

## Discovery News *for Discovery Health members*

### Scopes, Scans and Dentistry in 2009

#### Payment of Scopes, Scans and Dentistry in 2009.

Endoscopies (gastroscopy, colonoscopy, sigmoidoscopy, proctoscopy)

**Executive Plan:** The hospital account is paid in full from the hospital benefit and related accounts are paid from the day-to-day benefits.

**Comprehensive Plans:** The first R1600 of hospital account is paid from day-to-day benefits. The balance of the hospital account and related accounts are paid from hospital benefit.

**Priority Plans:** The first R1800 of hospital account is paid by the member. The balance of the hospital and related accounts are paid from the hospital benefit.

**Saver Plans:** The first R2000 of the hospital account is paid from the Medical Savings Account. The balance of the hospital and related accounts are paid from the hospital benefit.

**Core Plans:** The first R2000 of hospital account is paid by the member. The balance of the hospital and related accounts are paid from the hospital benefit.

**KeyCare Plans:** As part of an approved hospital event at a KeyCare hospital, there is no limit.

MRI and CT Scans

**Executive Plan:** The hospital account is paid in full from the hospital benefit and related accounts are paid from the day-to-day benefits.

**Comprehensive, Priority, Saver Plans:** As part of an approved hospital admission, there is no limit. If admitted for conservative back or neck treatment, the first R1800 is paid from day-to-day benefits and the balance from the hospital benefit up to the Discovery Health Rate.

**Core Plans:** As part of an approved hospital admission, there is no limit. If admitted for conservative back or neck treatment you must pay the full cost of the scan.

**KeyCare Plans:** As part of an approved hospital event at a KeyCare hospital, there is no limit. If admitted for conservative Back and Neck treatment there is no cover on the KeyCare plans.

Dentistry

For all plans, out-of-hospital dentistry paid in full from day-to-day benefits, subject to the annual limits.

**Executive Plan:** Overall annual limit of R23750 per person for in- and out-of hospital dentistry. The hospital account is paid from the hospital benefit and related accounts from the day-to-day benefits.

**Comprehensive Plans:** Overall annual limit of R16900 per person for in- and out-of hospital dentistry. The first R1800 of your hospital account is paid from day-to-day benefits and the balance from the hospital benefit. Related accounts are paid from the day-to-day benefits.

**Priority Plans:** Overall annual limit of R11900 per person for in- and out-of hospital dentistry. The first R1800 of your hospital account is paid from day-to-day benefits and the balance from the hospital benefit. Related accounts are paid from the day-to-day benefits.

**Saver Plans:** Overall annual limit of R11900 per person for in- and out-of hospital dentistry. The first R1800 of your hospital account is paid from your Medical Savings Account and the balance from the hospital benefit. Related accounts are paid from your Medical Savings Account .

**Core Plans:** Overall annual limit of R11900 per person for in- and out-of hospital dentistry. The first R1800 of your hospital account is paid by you and the balance from the hospital benefit. No cover for related accounts

**KeyCare Plans:** No cover for in-hospital dentistry. (Basic dentistry covered on KeyCare Plus from the designated service providers.)

#### OCTOBER / NOVEMBER 2008

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](mailto:Stephen@intasure.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 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

#### INTASURE HEALTH SERVICES (PTY) LTD CONTACT DETAILS

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Council for Medical Schemes  
Accreditation # ORG104

## KeyClub Funeral Cover

Whether you are on Vitality or not, members should add KeyClub for the funeral benefits. The KeyClub funeral benefit pays out on the death of any members who are listed on your Discovery Health plan at the time of claim.

Principal member or spouse or adult dependant	R10 000
Child aged 15 to 21	R 7 500
Child aged 6 to 14	R 5 000
Child aged 0 to 5	R 3 000
Stillborn Child	R 1 000

If you are not currently on Vitality, KeyClub (incl funeral benefits) costs R24 for a single member, R30 for 2 members and R37 for a family of 3 or more.

If you are on Vitality already, the additional cost will be R9 for a single, R13 for 2members or R23 for a family of 3 or more.

## Update Your Details

A reminder once more to make sure your details are updated for **every** family member, on Discovery's records. Your medical details - allergies, doctor, chronic conditions - would be useful for Discovery to know if you are in an accident. Your bank details for claims should always be up to date. Your physical home address (for all members) is also important if Discovery has to respond in an emergency situation. Lastly, your postal and email addresses for correspondence.

## Ster Kinekor

November is here again, and movie ticket prices have gone up. Vitality members with a Vitality Movie Card can see movies for R18 at Classics and R10 at Junctions. This is a R27 discount at Classics and a R9 discount at Junctions. Remember that 3D movies (available at certain Classics) are more expensive and in this case the discount of R27 is applied. For example if the normal price is R55 instead of R45, then your ticket will be R28 instead of R18.

Children from 2yrs to 15yrs can see movies showing before 7pm for free, if they complete a Dental Assessment with any dentist or a Wellness Assessment with a participating GP.

## Vitality HealthyFood Card

Make sure your postal address is correct on Discovery's records (phone 0860 998877 to check). The reason? In February 2009 Vitality members (principal and spouse) will be sent their Healthy Food cards, to use at Pick 'n Pay. They will be sent to your postal address, so make sure it's correct so that you receive your cards.

By using this card you will earn a 15% saving on healthy food purchased at Pick 'n Pay. You can increase this to 25% by completing the online Personal Health Review. These savings are in addition to the savings you receive on your DiscoveryCard if you have one. In addition, you will earn 10 Vitality points for every healthy item purchased, to a maximum of 500 points per month. The healthy items will be marked in the Pick 'n Pay stores. The 15% or 25% savings will be paid into either your DiscoveryCard if you have one, or the bank account your claims are paid into.

## DiscoveryCard

DiscoveryCards are available to ALL Discovery members, not only to Vitality members. However, if you are a Vitality member, you should take up the card to enjoy the Vitality cash back benefits available on the card - up to 10% cash back at Pick 'n Pay and up to 20% cash back at the other retail store partners. The retail stores include Pick 'n Pay, @Home, Altech Autopage (cellphone contracts only), Altech Netstar, Cape Union Mart, Exclusive Books, Frasers, Look and Listen, Reggies, Toys R Us, Nandos, The Pro Shop and Totalsports. The cash back benefits are paid back into your DiscoveryCard when your card closes each month. Contact DiscoveryCard on 0860 11 2273.

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