

Discovery News *for Discovery Health members*

Check!

Now is the time to check your plan and benefits for the year. Check that your February debit order is the amount that you expect it to be. Log into the website and check that it is showing the plan you expect to be on. Check that your income is reflecting correctly if your contribution is linked to your income. Check your Chronic Benefits and medications are still listed as approved. And lastly, if you have PMB conditions with ongoing treatment, remember to submit the annual PMB forms.

Screening

A reminder to all members that the tests and procedures below are paid for by Discovery (risk benefits) for all members on all plans:

- Mammogram: once every two years for all members, or once a year for high-risk members. High Risk members also have access to a breast MRI and BRCA testing. High Risk members are those with a strong family history of breast cancer, a genetic predisposition, personal history of breast cancer, or specific ethnicity showing increased cases.
- Pap Smear: once every three years, or once a year for high-risk members. High Risk members are those with abnormal results, or members registered on the HIVCare programme.
- Prostate-Specific Antigen (PSA) test: once per year
- Seasonal Flu Vaccination: Once a year if you are pregnant, over age 65, or registered on Chronic Benefits for Asthma, Bronchiectasis, Cardiac failure, Cardiomyopathy, COPD, Chronic renal disease, Coronary artery disease, Diabetes or HIV.
- HIV Blood Tests: unlimited for all members
- Health Check: once per year for all members. This includes finger-prick tests for glucose and cholesterol, BP reading and BMI assessment. High-risk members may also qualify for a Rapid HbA1c glucose test or Lipogram cholesterol test.
- Child Health Check: for children under age 18, including height, weight, head circumference and health/milestone tracking.

Claims Submission

On each page of any claim you submit to Discovery, make sure your membership number is legible and if you have already paid the claim, make sure your receipt is visible and write "paid—please refund member" on each page.

Submit your claims:

- Claims Drop Off Box: at hospitals, and certain gyms, pharmacies and consultation rooms.
- Fax: 0860 329 252
- Post: Discovery Claims, PO Box 784262 Sandton 2146
- Email: claims@discovery.co.za (you will get a reference number via reply email)
- Upload: log into the website, and go to Health and then to Submit A Claim (under Your Claims Summary). You will get a reference number on screen when complete.
- Smartphone App: Take a photo of the claim (and your receipt if paid). Go to the App and log in. Go to Health and then to Claims and Submit a Claim. You can choose to scan the QR code if the claim has one, or to add the photo. Add the photo or scan first, then select the patient and Submit. You will get a reference number when complete.

To query a claim, email healthinfo@discovery.co.za or submit a query online.

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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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SOLUTIONS
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Council for Medical Schemes
Accreditation # ORG104
Authorised FSP #12239

Vitality Active Rewards: Core Rewards

The core rewards may seem insignificant to some, but when you add up the weekly benefit, this is what you get.

Ster Kinekor Popcorn	R28	Vide e Café cappuccino	R28
Kauai Smoothie	R42-R49	Mugg & Bean cappuccino	R24-R30

Taking the cheapest item (R24), every week, will earn you a benefit of R1248 per year.

Can you get to Gold?

At this moment, while writing this article, the writer is sitting with 16,260 points with a schedule to get to Gold status (90,000 points for a couple) by August. Last year, the writer scrambled to get to Gold and just made it by Christmas Day (no kidding) but this year there is a plan in place to avoid the panic. Gold (or rather Diamond) status is worth R870 per month to the writer, so a plan is required. Here's the plan:

Notes: This is applicable to a couple in their 40s, who both have fitness devices with heart rate monitors. The fitness points applied to the plan are for 3x 1 hour cardio session at 80% of heart rate per week (ie 3x 300 points = 900 points per week).

January:	Vitality Age Questionnaire online	2,500 points x2 members	= 5,000 points
	Fitness points for the month	4,200 points x2 members	= 8,400 points
= 13,400 accumulated points and Blue Status			

February:	Fitness points for the month	3,600 points x2 members	= 7,200 points
	HIV Test	5,000 points x2 members	= 10,000 points
	Complete Vitality Check	2,500 points x2 members	= 5,000 points
	One has 2 Health results in range	2,500 points	= 2,500 points
	One has 3 Health results in range	7,500 points	= 7,500 points
= 45,600 accumulated points and Bronze Status			

March:	Fitness points for the month	3,900 points x2 members	= 7,800 points
	Annual pap smear for females	2,500 points	= 2,500 points
= 55,900 accumulated points and Bronze Status			

April:	Fitness points for the month	3,900 points x2 members	= 7,800 points
= 63,700 accumulated points and Silver Status			

May:	Fitness points for the month	3,900 points x2 members	= 7,800 points
June:	Fitness points for the month	3,900 points x2 members	= 7,800 points
July:	Fitness points for the month	3,900 points x2 members	= 7,800 points
= 87,100 accumulated points and Silver Status			

August:	Fitness points for the month	2,700 points x2 members	= 5,400 points
(Both members have reached their maximum fitness points in this month—30,000 max per person per year)			
= 92,500 accumulated points and Gold Status			

As stated, the above plan works if you have a fitness device with a heart rate monitor. If you are going to gym regularly, the schedule changes. Assuming 3x gym per week plus a parkrun (free) on Saturdays, you will get to Bronze in February, Silver in June and Gold on 15th December. You can also still add a Glaucoma test (members age 40+) for 2500 points each and a Fitness Assessment for 2500 points with bonus points for fitness level 3 or above.

Plan your Vitality year, and start earning rewards for Gold and Diamond status, instead of Blue and Bronze.

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