biopsy, Vasectomy.

### Casualty Benefit: 2011 deductibles

Discovery's casualty preferred providers have agreed to keep charges in line with KeyCare benefits, minimizing out-of-pocket expenses for members. Deductibles will be higher if using a non-preferred provider.

Preferred Providers: R110 deductible

Non-Preferred Providers: R250 deductible

A full list of KeyCare network providers is available on Discovery's website, or by calling KeyCare client services on 0860102877.

## 2011 Rates

Series	Plan	Contributions			Contributions to Medical Savings Account			Total contributions		
		Main member	Adult	Child*	Main member	Adult	Child*	Main member	Adult	Child*
Executive	Executive	2 317	2 317	440	772	772	146	3 089	3 089	586
Comprehensive	Classic Comprehensive	1 900	1 797	380	633	599	126	2 533	2 396	506
	Classic Delta Comprehensive network option	1 711	1 618	341	570	539	113	2 281	2 157	454
	Essential Comprehensive	1 810	1 711	362	319	301	63	2 129	2 012	425
	Essential Delta Comprehensive network option	1 629	1 540	326	287	271	57	1 916	1 811	383
Priority	Classic Priority	1 274	1 003	510	424	334	170	1 698	1 337	680
	Essential Priority	1 241	975	495	219	172	87	1 460	1 147	582
Saver	Classic Saver	1 137	895	455	379	298	151	1 516	1 193	606
	Classic Delta Saver network option	909	715	364	303	238	121	1 212	953	485
	Essential Saver	1 024	767	409	180	135	72	1 204	902	481
	Essential Delta Saver network option	819	614	327	144	108	57	963	722	384
	Coastal Saver	879	658	354	293	219	118	1 172	877	472
Core	Classic Core	1 128	888	451	No Medical Savings Account			1 128	888	451
	Classic Delta Core network option	903	710	361	No Medical Savings Account			903	710	361
	Essential Core	969	726	388	No Medical Savings Account			969	726	388
	Essential Delta Core network option	775	581	311	No Medical Savings Account			775	581	311
	Coastal Core	819	614	327	No Medical Savings Account			819	614	327
KeyCare	KeyCare Plus (8 301+)	1 112	1 112	297	No Medical Savings Account			1 112	1 112	297
	KeyCare Plus (6 251 – 8 300)	747	747	208	No Medical Savings Account			747	747	208
	KeyCare Plus (3 901 – 6 250)	533	533	155	No Medical Savings Account			533	533	155
	KeyCare Plus (0 – 3 900)	445	445	119	No Medical Savings Account			445	445	119
	KeyCare Core (8 301+)	821	821	185	No Medical Savings Account			821	821	185
	KeyCare Core (6 251 – 8 300)	531	531	133	No Medical Savings Account			531	531	133
	KeyCare Core (0 – 6 250)	427	427	107	No Medical Savings Account			427	427	107

	Single member	Member with one dependant	Member with two or more dependants
Vitality contributions	125	145	153
KeyFIT contributions	27	33	42
Vitality and KeyFIT contributions	133	158	177

KeyClub Starter Benefit: R5 000 funeral cover for R1 a month.



## 2011 Thresholds and Savings

### Executive Plan and Comprehensive Series

	Executive Plan	Comprehensive Series
Main member	9 260	8 450
Each adult	9 260	8 450
Each child*	1 750	1 600

### Priority Series

	Annual Threshold	Above Threshold Benefit limit
Main member	7 450	6 350
Each adult	5 600	4 500
Each child*	2 450	2 200

Series	Plan	Main member	Adult	Child*
Executive	Executive (25%)	9 264	9 264	1 752
Comprehensive	Classic Comprehensive (25%)	7 596	7 188	1 512
	Classic Delta Comprehensive network option (25%)	6 840	6 468	1 356
	Essential Comprehensive (15%)	3 828	3 612	756
	Essential Delta Comprehensive network option (15%)	3 444	3 252	684
Priority	Classic Priority (25%)	5 088	4 008	2 040
	Essential Priority (15%)	2 628	2 064	1 044
Saver	Classic Saver (25%)	4 548	3 576	1 812
	Classic Delta Saver network option (25%)	3 636	2 856	1 452
	Essential Saver (15%)	2 160	1 620	864
	Essential Delta Saver network option (15%)	1 728	1 296	684
	Coastal Saver (25%)	3 516	2 628	1 416

## 2011 Supplementary Cancer Protector

In 2010, Discovery enhanced the oncology benefits for members. In 2011 they are turning their attention to non-medical costs associated with cancer and support services. They have identified certain needs and created a product that together with Discovery Health and Life should cover all aspects of family needs when a family member is diagnosed.

