

Discovery News *for Discovery Health members*

Annual Increase

Discovery's Average Annual Increase for 2013: 10.9%

Contribution increases range from 11.9% on Executive, Comprehensive, Priority, and Coastal plans, to 9.8% on Classic and Essential Saver, Classic and Essential Core, and KeyCare plans. The lowest income band on KeyCare Plus has been removed, thus skewing the increase for that income band.

Timing and Deadlines for 2013 information and changes:

04 October:	Employer communication starts from Discovery
12 October:	2013 details available on www.discovery.co.za
15 October:	Member communication starts from Discovery
14 December:	Last date to submit changes

SEPTEMBER 2012

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@ihshhealth.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

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New Plans and Plan Changes

Discovery has launched two new plans for 2013:

KeyCare Access

KeyCare Access is designed to provide some private cover for KeyCare members. The same out-of-hospital benefits apply as for KeyCare Plus. In addition, the plan gives access to private GP visits, optometry and dental care.

Hospitalisation for elective procedures would be covered in a Contracted Network of State Hospitals. Hospitalisation for childbirth, care of the baby for the first 12 months, and emergencies and trauma, would be covered at the KeyCare Access Hospital Network of private hospitals. Premiums start at R450 for a single member on the lowest income band.

Classic Comprehensive Zero MSA

This plan is for those who want the security of the Above Threshold Benefit, but want to manage how they pay for their out-of-hospital claims themselves. The plan includes the same Hospital and Chronic cover as for the Classic Comprehensive plan. There is no Medical Savings Account, Insured Benefit or Trauma Recovery Benefit on the plan. MRI and CT scans are only covered when the member reaches the Above Threshold Benefit.

It is important to note that all claims for out-of-hospital benefits would still need to be submitted to Discovery, so that Discovery can accumulate them to Threshold. If you didn't submit these claims, you would never reach the Above Threshold Benefit.

Changes to the KeyCare Plus income bands:

KeyCare Plus will have three income bands in 2013, not four, like the KeyCare Core plans. This means members previously in the lowest income band will have high contribution increases, and may wish to consider the KeyCare Access plans to reduce the increase. The income bands in 2013 for KeyCare Plus will be R0 to R6250, R6251 to R8300 and R8301+.

ChroniCare with Dischem

Discovery has partnered with Dischem to provide cash back on certain products that enhance the management of chronic conditions in 2013, such as monitoring devices, specialty foods, health education, routine wellness tests, footwear and accessories, and fitness and wellbeing items. The system works the same as Discovery's other cash back programs, and is limited to those members with the chronic conditions hypertension, hyperlipidemia, diabetes or asthma, and who are registered on Chronic Benefits with Discovery:

1. Activate ChroniCare at www.discovery.co.za and immediately receive 10% cash back, a ChroniCare card, and a gift bag.
2. Complete a Vitality Health Check, and increase your cash back to 25%
3. Swipe your ChroniCare card at Dischem when you purchase the qualifying items, and receive your cash back into your nominated account.

Executive Plan Extended Chronic Medication List

Full cover is provided on the Executive plan for the following Chronic Medication in 2013: Crestor, Aspavor, Prexum, Glucophage, Symbicort, Lantus, Venlor XR, Tareg, Co-tareg, Lily-Fluoxetine. This medication currently has no generic equivalent.

LivingVitality

LivingVitality is a new online tool for chronic condition sufferers, going live over the course of 2012 and 2013, offering the following:

- Track: Tools to keep accurate electronic records of health status, analyse trends, identify areas requiring more control, set reminders to administer treatment. Electronic records can be easily shared with your healthcare professional.
- Connect: Connect online with others who have the same condition, and share experiences
- Learn: Access to various experts, additional health tools to facilitate understanding of the disease, view relevant articles
- Improve: Trackers to chart your progress and provide feedback, analysis and encouragement
- Achieve: Motivation via rewards - earn Vitality points for achieving goals. Goals and achievements can also be shared amongst friends on Living Vitality.

This benefit is available to members who are registered on Discovery's Chronic Benefits for conditions including heart disease, diabetes or asthma. It is unclear at the time of writing whether LivingVitality is limited to Vitality members only, or all members registered on chronic benefits.

Insured Network Benefits in 2013

This benefit is used by members who have run out of Savings. 2013 changes include:

- Members have unlimited GP consultations from Insured Benefits on the Executive, Comprehensive (excl Zero MSA) and Priority plans. There is a defined number of visits on the Saver plans.
- Schedule 3 and above day-to-day generic medicines are unlimited on Executive, Classic Comprehensive and Classic Delta Comprehensive plans, if purchased from a network pharmacy. The network includes Discovery Med-X-Press, Clicks, Dis-Chem, Medi-Rite and a list of independent pharmacies available on Discovery's website.
- Pathology is unlimited on Executive, Classic Comprehensive, Classic Delta Comprehensive and Classic Priority plans, when tests are administered at one of the listed partners: Clicks, Dis-Chem and Medi-Rite. Tests are then sent by these partners to one of the network pathologists.

