

Discovery News *for Discovery Health members*

Types of Discovery Health benefits

Below is a brief description of benefits. Please consult your benefit guide for more details.

Hospital Benefit (all plans):

This benefit covers hospital visits (ward, theatre, specialists) where you are admitted to hospital. This excludes emergency room treatment unless you are moved from the emergency room directly into a hospital bed. There may be a shortfall on certain medical items (prosthesis, stents, etc). There may be co-payments (an amount you need to pay upfront) for certain procedures depending on the plan you are on and the type of procedure. There may be a co-payment if your plan has a network and you have used a hospital outside of the network. Surgeons and Anaesthetists will be covered at the designated rate according to your plan. There may be shortfalls if the rate charged is higher.

Chronic Illness Benefit (all plans):

This benefit lists a number of conditions (differs per plan) that are considered chronic (ie you require monthly medication). You need to apply for this cover, and if you meet the criteria for the condition, you will be sent the benefits for your condition. Benefits include medication and consultations, and sometimes tests.

PMB Benefits (all plans):

As with the Chronic benefits, you need to apply for cover, but unlike the Chronic benefit you need to apply annually in January. This benefit includes 270 conditions and procedures, and if accepted you would be covered for medication, consultations and tests or procedures, depending on the condition.

Screening and Prevention (all plans):

This benefit is for all members, and includes: mammogram every 2 years, pap smear every 3 years, PSA blood test every year, HIV test every year, Vitality check every year, children's growth assessment every year. You may qualify for other tests if you are high risk or have a certain chronic condition.

Medical Savings Account (excluding Core, Smart and KeyCare plans):

Your Savings pays for out-of-hospital expenses. This includes consultations, optometry, medication and tests, and also emergency room treatment where you are not booked straight into hospital from the emergency room. You may have to go to specific suppliers for full cover depending on your plan.

KeyCare Access, KeyCare Plus and the Smart Plan:

You need to visit a network GP for day-to-day benefits and he/she will provide medication and refer to specialists when required.

Day-to-day Extender Benefit (Executive, Classic Comprehensive):

This covers certain medication and a number of consultations when using network providers, when you have run out of Savings but not yet reached the Above Threshold Benefit.

Above Threshold Benefit (excluding Core, Saver and KeyCare plans):

When you have used your Savings, you may need to pay for your claims for a while. Keep submitting them so that they accumulate to the Threshold. All out-of-hospital claims after reaching the Threshold are paid from this benefit at medical aid rate and subject to limits for the claim type. Priority plans have an overall annual limit for claims from this benefit.

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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

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 / KeyFit

INFORMED HEALTHCARE SOLUTIONS

CONTACT DETAILS

Phone +27 (0)21 712 8866

Fax +27 (0)21 712 6626

ih@ihhealth.co.za

www.medicalaidcomparisons.co.za

Council for Medical Schemes

Accreditation # ORG104

Authorised FSP #12239

Discovery Group Rewards

Below is a general list of rewards and reward partners linked to the Discovery group. Find out more by logging into Discovery's website and clicking on Reward Partners. Click on "find out more" to read the terms and conditions for each partner, and whether the benefit needs to be activated or not and whether there is an associated cost.

All Discovery Health members:
Clicks, Dis-Chem, Frames and Lenses

KeyFit members (only available to KeyCare plan members):
Clicks, Pick n Pay, Total Sports, Virgin Active, Funeral Cover

Vitality members:
Allen Carr's Easyway, British Airways, Clicks, Curves, Dis-Chem, discovery/mall, Emirates, Europcar, Greyhound, Kulula, Planet Fitness, Pick n Pay, Preggi Bellies, Qantas, Run/Walk for Life, Sportsmans Warehouse, Ster Kinekor, Total Sports, Virgin Active, Vitality Hotel Collection, Woolworths

Vitality and KeyFit Combo:
All Vitality benefits, with Funeral Cover

Vitality members with Vitality Active Rewards:
Kauai, Mugg & Bean, Ster Kinekor, vida e caffè, Shoe Booster, Apple Watch

Vitality members with DiscoveryCard:
@home, Big Concerts, Cape Union Mart, discovery/mall, Exclusive Books, Frasers, Nando's, Royal Caribbean, sunglass hut, Tempest Car Hire, Uber, Vitality Hotel Collection, World Leisure Holidays

Vitality members with DiscoveryCard and Discovery Miles:
Clicks, Contiki, Dis-Chem, Dion Wired, Golfer's Club, Hamleys, Hirsch's, Incredible Connection, iStore, Toy Kingdom, Loot, Pick n Pay, Takealot, The Pro Shop, Reggies, Sportsmans Warehouse, Total Sports, Toys R Us, Yuppiefest

Discovery Insure members with VitalityDrive:
BP Fuel, Gautrain, Roadtrip, Scooter Angels, Shell Fuel, Tiger Wheel & Tyre, Uber

Some of the benefits above require an additional payment from the member to activate them. Some benefits are only free if you reach certain goals. Please read the terms and conditions before you engage in any reward with an associated monthly cost. Know exactly what your obligations are before you activate the benefit.

Vitality: How to Earn Points

Earn points at no cost to you:

- ⇒ Vitality Age Questionnaire: online
- ⇒ Vitality Health Check: at a participating Clicks or Dis-Chem or the Discovery Wellness Centre
- ⇒ HIV test with your Vitality Health Check
- ⇒ Additional Health Checks paid from Screening benefit: mammogram every 2yrs, pap smear every 3rs
- ⇒ Earn points by buying HealthyFoods at Pick n Pay and Woolworths
- ⇒ Earn points by being active and using a device to log activity, or through gym membership

Earn points from additional test you may need to pay for:

- ⇒ Colonoscopy if over age 50
- ⇒ Dental check-up
- ⇒ Glaucoma Screening if over 40 and Vision test if over 60

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