

Discovery News *for Discovery Health members*

The major changes for 2009 are listed below. Please note that this is summarized, and may not contain all information necessary to make your plan choice for 2009.

Headline Contribution Increase: 12.8%

New Delta plans

Discovery has introduced the Delta Hospital Network, for their four new options: Classic Delta Saver, Essential Delta Saver, Classic Delta Core and Essential Delta Core. Choosing the Delta options gives you a 20% contribution discount. For elective surgery (non-emergency) you must use a Delta Network hospital (30 hospitals and 31 day clinics nationally) or pay a R3500 co-payment. In emergencies, members use the closest hospital and are moved to a Delta hospital when the treating doctor feels they are stable (as for the Coastal and KeyCare networks). For Chronic medication, you must use Courier Pharmacy or pay a 25% co-payment.

KeyCare contribution changes

Discovery has changed the income band structure to include three income bands on KeyCare Core and four income bands on KeyCare Plus. Previously there were two income bands for both options. Those earning under R5500 per month will find their contributions decreasing from 2008 to 2009.

KeyCare benefit enhancements

The specialist Benefit has increased from R1200 to R1800. In 2009 members have 4 gynaecologist visits under the antenatal benefit (previously 2). A Mobility Devices Benefit has been added to KeyCare Plus, to fund wheelchairs, long-leg calipers and crutches.

Other benefit changes

The Africa Evacuation Benefit has been added to Coastal plans, and is now offered on all plans except KeyCare.

The Specialty Medical Benefit will change to the Specialty Medical Technology Benefit and include both high-cost medication and technology. This will still only be available on Comprehensive and Executive plans.

The way scopes are paid for has been changed. There are no co-payments or deductibles for scopes completed out-of-hospital. Members on Comprehensive and Saver plans have a R1600 and R2000 co-payment respectively, which is funded from the day-to-day benefits. Members on the Priority and Core plans have a R1800 and R2000 deductible respectively, which is funded from the members' own pocket. The balance of the in-hospital scopes, and the full out-of-hospital scopes are paid from the medical scheme (risk benefits).

HIVCare changes

Members currently registered on this program will have the same unlimited access to medication in 2009 as for 2008. Those joining after 1st January will have medication paid in the same way as the Chronic Benefit - 100% cover if the medication is listed on the formulary, or cover up to a monthly drug amount if not listed on the formulary.

SEPTEMBER 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.

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 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

Phone +27 (0)21 712 6686
Fax +27 (0)21 712 6866
Stephen@intasure.co.za
www.intasure.co.za

Council for Medical Schemes
Accreditation # ORG104

Priority Plan Extreme Expenses Benefit removed

In 2008, when Discovery launched the Trauma Recovery Extender Benefit, they removed the Extreme Expenses Benefit from the Priority Plans. Affected members were notified of this by Discovery.

The Above Threshold benefit on Priority plans is limited, and the Extreme Expenses Benefit paid claims when the total claims for the year reached over R25,000. The Trauma Recovery Extender Benefit pays day-to-day costs relating to recovery from a traumatic (defined) event, on all plans that have day-to-day benefits such as the Priority plans.

Discovery's theory is that anyone who has day-to-day claims of R25,000 per person, most probably had a traumatic event listed on the defined list, and would therefore be covered by the Trauma Recovery Extender Benefit. If this is not the case, affected members in 2008 would be allowed to upgrade their plan immediately if necessary.

Going into 2009, Priority plans have limited Savings and a limited Above Threshold Benefit, with no Extreme Expenses Benefit. All plans with day-to-day benefits (such as the Priority plans) include the Trauma Recovery Extender Benefit.

2009 Contributions

Monthly contributions

| Series | Plan | Main member | Adult | Child* |
|---------------|---------------------------------|-------------|-------|--------|
| Executive | Executive | 2 601 | 2 601 | 496 |
| Comprehensive | Classic Comprehensive | 2 138 | 2 021 | 426 |
| | Essential Comprehensive | 1 796 | 1 698 | 358 |
| Priority | Classic Priority | 1 433 | 1 128 | 573 |
| | Essential Priority | 1 231 | 968 | 491 |
| Saver | Classic Saver | 1 278 | 1 006 | 512 |
| | Essential Saver | 1 016 | 761 | 405 |
| | Coastal Saver | 989 | 740 | 397 |
| | Classic Delta Saver | 1 022 | 805 | 409 |
| | Essential Delta Saver | 812 | 609 | 324 |
| Core | Classic Core | 952 | 749 | 380 |
| | Essential Core | 818 | 613 | 327 |
| | Coastal Core | 691 | 518 | 276 |
| | Classic Delta Core | 762 | 599 | 304 |
| | Essential Delta Core | 654 | 490 | 262 |
| KeyCare | KeyCare Plus (R7 501+) | 938 | 938 | 250 |
| | KeyCare Plus (R5 501 to R7 500) | 630 | 630 | 175 |
| | KeyCare Plus (R3 501 to R5 500) | 450 | 450 | 130 |
| | KeyCare Plus (R0 to R3 500) | 375 | 375 | 100 |
| | KeyCare Core (R7 501+) | 693 | 693 | 155 |
| | KeyCare Core (R5 501 to R7 500) | 448 | 448 | 112 |
| | KeyCare Core (R0 to R5 500) | 360 | 360 | 90 |

Contributions shown include Medical Savings Accounts amounts, if applicable.

