

Discovery News *for Discovery Health members*

NB!

14/12/2018: final date for telephone and email plan changes
31/12/2018: final date for website plan changes

30/06/2019: final date for KeyCare changes for those on lowest income band on KeyCare and on Access plan.

KeyCare Choices

If you are on the lowest income band for KeyCare Core or KeyCare Plus or you are on KeyCare Access in 2018, you have until 30 June 2019 to make your decision about which KeyCare plan you want to continue with. If you don't make any decisions by 30 June, then you will be moved as follows:

- Lowest income band on KeyCare Plus remains on lowest income band on KeyCare Plus
- Lowest income band on KeyCare Core remains on lowest income band on KeyCare Core
- KeyCare Access will be transferred to KeyCare Start, into the appropriate income band

Benefits in 2019:

	KeyCare Start	KeyCare Core	KeyCare Plus
Hospital	Start Network	KeyCare Network	KeyCare Network
Emergency	Start GP	Not Covered	Casualty Network
Chronic	State only	Network GP	Network GP
Cancer	State only	PMB Benefit	PMB Benefit
Dialysis	State only	State/Network	State/Network
Day-to-day	Start GP	KeyCare GP	KeyCare GP

Certain plans have network hospitals that must be used for full cover. You can find a full list of 2019 network hospitals at <http://www.discovery.co.za/assets/discoverycoza/medical-aid/find-a-document/guides/hospital-list-2019.pdf>

KeyCare Plus and KeyCare Core: You must use a network hospital for planned admissions. If you use a hospital outside of the network for planned admissions, you will not be covered for the hospital visit. There are two networks—a full cover network and a partial (70%) cover network, so make sure you know which list your hospital is on.

KeyCare Plus Casualty Hospitals: KeyCare Plus members can visit casualty in these hospitals. Members pay the first R355 of the consultation and cover is subject to authorisation. If you visit a hospital outside of the network, you will be liable for the difference between the cost and what a network hospital would have charged.

KeyCare Start: Based on your chosen GP, you will also be allocated a KeyCare Start Network Hospital, where you have full cover including after hours cover. If you don't use the chosen hospital for planned admissions, you will need to pay the claim.

Delta plans: Members on Delta plans are covered in full at Delta network hospitals. If you visit another hospital for planned admissions, you pay R7650 upfront to the hospital.

Smart plans: Members on Smart plans are covered in full at Smart network hospitals. If you visit another hospital for planned admissions, you pay R8800 upfront to the hospital.

Hospitals in 2019

NOVEMBER / DECEMBER 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 ih@ihshhealth.co.za.

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www.discovery.co.za

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KeyCare Client Services

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**DISCOVERY
EMERGENCY NUMBER
0860 999 91 1**

DISCOVERY HEALTH PLANS IN 2018

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

Vitality Move

Vitality Active

Vitality Purple

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Authorised FSP #12239

Run/Walk for Life

The Run/Walk for Life benefit ends on 31 December 2018 and will not be available to new members from 2019. Existing members who are registered in 2018 will be able to continue their memberships until they expire.

Run/Walk for Life members who joined through Vitality prior to 2003 and who have lifetime membership, will have an opportunity to join Planet Fitness or Virgin Active with no activation fee. The change must be completed between 1st January and 31st March 2019 to qualify.

From 1st January 2019 all members of Run/Walk for Life can earn Vitality points for Run/Walk for Life events. These will be dependant on distance:
Up to 100 points for routes less than 5km
Up to 300 points for routes of 5km or more

Screening

The costs of certain screening tests are covered by the Screening Benefit on all plans. For some of these, you also earn Vitality points. Please note the time frames - you do not have to do these tests each year. High Risk members may have access to tests paid by Screening more often as required.

- Mammogram: one test paid for every two years. You will earn Vitality points for the year you had the test and the following year.
- Pap Smear: one test paid for every three years. You will earn Vitality points for the year you had the test and the following two years.
- Prostate (PSA) test: paid for once a year. No Vitality points,
- HIV test: unlimited tests paid for, and earn Vitality points once a year.
- Vitality Check (glucose, BP, cholesterol, weight): paid for once a year and earn points once a year

Other tests that you earn Vitality points for are:

- Colon Cancer Screening (men and women from age 50): earn points in the year of the screening and the following 9 years
- Bone mass density test (women age 65+ and men age 70+): earn in the year of the screening and the following year
- Dental check up: earn every year
- Glaucoma screening (members age 40+): earn every year

The Kids

Let your kids earn points for you! Your children can earn 500 points for a Kids Vitality health Review (questionnaire), 500 points for a Kids Vitality Health Check, and 1000 points for a Dental check.

From age 6, your children can earn 300 points for a parkrun and 100 points for gym visits. From age 14 they can earn up to 300 points a day with a linked fitness device and from age 16 they can earn 1500 points for a timed Vitality race event. Kids fitness points are limited to 20,000 per year.

Kids benefits (like Ster Kinekor) end at midnight on the day before their 18th birthday.

Vitality rules....

You can find Vitality rules at <https://www.discovery.co.za/vitality/rules>

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