

Discovery News *for Discovery Health members*

Website

The Discovery website has had a makeover. The menu options should be clearer to members, making the website easier to navigate. There is still an option at the top of the page to go back to the old website, if you can't find what you are looking for.

All Discovery's products are listed at the top, and the products with a tick next to them are products you currently have. Portfolio gives you a summary of your products and includes the section to update your contact details and communication preferences.

Screening

ALL members have access to the Screening Benefit, no matter what plan you are on.
This includes:

- ⇒ Vitality Check (finger prick tests for glucose, cholesterol, HIV; BP check; weight assessment)
- ⇒ PSA test once a year, mammogram once every two years and pap smear once every 3 years
- ⇒ Kids growth assessment test
- ⇒ For certain members who are high risk: an annual Rapid HbA1c glucose test, a breast MRI or mammogram and once-off BRCA testing, an annual pap smear, a seasonal flu vaccination (members over 65 or registered on Chronic for certain conditions). Members can complete a family history assessment online to determine whether they fall into a high risk category.

Check your Claims

Each member should receive an email when your claim is processed. Please make sure Discovery has your correct email address for this. If you don't have email, make sure someone is getting this email, so that you can check your claims.

If your claim has been paid in full, check whether it was paid to the provider or to you. If it was paid to you, you need to pay the provider.

If your claim was partially paid, or not paid, please check the reason. Scroll down on the email and look for the reason code and the description of this code on the email. Discovery will always tell you why they have not paid in full. Some common examples are:

- ⇒ The provider charged more than the medical aid rate (you need to cover the difference)
- ⇒ The codes on the claim were missing or unclear (you need to get a clearer copy of the invoice and send it to Discovery for reprocessing)
- ⇒ With pharmacies: you filled the prescription too early (If you have monthly medication, you can only fill the prescription every 28 days. You need to ask the pharmacy to adjust the date, or make sure you diarise for 28 days.)
- ⇒ Again with pharmacies: you are taking a dose that is deemed dangerous (Sometimes your medication is for 10 days and the pharmacy puts it through as 7 days in error—check with the pharmacy first, and if put through correctly, get a letter from your doctor explaining the dose and send it to Discovery for review.)
- ⇒ The claim wasn't paid because you have run out of benefits (you need to pay your provider)

If you don't understand the reason code, or if you can't resolve the claim with Discovery, then send the copy of invoice and Discovery's claim email to your broker for assistance.

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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 ihs@ihshealth.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
Classic Comp Zero MSA
Essential and Essential
Delta Comprehensive
Classic & Essential Smart
Classic & Essential Priority
Classic & Classic Delta
Saver and Core
Essential & Essential Delta
Saver and Core
Coastal Saver and Core
KeyCare Plus, Access, Core

DISCOVERY REWARDS
Vitality / KeyFit

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Council for Medical Schemes
Accreditation # ORG104
Authorised FSP #12239

Pre-Authorise online

The online pre-authorisation process is a simple one and you get your authorisation number within minutes. If you are having a hospital procedure, log into Discovery's website, go to Medical Aid and Going To Hospital and click on Get Your Hospital Authorisation. The information you need to have available is listed on screen before you start the process and as you select hospitals and practitioners, you are advised how they are covered under your plan. At the end of the process, you can print the authorisation, or have it emailed to you (or both).

Update your App

Always check for updates for the Discovery smart phone app.. Whenever new benefits are launched, for any of the Discovery products (Health, Life, Vitality, Insure, Invest), the app will be updated. You are not always prompted to update, so you must check for updates in your app store.

Vitality: Fitness Monitors

There is a known error on Discovery Fitness points at the moment, when using step counters that are also heart rate monitors. If you have reached your limit for fitness sessions at 60% heart rate, you don't get your 100 points for the workout session. But if you have also taken 10,000 steps that day, you should get 100 points for taking 10,000 steps. However, once the system sees a workout session with a heart rate, it does not revert back to the points for 10,000 steps. Discovery is fixing these errors as they find them. If you see this error on your Vitality points monitor, please email fitnessdevices@discovery.co.za and ask them to correct the error.

Please note that you have a contract with Vitality and they are bound to give you the points you have legitimately earned. Your points affect your status and your status affects your rewards, so check your points just like you would check your medical aid claims.

Vitality: Weight Loss Rewards

Weight Loss Rewards has just been launched. Step 1 is to have a verified weight assessment, either by having your Vitality Check or by having a weight assessment at Weigh-Less, a Vitality Check partner, or your GP (with official written, signed confirmation). This needs to include height, weight and waist circumference. Based on the result, if you are classified overweight by Discovery, you will receive a text or email to say that you qualify for the Weight Loss Rewards program. Step 2 is to make sure you have the most up to date version of the Discovery App, and using the App go to Vitality, where you will see the Weight Loss Rewards program. You then select the program and go through the registration steps and ultimately select a weight loss goal. You will then need to have a verified weight assessment again in 3 months, and if you have reached your goal you will earn additional Vitality points and for the 3 months after you reached your goal you will earn additional healthy foods cash back. The benefits depend on the goal you selected, and not achieving your goal simply means not earning the additional benefits. If you have reached your goal but are not within normal BMI range yet, you can repeat the program.

Discovery Reward Partners

The new website has a section for Reward Partners. All reward partners are listed here, and on each partner you will see Health or Vitality or Card or Insure (or more than one) to see which Discovery product you need to have in order to earn rewards at that particular partner.

If you click on "Find Out More" on that partner, you will see the benefits at that partner, and if applicable, what you need to do in order to earn the maximum benefits at that partner. Within each Need to Know section for each partner, there should be a link to the rules for that particular partner if not covered in the Need To Know section. This should clearly answer any questions you may have on the rewards for each partner.

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