

Discovery News *for Discovery Health members*

Annual Increase

Discovery's Average Annual Increase for 2012: 8.9%

Most benefit limits will increase in line with the contribution increase of 8.9%. Limits for internal prostheses, prescribed medicine and oncology thresholds will remain the same. Limits for external medical appliances and devices will increase by surgical inflation. Annual thresholds will increase by between 8.6% and 10.01%

Timing and Deadlines for 2012 information and changes:

10 October:	Employer communication starts from Discovery
12 October:	Member communication starts from Discovery
9 December:	Last date to submit changes

HospitalXpress

This benefit is designed to relieve the stress of hospital stays, and includes the following.

- 1) Hospital Advisor is an online tool that calculates the level of cover for a member at a particular hospital or medical specialist
- 2) Online authorisation is quick and painless
- 3) Online hospital pre-admission will be available in 2012
- 4) Discovery's automated process will include sending information by email to the member, about their authorised procedure, tips for before the procedure and what to expect afterwards
- 5) A range of concierge services are available, like a hairdresser if staying in hospital long, internet connectivity or a transport service
- 6) Once you are back home, an easy-to-read summary of your hospital stay will be available online

PracticeXpress

Using an Apple iPad App, Discovery will give Doctor's access to patient information while they are consulting. The patients sign their consent on the iPad, and doctors can immediately see plan details, medication history and hospitalisation records, and can send electronically signed scripts directly to the patient's pharmacy via email.

MedSaver

Members activate MedSaver in 2012 in much the same way as the HealthyFood benefit. This applies to all members, not only Vitality members. Once activated, members will automatically earn 10% cashback on all schedule 1 and 2 medicines bought at Clicks Pharmacies. This increases to 25% if the member completes a Vitality Check at a participating pharmacy. The cashback will be paid into their DiscoveryCard if they have one, or into a nominated bank account. The cashback due accumulates until it reaches the minimum payment amount of R50. Schedule 1 and 2 medication includes (but not limited to) the following: Sinutab, Texa, Betapyn, Syndol, Benylin, Solphylex, Voltarin, Transact, Buscopan, Lamisil, Bactroban, Corenza.

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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.

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www.discovery.co.za

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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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SOLUTIONS

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Council for Medical Schemes

Accreditation # ORG104

2012 Support Services and Cash Back

2012 Online Support

The Discovery website will have the following online tools available in 2012:

- Hospital Advisor – calculates the level of cover for a member at a particular hospital or medical specialist.
- MaPS Advisor – Lists healthcare professionals close to the member who have payment agreements with Discovery and therefore offer full cover.
- Med Advisor – Lists level of cover for a particular medicine, and lists options that are better covered or covered in full.
- Benefit Advisor – shows in real time how close member is to reaching their day-to-day limits.

In addition to this, the marketing brochures available will have a “full cover” logo in certain sections (such as using generic medication at pharmacies, or sticking to dedicated service providers) to help members make informed choices.

2012 Allied and Therapeutic Benefit

Discovery has redesigned the allied health benefits on the Executive, Comprehensive and Priority plans to enhance the cover for nursing and psychiatry treatments, offer more flexible cover, and provide unlimited cover for serious conditions. These changes do not apply to Saver, Core and KeyCare plans.

Health Professional	2011	2012
Psychiatrists	Mental Health annual limit R12,000 to R16,000	Covered as a specialist out-patient consultation, with no sub-limit
Registered counsellors, psychometrists, educational psychologists, clinical psychologists		Covered through Allied and Therapeutic Benefit (see below).
Stoma sister, wound care sister, registered nursing sister, chiropractors	Home Nursing Benefit R6,650 per family	Extender benefit also available for those who require longer term care and who qualify in terms of clinical entry criteria.
Homeopaths, podiatrists, speech therapists, occupational therapists, physiotherapists	Covered through Above Threshold benefit with no sub-limits	

The cover under the Allied and Therapeutic Benefit is as follows:

Plan	M	M+1	M+2	M+3
Executive	R12 500	R15 000	R17 500	R21 000
Classic Comp	R10 000	R13 500	R16 500	R19 000
Essential Comp	R 6 000	R 8 500	R11 000	R13 000
Classic Priority	R 6 000	R 8 500	R11 000	R13 000
Essential Priority	R 4 000	R 6 000	R 7 500	R 9 000

2012 KeyCare Day Surgery and Exclusions

In 2011, Discovery added a network of KeyCare Day Clinics where members could have access to full cover for minor procedures. In 2012 Discovery has expanded the **list of procedures** that are covered in full at KeyCare Day Clinics. Members will be guided to these facilities by their KeyCare GP or specialist.