Discovery Health: Covers oncology medical costs

Discovery Life: Comprehensive Severe Illness Cover provides for protection against loss of income

The New Supplementary Cancer Protector from Discovery Life includes:

- **Supplementary Expense Cover:** This benefit pays a monthly income to the family in any month that the diagnosed member undergoes treatment. The payout is doubled if the member receiving treatment is a child. Members who have reached stage 3 cancer will receive this benefit each month, regardless of whether treatment is scheduled for that month. No premiums are payable while receiving this benefit.
- **Medical Savings Booster:** A lump sum of R10,000 is paid into a member's Medical Savings Account if the member has a Discovery Card (as the Medical Savings Account is part of the card). If the member doesn't have a DiscoveryCard, a cash payment of R5,000 is made.
- **Oncology Support Service:** Members are allocated an oncology consultant to support members, a SmartService nurse to arrange home pathology and access to a team of consultants to answer any questions.
- **Medical Contribution Waiver:** If the principal member received benefits from this cover, and passes away before age 65, Discovery Life pays the health plan contributions for the remaining members for three years, increasing for inflation each year.

**This policy is only available to non-smokers.** Contributions depend on age at inception, family size and the cover level.

## 2011 Vitality

### Travel Benefits: Flights

Previously, British Airways flights were stated prices for Discovery members. In 2011, they are discounted according to percentages like the Kulula domestic flights. Emirates has also been added to the travel partners. All flights are discounted the same, as follows:

Blue 15%      Bronze 20%      Silver 25%      Gold 30%      Diamond 35%

British Airways and Emirates flights can be booked through the Kulula.com website. International flights now include 31 British Airways and 14 Emirates International destinations.

Members need to book international flights at least 6 weeks in advance, and are limited to two international return flights per person per year. Domestic flights are limited to 12 return flights per person per year. From 1st January the DiscoveryCard and DiscoveryMiles savings on British Airways international flights fall away.

### Clicks Benefit

Clicks cash back benefits have been reduced in 2011 to the following:

Blue 5%      Bronze 7%      Silver 9%      Gold 12%      Diamond 15%

### SA-active events

In 2011, members will no longer have to pay the R120 activation fee for sa-active.com registration, in order to earn points for fitness activities. Members will now earn points based on the type of event and the type of training required to participate in the event. Points will range from 500 to 5000 per event, as follows:

500 to 5000 points:      Walking 5km to 30km, Running 5km to 42.2km, Cycling/Mountain Biking 10km to 100km  
500 to 1500 points:      Swimming 1km to 3km  
500 to 3000 points:      Canoeing 10km to 30km  
2000 to 5000 points:      Triathlon 20km to 226km

Training programmes will be available for download on Discovery's website.

### Child dependants over 18

In 2011 all child dependants over the age of 18 will earn Vitality points for all activities, subject to gender and age categories.

## 2011 KeyClub changes to KeyFit

The KeyClub benefit changes to KeyFit in 2011, to give KeyCare members access to fitness benefits. Existing KeyClub members will be automatically changed to KeyFit in 2011, but from January, only KeyCare members will have access to KeyFit as a stand-alone benefit. Members on other plans will be able to add KeyFit to Vitality for the funeral benefits.

KeyFit benefits will include the following:

- 10% to 15% HealthyFood benefit through Pick 'n Pay
- 5% to 10% Clicks cash-back rewards
- R10,000 to R15,000 funeral cover (if the main member is under 65 at inception)

The increased amounts above are available after the KeyFit member has completed a Vitality Check.

Benefits that do not increase after a Vitality Check

- 5% discount on prepaid airtime from Cell C, Vodacom, MTN and Telkom
- Discovery Baby programme
- Main member and spouse: 67% off Virgin Active membership, subject to an activation fee of R295
- Adult dependants and children over 18: 50% off Virgin Active membership, subject to activation fee.

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