Addition of Benefits in 2013

- OptiPharm will be the preferred provider for HIV treatment in 2013, to members on all plans.
- KeyCare members will be covered in full for cataract surgery within the new KeyCare Cataract Network in 2013. The network includes over 120 facilities across South Africa.
- Chiropractors have been added to the Allied, Therapeutic and Psychology Extender Benefit in 2013.
- All basic dental treatments (such as simple fillings and root canal treatment) for members 13 and older, will be covered from the available day-to-day benefits in 2013.
- An Optometry network has been created in 2013, which will offer an immediate 20% discount on frames and lenses from the preferred providers.
- Benefit limits, co-payments and deductibles have increased by 10%. MRI and CT scan co-payments have increased by 6% in line with the tariff increase for radiologists.

Changes to the KeyCare Income Band Calculation

Discovery will exclude variable income from the income calculation in 2012. This means that overtime and commission will not be included when determining your income, as this fluctuates from month to month.

2013 Medical Scheme Contribution Rates

Plan	Risk Contributions			Medical Savings Acc			Total Contributions		
	Main	Adult	Child *	Main	Adult	Child *	Main	Adult	Child *
Executive	R 2 823	R 2 823	R 536	R 941	R 941	R 178	R 3 764	R 3 764	R 714
Classic Comprehensive	R 2 315	R 2 189	R 462	R 771	R 729	R 154	R 3 086	R 2 918	R 616
Classic Delta Comprehensive	R 2 085	R 1 972	R 415	R 695	R 657	R 138	R 2 780	R 2 629	R 553
Classic Comprehensive Zero MSA	R 2 315	R 2 189	R 462	n/a	n/a	n/a	R 2 315	R 2 189	R 462
Essential Comprehensive	R 2 205	R 2 084	R 442	R 389	R 367	R 78	R 2 594	R 2 451	R 520
Essential Delta Comprehensive	R 1 985	R 1 876	R 397	R 350	R 331	R 70	R 2 335	R 2 207	R 467
Classic Priority	R 1 552	R 1 222	R 621	R 517	R 407	R 207	R 2 069	R 1 629	R 828
Essential Priority	R 1 512	R 1 188	R 604	R 266	R 209	R 106	R 1 778	R 1 397	R 710
Classic Saver	R 1 361	R 1 071	R 544	R 453	R 357	R 181	R 1 814	R 1 428	R 725
Classic Delta Saver	R 1 087	R 856	R 436	R 362	R 285	R 145	R 1 449	R 1 141	R 581
Essential Saver	R 1 226	R 917	R 490	R 216	R 161	R 86	R 1 442	R 1 078	R 576
Essential Delta Saver	R 980	R 735	R 391	R 172	R 129	R 69	R 1 152	R 864	R 460
Coastal Saver	R 1 071	R 803	R 431	R 357	R 267	R 143	R 1 428	R 1 070	R 574
Classic Core	R 1 350	R 1 062	R 539	n/a	n/a	n/a	R 1 350	R 1 062	R 539
Classic Delta Core	R 1 081	R 849	R 432	n/a	n/a	n/a	R 1 081	R 849	R 432
Essential Core	R 1 160	R 869	R 464	n/a	n/a	n/a	R 1 160	R 869	R 464
Essential Delta Core	R 927	R 695	R 372	n/a	n/a	n/a	R 927	R 695	R 372
Coastal Core	R 998	R 748	R 398	n/a	n/a	n/a	R 998	R 748	R 398
KeyCare Plus (R8 301+)	R 1 330	R 1 330	R 356	n/a	n/a	n/a	R 1 330	R 1 330	R 356
KeyCare Plus (R6 251 - R8 300)	R 893	R 893	R 250	n/a	n/a	n/a	R 893	R 893	R 250
KeyCare Plus (R0 - R6 250)	R 638	R 638	R 230	n/a	n/a	n/a	R 638	R 638	R 230
KeyCare Access (R8 301+)	R 1 300	R 1 300	R 350	n/a	n/a	n/a	R 1 300	R 1 300	R 350
KeyCare Access (R6 251 - R8 300)	R 865	R 865	R 245	n/a	n/a	n/a	R 865	R 865	R 245
KeyCare Access (R3 901 - R6 250)	R 600	R 600	R 215	n/a	n/a	n/a	R 600	R 600	R 215
KeyCare Access (R0 - R3 900)	R 450	R 450	R 195	n/a	n/a	n/a	R 450	R 450	R 195
KeyCare Core (R8 301+)	R 982	R 982	R 222	n/a	n/a	n/a	R 982	R 982	R 222
KeyCare Core (R6 251 - R8 300)	R 636	R 636	R 158	n/a	n/a	n/a	R 636	R 636	R 158
KeyCare Core (R0 - R6 250)	R 511	R 511	R 129	n/a	n/a	n/a	R 511	R 511	R 129