General surgery	Simple abdominal hernia repair
ENT	Nasal plugging for nose bleeds, nasal cautery
Urology	Vasectomy, prostate biopsy
Orthopaedics	Arthrocentesis, removal of pins and plates
Gynaecology	Hysteroscopy, diagnostic D&C, vulva/cone biopsy, cautery of vulva warts, treatment of Bartholins cyst/gland
Cataract surgery	Removal of cataracts

Discovery has added the following **exclusions** to KeyCare plans: arthroscopy, and the removal of varicose veins and bunions.

2012 KeyCare Network and Casualty Benefit

The KeyCare hospital and day clinic network is evaluated regularly against a set of criteria to ensure ongoing efficiency and quality of care. This has resulted recently in the removal of the Moot Hospital and the addition of Clinix Phalaborwa Private Hospital.

The KeyCare casualty benefit has been simplified in 2012, with one rate instead of different rates for different casualty units. From 2012 there will now be one rate only, charged on entry to casualty: R185.

The casualty benefit covers GP consultations in casualty at the Discovery Health rate, basic x-rays and blood tests, ward stock, take-home medication up to R100. Specialists consulted in casualty are covered from the KeyCare Specialist Benefit.

2012 Medical Scheme Contribution Rates

Plan	Risk Contributions			Medical Savings Acc			Total Contributions		
	Main	Adult	Child *	Main	Adult	Child *	Main	Adult	Child *
Executive	R 2 524	R 2 524	R 479	R 841	R 841	R 159	R 3 365	R 3 365	R 638
Classic Comprehensive	R 2 070	R 1 957	R 414	R 690	R 652	R 138	R 2 760	R 2 609	R 552
Classic Delta Comprehensive	R 1 864	R 1 763	R 371	R 621	R 587	R 123	R 2 485	R 2 350	R 494
Essential Comprehensive	R 1 972	R 1 863	R 394	R 348	R 328	R 69	R 2 320	R 2 191	R 463
Essential Delta Comprehensive	R 1 775	R 1 677	R 355	R 313	R 295	R 62	R 2 088	R 1 972	R 417
Classic Priority	R 1 388	R 1 093	R 555	R 462	R 364	R 185	R 1 850	R 1 457	R 740
Essential Priority	R 1 352	R 1 062	R 540	R 238	R 187	R 95	R 1 590	R 1 249	R 635
Classic Saver	R 1 239	R 975	R 495	R 413	R 325	R 165	R 1 652	R 1 300	R 660
Classic Delta Saver	R 990	R 779	R 397	R 330	R 259	R 132	R 1 320	R 1 038	R 529
Essential Saver	R 1 116	R 835	R 446	R 196	R 147	R 78	R 1 312	R 982	R 524
Essential Delta Saver	R 892	R 669	R 356	R 157	R 118	R 62	R 1 049	R 787	R 418
Coastal Saver	R 958	R 718	R 385	R 319	R 239	R 128	R 1 277	R 957	R 513
Classic Core	R 1 229	R 967	R 491	n/a	n/a	n/a	R 1 229	R 967	R 491
Classic Delta Core	R 984	R 773	R 393	n/a	n/a	n/a	R 984	R 773	R 393
Essential Core	R 1 056	R 791	R 422	n/a	n/a	n/a	R 1 056	R 791	R 422
Essential Delta Core	R 844	R 633	R 339	n/a	n/a	n/a	R 844	R 633	R 339
Coastal Core	R 892	R 669	R 356	n/a	n/a	n/a	R 892	R 669	R 356
KeyCare Plus (R8 301+)	R 1 211	R 1 211	R 324	n/a	n/a	n/a	R 1 211	R 1 211	R 324
KeyCare Plus (R6 251 - R8 300)	R 813	R 813	R 228	n/a	n/a	n/a	R 813	R 813	R 228
KeyCare Plus (R3 901 - R6 250)	R 581	R 581	R 168	n/a	n/a	n/a	R 581	R 581	R 168
KeyCare Plus (R0 - R3 900)	R 485	R 485	R 129	n/a	n/a	n/a	R 485	R 485	R 129
KeyCare Core (R8 301+)	R 894	R 894	R 202	n/a	n/a	n/a	R 894	R 894	R 202
KeyCare Core (R6 251 - R8 300)	R 579	R 579	R 144	n/a	n/a	n/a	R 579	R 579	R 144
KeyCare Core (R0 - R6 250)	R 465	R 465	R 117	n/a	n/a	n/a	R 465	R 465	R 117

