

## Discovery News *for Discovery Health members*

### MVA and Workers Comp

#### Motor Vehicle Accidents

As with any insurance, you cannot get paid more than your costs for the same event. When you have a major motor vehicle accident, Discovery Health will refer you to an attorney, to assist you to evaluate whether you have a valid claim from the Road Accident Fund. However, they will still pay all claims in terms of your plan benefits. If you are successful with your RAF claim, and they pay for expenses already paid by Discovery Health, you must refund Discovery Health. If you were paid out of Savings from Discovery Health, when you reimburse Discovery Health from the RAF claim, the funds will be credited to your Savings.

#### Medical expenses related to an injury on duty or occupational disease

As with MVAs, Discovery Health will pay, in terms of your plan benefits, for work-related injury or disease. You must inform Discovery Health that this is related to your work, and also inform your employer. Your employer must report the injury or disease to the Compensation Commissioner within 7 days. If the situation is assessed and a claim is lodged with the Commissioner, then you need to inform Discovery Health. Again, as with MVAs, if you receive a Workers Compensation payment that is for medical expenses already paid by Discovery Health, then you need to reimburse Discovery Health.

### Classic Smart

The Classic Smart plan includes a Sports Injury Benefit. The benefit is activated by your Smart Plan network GP, using HealthID. You will have access to the following:

- ⇒ Unlimited black and white x-rays
- ⇒ Two specialist consultations per member, referred by the Smart Plan network GP
- ⇒ Four consultations with a physiotherapist, biokineticist or chiropractor, also referred by your Smart plan network GP.

Cover is 100% of medical aid rate, subject to a co-payment of R100 per x-ray and per visit. If the specialist or other health care professional charges more than medical aid rate, you will need to cover the balance.

The benefit remains open for 6 months from activation date. This can be extended if your Smart Plan network GP re-activates the benefit.

### Screening

Reminder for those who have run out of day-to-day benefits or who are on a plan with no day-to-day benefits, that ALL members on ALL plans have access to the screening benefit. This includes:

- ⇒ One mammogram every two years for all members, or once a year for high risk members. High risk members also have access for a breast MRI scan and BRCA testing.
- ⇒ One pap smear every three years for all members, or once a year for high risk members. Only the pap smear is covered from Screening, not the consultation.
- ⇒ Prostate-Specific Antigen test (PSA) once a year.
- ⇒ One flu vaccination per year if you are pregnant, over age 65 or registered for certain chronic conditions.
- ⇒ Unlimited HIV tests.
- ⇒ Health Check group of tests at participating pharmacies: once per year - includes blood glucose, blood pressure, cholesterol and BMI or weight assessment. High risk members may qualify for a Rapid HbA1c glucose test or a Lipogram cholesterol test.

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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@ihshhealth.co.za](mailto:ih@ihshhealth.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

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Council for Medical Schemes

Accreditation # ORG104

Authorised FSP #12239

## Vitality Gym Special Offer

From 1st July to 31st August, any existing Vitality member can activate the gym benefit with an activation fee of R799 instead of R1995. The membership needs to be activated (and R799 paid) on or before 31st August. The activation fee is per member, whether principal, spouse or dependant age 18 or older. You still need to pay a fee to Virgin Active and Planet Fitness for your membership card/tag.

The member's monthly costs would be their Vitality membership fee, and the monthly gym fees. The gym fees depend on the specific gym or plan chosen. The member's monthly gym fee will be discounted depending on the gym or plan they choose.

### Discounts are as follows:

#### Virgin Active:

- ⇒ Principal and Spouse: up to 75% for Club membership (one gym), up to 60% for Premier membership (any SA gym except Collection), or up to 50% for Collection (any SA gym).
- ⇒ Adult dependants age 18 and over: up to 50% for any membership
- ⇒ Child dependants age 16 or 17: Up to 30% off the monthly Club or Premier rate.
- ⇒ Child dependants under age 18: Up to 30% off the monthly Club or Premier rate, 50% off Club-V or Club-V Max. The principal member or spouse must be a member in order for the child to get a discount on Club-V or Club-V Max.

#### Planet Fitness

- ⇒ Principal and Spouse: Up to 75% for Local membership (one gym), up to 60% for National (any gym except Platinum) and up to 50% for platinum.
- ⇒ Adult dependants over 18: up to 50% for any membership
- ⇒ Child dependants age 13 to 18: free gym access if the principal or spouse is a member.

Vitality Active Rewards gym booster will increase your savings if on the Virgin Active Club or Planet Fitness Local memberships.

## Gym Tracker

Vitality has a gym tracker available at <https://www.discovery.co.za/portal/individual/gym-tracker>.

To get the maximum discounts mentioned in the article above, you need to visit the gym at least 36 times in every rolling 12 month period. Please note that this is not every calendar year!

The rolling 12 months works as follows:

If you start your gym membership in August, the first 12 month period is 1st August to 31st July. Then the next rolling 12 month period would be 1st September to 31st August and the next 1st October to 30 September, etc.

The gym tracker relieves you of the work of seeing whether you are on track or not! Log into the website, go to the page, and see what it says. It will give you a number out of 36 (20/36 or 50/36 depending on how often you go) and it will tell you what period it is looking at, eg You have visited the gym 50 times between 01/08/2017 and 25/07/2018.

It also gives you a little graph showing the number of visits per month for each of the months in the period above. So you can see where your dips are, and what months are your strongest.

So take the effort out of the calculation by visiting this page to see whether you are on track to keep the maximum discount for your monthly fees.

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

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