* We count a maximum of three children when we work out the monthly contribution.

Annual Thresholds

Executive Plan and Comprehensive Plans

| | Executive Plan Annual Threshold | Comprehensive Plans Annual Threshold |
|-------------|---------------------------------|--------------------------------------|
| Main member | R7 800 | R6 800 |
| Per adult | R7 800 | R6 800 |
| Per child* | R1 450 | R1 300 |

* We count to a maximum of three children when we calculate the Annual Threshold

Priority Plans

| | Annual Threshold | Above Threshold Benefit limit |
|-------------|------------------|-------------------------------|
| Main member | R6 000 | R5 000 |
| Per adult | R4 500 | R3 700 |
| Per child* | R2 000 | R1 800 |

* We count to a maximum of three children when we calculate the Annual Threshold and Above Threshold Benefit limit

Annual Medical Savings Account amounts

Included in the monthly contributions on the previous page

| Series | Plan | Main member | Adult | Child** |
|---------------|--------------------------------|-------------|-------|---------|
| Executive | Executive (25%*) | 7 800 | 7 800 | 1 488 |
| Comprehensive | Classic Comprehensive (25%*) | 6 408 | 6 060 | 1 272 |
| | Essential Comprehensive (15%*) | 3 228 | 3 048 | 636 |
| Priority | Classic Priority (25%*) | 4 296 | 3 384 | 1 716 |
| | Essential Priority (15%*) | 2 208 | 1 740 | 876 |
| Saver | Classic Saver (25%*) | 3 828 | 3 012 | 1 536 |
| | Essential Saver (15%*) | 1 824 | 1 368 | 720 |
| | Coastal Saver (25%*) | 2 964 | 2 220 | 1 188 |
| | Classic Delta Saver (25%*) | 3 060 | 2 412 | 1 224 |
| | Essential Delta Saver (15%*) | 1 452 | 1 092 | 576 |

* Medical Savings Account amounts as a percentage of total contributions

** We count a maximum of three children when we work out the monthly contribution.

2009 Vitality and KeyClub

Vitality and KeyClub monthly contributions

| | Single member | Member with one dependant | Member with two or more dependants |
|---------------------------|---------------|---------------------------|------------------------------------|
| Vitality premiums | 105 | 122 | 128 |
| KeyClub premiums | 24 | 30 | 37 |
| Both Vitality and KeyClub | 114 | 135 | 151 |

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

KeyClub: There are no reported changes for KeyClub in 2009.

Vitality: Savings for healthy food options (available from February 2009)

Vitality members will qualify for a saving of 15% or 25% on all *HealthyFood* they buy from a Pick 'n Pay store nationwide. Members do not have to have a DiscoveryCard for this benefit, and this benefit is over and above the DiscoveryCard Pick 'n Pay savings. All adult members on Vitality will be sent a *HealthyFood* card, which they swipe at the Pick 'n Pay till. If they have purchased *HealthyFood* items (marked with a logo instore) this will register on the card, and at the end of the month, either 15% or 25% of their *HealthyFood* purchases will be paid into their DiscoveryCard or into a nominated account if they don't have a DiscoveryCard. They will also earn 10 Vitality points per *HealthyFood* item purchased. All members will start with a 15% saving, and those who have completed the online Personal Health Review will earn a 25% saving.

Vitality: Personal Pathways (available from March 2009)

Vitality has enhanced their website so that members can track their personal goals. Members start with completing a Personal Health Review, which calculates their Vitality Age vs their biological age. The programme then recommends certain goals (like losing weight, getting active, stopping smoking etc). If members complete these goals, they gain additional points for completing the goal, over and above the usual points for completing the activity. Members will be able to see how close they are to achieving their goals on the new website. Additional activities will be recommended to help the member achieve the goal. For example, if the goal is to lose weight, the programme will recommend going to gym, creating a meal plan, visiting a dietician and completing a Vitality Check (if one has not already been completed). As members achieve goals, the Vitality Age figure is reduced so that members can see their health change online, as they change their habits.

Thank you for reading Intasure's Discovery News.

To unsubscribe, please email Stephen@intasure.co.za with "unsubscribe Discovery News" in the subject heading.

The information and opinions in this document have been recorded and arrived at in good faith and from sources believed to be reliable, but no representation or warranty, expressed or implied, is made to their accuracy, completeness or correctness. The information is provided for information purposes only and should not be construed as the rendering of advice. Intasure Health Services (Pty) Ltd accordingly accepts no liability whatsoever for any direct, indirect or consequential loss arising from the use of this document or its contents.