* Maximum 3 children counted

An **adult dependant** in 2012 is defined as:

- spouse (including civil union and common-law)
- ex-spouse
- full-time students up to age 25, or
- disabled dependants.

Other adults will be subject to eligibility requirements, and if not eligible for adult dependant rates, they may remain on the main member's plan but they will be charged the main member rate. Thus, it may be cheaper to transfer parents to a plan of their own.

2012 Annual Savings Account

		Main	Adult	Child *
Executive	25%	R 10 092	R 10 092	R 1 908
Classic Comprehensive	25%	R 8 280	R 7 824	R 1 656
Classic Delta Comprehensive	25%	R 7 452	R 7 044	R 1 476
Essential Comprehensive	15%	R 4 176	R 3 936	R 828
Essential Delta Comprehensive	15%	R 3 756	R 3 540	R 744
Classic Priority	25%	R 5 544	R 4 368	R 2 220
Essential Priority	15%	R 2 856	R 2 244	R 1 140
Classic Saver	25%	R 4 956	R 3 900	R 1 980
Classic Delta Saver	25%	R 3 960	R 3 108	R 1 584
Essential Saver	15%	R 2 352	R 1 764	R 936
Essential Delta Saver	15%	R 1 884	R 1 416	R 744
Coastal Saver	25%	R 3 828	R 2 868	R 1 536

* Maximum 3 children counted

2012 Thresholds

Executive and Comprehensive Plans:

	Executive	Comprehensive
Main	R 10 090	R 9 300
Adult	R 10 090	R 9 300
Child *	R 1 900	R 1 750

* Maximum 3 children counted

Priority Plans:

	Threshold	Above Threshold
Main	R 8 200	R 7 000
Adult	R 6 150	R 4 950
Child *	R 2 690	R 2 400

* Maximum 3 children counted

2012 Vitality and KeyFit Contribution Rates

	Single	Member + 1	Member + 2 +
Vitality	R 136	R 158	R 167
KeyFit	R 29	R 36	R 45
Vitality and KeyFit	R 145	R 172	R 193

Low income earners on KeyCare plans can purchase the KeyFit starter Benefit: R5000 funeral cover for R1pm.

Members on any plan may join Vitality.

Members on KeyCare plans may join KeyFit.

Members on any plan wanting Vitality and also wanting the funeral benefits included in KeyFit, can join both Vitality and KeyFit at the joint rate. The funeral cover is available to members where the principal member is age 64 or younger.

2012 Vitality focus on results

In 2012 Vitality's focus will be on improved health outcomes, rather than activities. This means less points for completion of questionnaires and health checks, and more points for the results and fitness activities.

Virgin Active and Planet Fitness: From 01 April 2012, Vitality is increasing the minimum number of gym visits to 36 per 12 month rolling period. This equates to 3 times per month on average. If you don't reach this goal, your gym discount drops from 80% to 50% until your visits catch up.

Vitality Check at a participating pharmacy: You will earn less points for completing a Vitality Check in 2012, but more for results within normal range. The points are as follows:

Blood Pressure, Cholesterol and Glucose: 300 points each for the test, increased to 3000 if results are within normal range.

Weight Assessment: 1000 for being tested, increased to 5000 points if the results are within normal range.

Completing the Vitality Check also increases your HealthyFood and MedSaver benefits from 10% to 25%.

