

## Discovery News *for Discovery Health members*

### Year End

Now is the time to prepare for year end.

- ⇒ What were your benefits, and how much did you claim?
- ⇒ What percentage of your claims were paid by your plan?
- ⇒ Can rejected claims be resubmitted with further details or amendments to the invoice?
- ⇒ Were claims partially paid as your providers are charging more than the rate applicable to your plan?
- ⇒ Did you take full advantage of Screening, Chronic and PMB benefits?
- ⇒ With all of the above in mind, was the plan you chose for 2018 the right plan for you and your family?

September is usually the month that the following year's rates are published. Know how your plan option served you in 2018, so that you know what to choose in 2019.

### AUGUST 2018

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](mailto:ihs@ihshealth.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 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

#### INFORMED HEALTHCARE SOLUTIONS

#### CONTACT DETAILS

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Council for Medical Schemes

Accreditation # ORG104

Authorised FSP #12239

### Emergency Services

#### When you have an emergency:

Call 0860 999 911. Discovery 911 is operated by Netcare 911 and operates 24 hours a day, 7 days a week. Qualified medical personnel will handle your call, and dispatch the appropriate emergency services when necessary.

#### Emergency Assist:

The Discovery App has an Emergency Assist button on the product landing page. This is a cellphone based panic button that does not require you to speak. Those activating this panic alert will be called immediately and if there is no response, location services will be used to locate you and an emergency vehicle will be dispatched.

#### Medical Advice Line:

Discovery 911 also operates as a 24-hour advice line, offering emergency medical advice, a link to the poison centre, advice from qualified and experienced nurses, health counselling, general health information and wellness and nutrition information.

### Consent

#### Third Party Consent

Third Party Consent forms are available for when you want your broker or a family member or friend to be able to query your claims or benefits. This can be found by logging into [www.discovery.co.za](http://www.discovery.co.za) and going to Medical Aid, Find Documents, Application Forms, and Consent Applications.

#### Doctor Consent

You can give your treating doctors permission to view your Discovery Health claims history and plan details via the website. Log in and go to Medical Aid, Find A Doctor and then Give Your Doctor Consent. The system will list your most recently visited doctors, and whether they currently have consent or not, and what they have consent for (claims and medical detail, or financial or both). You can select the doctor and change the consent details at any time.

## **Your Vitality Rewards**

When you log into [www.discovery.co.za](http://www.discovery.co.za) and go to Vitality and Vitality Reward Partners, you will see which partners you have activated, and what percentage benefit you have at these partners. This includes HealthyFood, HealthyCare and HealthyGear partners, as well as Travel partners (flights, transport and hotels). It will also tell you whether Vitality Active Rewards is activated, and whether any of the associated booster benefits are activated. Remember that the booster benefits are not free to activate, so make sure you read the terms and conditions prior to activation.

At the bottom of the page is Vitality Rules. This takes you to a page with a PDF to download for every single Vitality benefit on offer. Find out all you need to know at this page.

## **Free Vitality Benefits**

Vitality costs you a monthly fee, so why not take advantage of the free benefits.

### **Ster Kinekor**

Get discounts on certain movies, and if your kids under 18 complete an online questionnaire, their age appropriate movies are free. Discounts and free movies do not apply to D-Box and Prestige seats. You can activate the benefit online at Ster Kinekor with your Vitality number, and if you opt for an electronic card only (stored via the Discovery App), there is no card fee (R46 for a physical card).

### **Vitality Active Rewards**

Activate this benefit on your Discovery App and get rewards for getting to a weekly fitness goal. If you have a step counter and get to 10,000 steps a day and if you complete a free parkrun every Saturday, you will get to the maximum weekly goal and earn a free smoothie, coffee or popcorn. If you only get to the goal initially when it is low, don't stress - you'll earn a couple of weeks of free vouchers until the goal is increased beyond your ability. The maximum weekly goal is 900 Vitality points, and if you have a fitness tracker with a heart rate monitor, this is 5x 30-minute cardio session or 3x 60 minutes.

### **Travel Benefits**

The travel benefits are all automatic (and free, ie no activation fee) when booking your travel through Vitality.

### **HealthyCare, HealthyGear and HealthyFood**

These benefits are all free to activate. You will need to collect a physical card from one of the reward partners, or it will be couriered to you. For HealthyFood, you link your activation to your SmartShopper or MySchool or Woolies card.

### **Fitness Activities:**

There is no cost to join parkrun, or to link your HNA membership to Discovery. There is also no cost to link your fitness device to Vitality for the allocation of fitness points.

### **Vitality Baby**

There is no activation fee for Vitality Baby, and it is usually activated when you pre-authorise the birth, or if the mom is not on your plan, then when you provide Vitality with proof of conception (letter from gynae).

## **Discovery Miles**

Use your Discovery Miles to shop online at stores such as Zando, Takealot, Sportsmans Warehouse, Netflorist, Cape Union Mart, Dis-Chem, The Gadget Shop, Golfer's Club, Hirsch's, hp Shop, Incredible Connection, iStore, loot.co.za, One Day Only, Pandora, Superbalist, Toy Kingdom, Yuppiechef and Forever New. On the payment screen of the store you are shopping at, choose Discovery Miles. If you don't have enough Miles for the full purchase, you can pay the balance with your DiscoveryCard.

### **Thank you for reading Informed Healthcare Solutions' Discovery News.**

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