

Discovery News *for Discovery Health members*

Chronic and PMB Benefits

Chronic Benefits give you cover for monthly medication for certain listed conditions. PMB cover includes hospital cover, but also the out-of-hospital management of high risk conditions not listed on the Chronic Benefits. There is a difference between these benefits, and how you apply for them.

Chronic Benefits: Apply once for acceptance for the condition, and as long as you are filling your medication scripts regularly, you will be accepted for this condition for life. If your medication changes, you need to send a copy of the new script to the Chronic Department for acceptance. Your acceptance letter will advise whether annual consultations and testing are also covered under your benefits. This differs depending on your condition.

PMB Benefits: You need to apply for PMB benefits once a year in January, and the acceptance will be valid for that calendar year. Your acceptance letter will advise whether annual consultations and testing are also covered under your benefits. This differs depending on your condition.

Please note that if testing is included in your cover, Chronic or PMB, the treating doctor must be the referring doctor on the pathology invoice submitted to Discovery, or the test will be processed from Savings. The condition code (ICD-10) also needs to be correct on the invoice.

If your treating doctor changes for whatever reason, your new treating doctor needs to submit another application for Chronic or PMB benefits.

If you are on a Comprehensive or Executive plan and your condition is Diabetes, then you can change from Chronic Benefits to CDE Benefits. If you use the CDE then you collect your medication from your CDE practitioner and not from a chemist. If you use a chemist, the claim will be paid from Savings, not Chronic benefits.

Third Party Consent

Discovery Health requires a third party consent form if you want another family member or a friend to manage your medical aid on your behalf. This is in line with normal medical confidentiality laws - no information relating in any way to a medical condition can be shared with anyone, including a spouse.

Who should you give consent to?

- Your treating doctors, through Health ID on the website or on the app. This applies to any doctor treating you on a regular basis. On the website, you find this under medical aid / find a doctor / give your doctor consent. On the app you would select Health Plan and Your Doctors.
- Your spouse, or a family member or friend, or your medical aid broker, by completing and signing the Third Party Consent form. You can give access to all information, or limit the access, on this form, and you can download it from the Discovery website (medical aid / find documents / application forms / consent applications).

Consent should be given sooner, rather than later, particularly to family or friends, so that someone can manage a hospital visit for you (for example), should you not be able to do so yourself.

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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 ih@ihhealth.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 IN 2017

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 IN 2017

Vitality / KeyFit

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Authorised FSP #12239

Vitality : Read The Rules

The writers of this newsletter often read the Vitality Facebook page to see what members are querying and what benefits need to be clarified. Often, complaints could be avoided if the member had read the rules of a benefit prior to activating it. If there is any Vitality benefit that you need to pay an activation fee for, please read the rules prior to activating it. Make sure you know what the fine print is, and are not surprised later when you don't get the benefit you're expecting. The rules are all on the website. If you can't find what you are looking for, please phone Discovery (0860998877) and ask the call centre to send the rules for the benefit you are looking at.

Use Discovery Miles in stores

If you have earned Discovery Miles on your Discovery credit card, you can use them at Pick n Pay, Nando's, Dis-Chem, Sportsmans Warehouse, and Hirsch's. You need the Discovery App to do this. When you are in the store and know how much your purchase value is, log into the Discovery App, select CARD, select Pay With Miles In Store, choose the Discovery Miles account to pay from and generate your code. Use this code at the till point to pay for your purchase.

Vitality Active Rewards Boosters

As always, we recommend you read the fine print before activating any Vitality reward that has an activation fee. Vitality has the following boosters linked to Vitality Active Rewards:

- **Flight Booster:** Book a local flight with Kulula.com (excl BA flights) at least 6 weeks prior to departure, and activate the Flight Booster (free) on your Discovery App. If you reach 6 weekly Vitality Active Rewards Goals before your flight, you will earn 30% cash back (on the base fare). For each additional goal you achieve, you will earn an additional 5% cash back.
- **Device Booster:** Check Discovery's list of qualifying devices to see if the one you want is on the list. Check that there is stock at the store you want to use. Activate the booster for R350 (incl Team Vitality Running membership for the current year) and receive confirmation of activation. Purchase your qualifying device from Sportsmans Warehouse or Totalsports. You earn 15% or 25% cashback on Healthy Gear, and up to 50% based on your goal achievements over two years. Two goals a month = 10%, 3 = 25% and 4-5 = 50%. Cashback is paid over two years and is based on a purchase price capped at R4000 for your device.
- **Bike Booster:** Activate Team Vitality Cycling for R800 and then activate the Bike Booster on your Discovery App. Purchase your bike from Cycle Lab and earn up to 25% cash back over 36 months. Meet 2 goals per month for 10%, 3 goals for 15% and 4-5 goals for 25%. The cashback is based on a purchase price of max R20,000 for your bike.
- **Shoe Booster:** Check Discovery's list of qualifying shoes to see if the shoes you want are on the list, and in stock at the store you are going to use. Activate the booster for R350 (incl Team Vitality Running membership for the current year) and receive confirmation of activation. Purchase your qualifying shoes from Sportsmans Warehouse or Totalsports. You earn 15% or 25% cashback on Healthy Gear, and up to 75% based on your goal achievements over two years. Two goals a month = 10%, 3 = 25% and 4-5 = 75%. Cashback is paid over two years and is based on a purchase price capped at R2000.

Please note that you can only have one of the Fitness Boosters (Device, Bike or Shoe) active at any one time. If you cancel a Booster at any time before the total period is finished, then you forfeit any remaining cashback due.

Vitality Baby

Activate Vitality Baby to get rewards from pregnancy until your baby turns 2. You will receive a gift pack including a R100 Toys R Us gift card and 10% off baby essentials and Toys R Us stores.

Please note that many couples have separate plans due to work benefits, and as an expectant father on a Discovery plan you can activate this benefit even if the mother is not on your plan. The benefit is usually activated during hospital pre-authorisation, but you can also manually give evidence of pregnancy to activate this benefit.

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