Fitness Assessment at a participating biokineticist: Completing the assessment will earn you 3000 points, and your points are increased according to your resulting fitness level as follows:

Level 2	7 500 points	Level 4	13 000 points
Level 3	10 000 points	Level 5	15 000 points (the maximum for fitness points)

Remember that you also earn 150 points per visit per day for Virgin Active, Planet Fitness, Curves, Run/Walk for Life, golf. If you participate in any fitness events and register on sa-active (for free), you earn points per event depending on the duration and intensity of the event.

2012 Vitality HealthyFood HealthyCare HealthyGear

HealthyFood through Pick n Pay has been a success with members buying a greater proportion of healthy foods (1 in 5). Discovery is therefore launching HealthyCare and HealthyGear.

HealthyCare through Clicks: Vitality members save 25% on all products in the HealthyCare range at Clicks stores. The saving is in addition to the 5% to 15% Clicks cashback rewards members earn with their Clicks cards. In much the same way as HealthyFood, you activate HealthyCare online in January and get an immediate 10% saving. If you then complete a Vitality Check at a participating pharmacy, this increases to 25% saving. To get the benefit, you simply swipe your Clicks Clubcard (linked to Vitality) as usual at Clicks. Like HealthyFood, you will see VIT next to each qualifying item on your till slip. The maximum HealthyCare cashback per year is R15,000 per family.

Some of the products included in HealthyCare are dental care (Aquafresh, Sensodyne, Listerine), exercise equipment (pilates and fitness kits), eye care (magnifying glasses, eye drops), first aid (Savlon, Elastoplast, first aid kits), foot care (Clicks range), self care (Sinutab, Eucerin, Molimed), products to stop smoking (Nicorette), sun care (Piz Buin), nutritional supplements (Clicks range).

HealthyGear through Totalsports and adidas: Vitality members can save 25% on the entire range of adidas sports equipment and gear at either adidas or Totalsports stores. If shopping at Totalsports, this is in addition to the DiscoveryCard cashback reward at Totalsports. As with HealthyFood and HealthyCare, you activate the benefit online and everyone starts off with 10% cashback. If you then go for a Fitness Assessment at a participating biokineticist, this is increased to 25%. You will get a HealthyGear card to swipe at the Totalsports or adidas stores. The maximum HealthyGear cashback per year is R15,000 per family.

2012 DiscoveryCard Smart Shopper Multiplier

In 2012, the Smart Shopper Multiplier replaces the DiscoveryCard Pick n Pay cashback benefit. Unfortunately, this reduces the benefits for members. With the Smart Shopper Multiplier you swipe* your Smart Shopper card as usual, and your Smart Shopper points are increased depending on your Vitality status: Blue x2, Bronze x4, Silver x6, Gold x8 and Diamond x10. Once you have over 10,000 points, you can convert your Smart Shopper points into a voucher at the machines in store, and use them to pay for your Pick n Pay shopping.

The differences in rand terms between the 2011 and 2012 benefits are shown in the table below.

	Pick n Pay	Blue	Bronze	Silver	Gold	Diamond
In 2011 (R1000 spend)						
Smart Shopper	1000 points	R 10.00	R 10.00	R 10.00	R 10.00	R 10.00
Plus Vitality CashBack		R 50.00	R 60.00	R 70.00	R 80.00	R 100.00
Total Benefit		R 60.00	R 70.00	R 80.00	R 90.00	R 110.00
Vitality Cashback Percentage		5%	6%	7%	8%	10%
Total Percentage of Shop		6%	7%	8%	9%	11%
In 2012 (R1000 spend)						
Smart Shopper Points	1000	2000	4000	6000	8000	10000
Convert to Rands	R 10.00	R 20.00	R 40.00	R 60.00	R 80.00	R 100.00
Total Percentage of Shop		2%	4%	6%	8%	10%
Reduction in benefit		4%	3%	2%	1%	1%

* Please note that if multiple family members are shopping at Pick n Pay, multiple Smart Shopper cards aren't currently linked. It's therefore best to use only one card per family. The teller doesn't need the actual card, as they can enter the number manually. So one family member keeps the card, and the others save the number somewhere (on your cellphone perhaps) and give the number to the teller to allocate the points.

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