* Maximum 3 children counted

2013 Annual Savings Account

		Main	Adult	Child *
Executive	25%	R 11 292	R 11 292	R 2 136
Classic Comprehensive	25%	R 9 252	R 7 824	R 1 656
Classic Delta Comprehensive	25%	R 8 340	R 7 824	R 1 656
Essential Comprehensive	15%	R 4 668	R 4 404	R 936
Essential Delta Comprehensive	15%	R 4 200	R 3 972	R 840
Classic Priority	25%	R 6 204	R 4 884	R 2 484
Essential Priority	15%	R 3 192	R 2 508	R 1 272
Classic Saver	25%	R 5 436	R 4 284	R 2 172
Classic Delta Saver	25%	R 4 344	R 3 420	R 1 740
Essential Saver	15%	R 2 592	R 1 932	R 1 032
Essential Delta Saver	15%	R 2 064	R 1 548	R 828
Coastal Saver	25%	R 4 284	R 3 204	R 1 716

* Maximum 3 children counted

2013 Thresholds

Executive and Comprehensive Plans:

	Executive	Comprehensive
Main	R 11 280	R 10 375
Adult	R 11 280	R 10 375
Child *	R 2 125	R 1 950

* Maximum 3 children counted

Priority Plans:

	Threshold	Above Threshold
Main	R 9 170	R 7 800
Adult	R 6 890	R 5 550
Child *	R 3 000	R 2 680

* Maximum 3 children counted

2013 Vitality and KeyFit Contribution Rates

	Single	Member + 1	Member + 2 +
Vitality	R 155	R 179	R 199
KeyFit	R 33	R 39	R 49
Vitality and KeyFit	R 165	R 195	R 229

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 at inception.

2013 Vitality Fitness and Goals

The emphasis in 2013 is on regular activity and achievements. Regular physical activity has proved to reduce hospital admission.

To this end you will be able to earn points on LivingVitality and Personal Health Goals, and the Vitality carry over points are being phased out. You will still earn carry over points from 2012 into 2013, but not from 2013 into 2014 onwards.

The points for fitness assessments are being reduced in 2013, as two assessments per year should not, in Discovery's opinion, add up to the maximum fitness points per year. You will earn 2500 points for a fitness assessment in 2013 instead of the previous 7500. You can still complete two assessments per year, and will earn 2000 points for level 2 fitness, 3000 for level 3, 4000 for level 4 and 5000 for level 5. Thus, if you are a marathon runner on level 5 fitness, you will earn the maximum fitness points of 15000 if you complete two assessments in the calendar year.

You will still earn 150 fitness points per day for physical activity, but in addition to the gym, you can also now earn points when using certain fitness devices, such as micoach, Garmin heart rate monitor, fitbug (pedometer) and polar heart rate monitors. These devices can be integrated into the LivingVitality program. You can also track your workouts with your GPS enabled phone, and link this to LivingVitality.

In addition to the fitness points, you will also earn points when you achieve the goals set though Vitality. This includes both fitness and nutrition. The goal setting process will now be through Living Vitality.

2013 Woolworths Benefit

The HealthyFood benefit has been extended to include Woolworths for members on Executive and Classic plans. The benefit works the same as the Pick n Pay HealthyFoods benefit, and must be activated. Initially you earn 10% cash back on healthy foods at both Pick n Pay and Woolworths. Once a Vitality Health Review has been completed, you can earn 25% at ONE of the suppliers - you must choose whether this is Woolworths or Pick n Pay.

discovery/mall

DiscoveryCard holders can shop at discovery/mall, using Discovery Miles for payment, or earning Discovery Miles when paying with your DiscoveryCard. The product suppliers include various magazine subscriptions, and access to wantitall, iStore, Kalahari.net, takealot.com, and others. If you buy Apple products through the iStore, you will get 12 months interest free credit.

DiscoveryCard partners

New DiscoveryCard partners in 2013:

Builders Warehouse, Builders Express, Incredible Connection, Sunglass Hut

Existing (unchanged) DiscoveryCard partners:

Pick n Pay, Look and Listen, Nando's, Reggies, Stuttafords, The Pro Shop, Totalsports, ToysRus, Frasers, Exclusive Books, Cape Union Mart, @Home.

VitalityMobile

Discovery has partnered with Cell C in 2013. Members will have access to the usual Cell C contract range, and phone brands. Once you activate VitalityMobile (for R29 per month), you can then talk for free to any other activated VitalityMobile member. You will also get a 50% data boost on VitalityMobile packages, with a minimum of 100MB. International calls will also be discounted to 99c per minute. VitalityMobile will not be available on all contracts, so check the contract before purchasing.

DiscoveryCard Health Wallet

The Health Wallet can be activated on all DiscoveryCards. The Health Wallet replaces the Medical Savings Booster in 2013. It operates alongside your health plan, enabling members to pay for day-to-day expenses. You will earn Discovery Miles on your regular contributions to the Health Wallet, and you can switch your cash back to your Health Wallet. If the Health Wallet is empty, Discovery automatically takes funds from your credit card, and you have 55 days interest free to refund the card. You also have access to Severe Illness Benefits by activating the Health Wallet, if under the age of 65.

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