

Discovery News *for Discovery Health members*

Prepare for the Silly Season

Before you go on holiday, remember to do the following:

- Update your member details on Discovery's website, making sure your cellphone numbers, physical address and medical details (GP and any medical conditions) are up to date. If you are in an accident and medical personnel see you are a Discovery member, they will call Discovery for your details. Specifically medical conditions should be updated, so that medical personnel have access to the latest details. Your next of kin should also be updated, to make sure medical personnel know who to contact in an emergency.
- Programme your next of kin's number into your phone under the description ICE - In Case of Emergency.
- If you are a Vodacom cellphone user, register for Discovery's free 911 Alert. 911 Alert issues you with a number to programme into your phone. If you have an emergency and are unable to talk, you simply dial this number. Discovery phones you back and if you don't answer, they triangulate your position and send medical assistance to you. Even if you do answer, this is still helpful if you don't know where you are. Specifically handy for anyone planning on going hiking in the mountains! See Discovery's website (member section) for more detail on 911 Alert.
- Programme Discovery's emergency number into your phone, no matter what cellphone provider you use - 0860 999 911.
- Do you know your blood type? Find out before you go on holiday and write it down in a safe place. Also, tell friends and family (and your GP). Finding out takes 10 minutes at a pathologist. Don't leave it till the day you leave, as the results may come through the following day.
- Remember to dress for all weather. Remember that if you're travelling, you never know what weather you will encounter round the corner, or over the mountain. Take jackets with you wherever you go.

Network Hospitals

When you have a life-threatening emergency and you are on a plan with a network hospital - Coastal, KeyCare, Delta (in 2009) - you can go to any hospital. Once the treating medical professional is happy that you are stable, he will contact Discovery to discuss moving you to the relevant network hospital. At this point, Discovery compares the costs of the current hospital, to the costs at the network hospital plus the cost of moving you. If they decide to move you, the move is fully funded by Discovery at no cost to the member. Some examples: If you are in Gauteng and on a Coastal plan, it may be too expensive to move you to a Coastal province and thus to a Coastal hospital. However, if on Delta and you land up at Constantiaberg in Cape Town, it would be relatively inexpensive to move you from Constantiaberg to Kingsbury (two suburbs away and a Delta hospital).

The rules of emergency transport do not apply if Discovery decides to move you. The rules state that the emergency transport benefit covers the member for transport (ambulance, air) that is medically necessary. For example from the scene of an accident to the hospital, or from one hospital to another for a required MRI, but not from Bloemfontein to JHB because you live in JHB but had an accident in Bloemfontein. Moving you from one hospital to another due to personal choice is not covered by the emergency transport benefit. However, if the decision to move you is made by Discovery, Discovery will cover the costs.

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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 Stephen@intasure.co.za.

Discovery Website

www.discovery.co.za

Discovery Client Services

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KeyCare Client Services

0860 102 877

DISCOVERY EMERGENCY NUMBER 0860 999 911

DISCOVERY HEALTH PLANS

Executive Plan
Classic Comprehensive
Essential Comprehensive
Classic Priority
Essential Priority
Classic Saver
Essential Saver
Coastal Saver
Classic Core
Essential Core
Coastal Core
Key Care Plus
Key Care Core

DISCOVERY REWARDS

Vitality
Key Club
Key Club Starter

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Avoid Downgrades

In the current economic climate, it is tempting to downgrade your medical aid to free up some extra cash. This is not advisable if there are alternative ways to improve your cashflow. Those who are superstitious in nature will tell you that as soon as you downgrade, you will need the cover desperately. However, sometimes this is the only option and here are some tips on how to deal with a downgrade:

- If downgrading to a plan with co-payments, put the highest co-payment amount into an interest-bearing account and leave it there for hospital emergencies. Mark this account "hospital emergencies" to be clear about its purpose.
- If your downgrade means that your day-to-day (savings) benefits are reduced, put the difference in contribution, for the first few months at least, into an interest-bearing account for excessive day-to-day medical costs. Again, mark this count so that you (and your family) are clear about its purpose.
- If your downgrade has reduced the rate of pay for hospital claims, consider a gap cover product to provide for this shortfall.
- **Most importantly:** Know the differences between your old plan and your new plan, so that there are no surprises.

Discovery Institute

The Discovery Institute is no longer active. Previously, this department offered first aid and various other courses. According to Discovery there was not a great turnout for these courses, and they thus decided to stop them in June 2008. For those wishing to complete first aid courses, contact St John's Ambulance - <http://www.stjohn.org.za/> - as their courses are nationally available and their reputation is good.

KeyClub Starter for KeyCare Members

In the last issue we discussed the funeral cover available for the whole family under the KeyClub membership, costing R24, R30 or R37 per month depending on your family size, and also available in combination with Vitality membership.

Discovery also offers the KeyClub Starter membership for KeyCare members only. This benefit costs R1 per month, which is added to your medical aid contribution (no separate debit orders). The contribution of R1 entitles the member to R5000 funeral cover for the principal member only (no family members are covered). The KeyClub Starter benefit is available to all members on KeyCare plans, no matter what income category you fall into.

Vitality - boost your points before year end

Vitality works on a calendar year, no matter what month you joined in. The more points you earn, the greater your status, and the more your rewards improve. Members can easily achieve Bronze in one calendar year, and can also achieve Silver in the same year, depending on when you started and how many tests/assessments you are willing to complete. Aggressive Vitality members can get to Gold in one full calendar year, but the majority get to Silver in the first year and Gold in the second.

Even if you have no hope of reaching Gold Status by the end of the year, now is the time to earn as many points as possible to boost the number of points carried over to 2009. Remember that Discovery carries over Vitality points: 10% if you've been on Vitality for less than a year, 15% if less than 2 years, 20% if less than 3 years and 25% if more than 3 years. These carry over points will help you get to Gold next year if you have not reached Gold this year.

Easy online points: Online smoker's declaration 5000 points, Nutrition Centre habits 250 points and meal plan 250 points, Stress Centre assessments 2500 points, Health Assessment 1500 points, Discovery Age 1000 points. All points are per adult and all adults must be registered on Discovery's website to earn points.

Easy tests: Vitality Check at participating pharmacy 7000 points per person, plus booster points if results within acceptable range. Prostate Blood Test for men over 50 2500 points. Pap Smear for women 2500 points. HIV test 5000 points each. Mammogram for women over 35 2500 points. Glaucoma screening for men and women over 40 2500 points each (you do not need to have a consultation with this test). These tests are all paid by the Screening Benefit.

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