

Discovery News *for Discovery Health members*

Travel Benefits

Discovery's International Travel benefit covers medical expenses while travelling out of the country, for 90 days from your date of departure, for all plans except KeyCare plans.

Emergency medical treatment is covered up to 1 million USD for Executive plan members, and up to R5 million for Classic, Essential, Coastal and Smart plan members. Direct payment to overseas healthcare providers is arranged by ER24. You can request a benefit letter when you know the dates you are travelling, and your destination.

Out of hospital claims while overseas are covered on plans where you have out of hospital cover. There is an excess for this cover, of 150 USD or 100 euros. Claims are refunded (subject to the excess) after you return to South Africa and submit a claim form with attached receipts. Certain claims may be paid at a South African global fee, rather than the rate charged. This means that the claim is paid at the rate you would have been charged in South Africa for the procedure. This also applies to treatment for a condition diagnosed prior to departure.

It is important to note that if you have a pre-existing condition and know that you will need to claim while travelling, the expense is not covered.

If you need a TRAVEL LETTER to confirm your cover for Visa or Border Control purposes, then you can get this by calling client services on 0860998877 or on the website: Log in, click on Medical Aid, then on Find Documents and Certificates, and "Request a travel letter". You will need to select the country you're going to, the person(s) travelling, and then your letter will be emailed to you within 4 hours. As always, make sure your contact details are correct on the system before doing this.

MRI and CT Scans

You don't need to call for authorisation for these procedures. You must be referred by a specialist or an accredited trauma GP to be covered.

Executive Plan: Out of hospital scans are paid from Savings or Above Threshold Benefit. In hospital scans are paid from the hospital benefit if related to your admission, or from Savings or Above Threshold if not related to your admission.

Comprehensive, Priority and Saver Plans: The first R2750 of out of hospital scans is paid from Savings or Above Threshold Benefit (if applicable), the balance from the hospital benefit. In hospital scans are paid from the hospital benefit if related to your admission. If not related to your hospital admission, or for conservative back or neck treatment, they are paid as if they are out of hospital claims.

Classic Smart: The first R2750 of out of hospital scans is paid by you, and the balance from the hospital benefit. In hospital scans are paid from the hospital benefit if related to your admission, or by you if not related to your admission or for conservative back or neck treatment.

Essential Smart and Core Plans: Out of hospital scans are paid by you. In hospital scans are paid from the hospital benefit if related to your admission, or by you if not related to your admission or for conservative back or neck treatment.

KeyCare: Out of hospital scans are paid from the Specialist Benefit. In hospital scans if related to admission are paid from the hospital benefit, or if not related then from the Specialist 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 ihs@ihshealth.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

Team Vitality

When you join Team Vitality, you qualify for up to 50% cash back on registration entry fees for selected events, and you receive a Team Vitality Starter Pack. You will also have access at certain events to Vitality's VIP tent, by wearing your Team Vitality race gear. If you join as a runner you will get a race vest or shirt and a Runner's World magazine, and if you join as a cyclist you get a cycling jersey. The annual fee for Team Vitality is R350 for running and R800 for cycling. You can earn 50% cash back for events up to a maximum of R3000 per quarter (R1500 cash back per quarter) and R12,000 per year (R6000 cash back). To earn cash back:

- The event must be one of the timed race events on the Team Vitality Race Calendar
- You must have completed the event and the timing mechanism must have registered your finish time
- You must be a Team Vitality member at the time you completed the event and the time the cash back is awarded (after verified results received from the timing company)
- The cash back is on the race fee only and not on any additional items purchased with your entry

Vitality: Changes to Ster Kinekor pricing

Please note that you can activate this benefit for free if you opt for a digital card, or pay R46 for a physical plastic card. A replacement plastic card is R34. You need to have the Discovery App on your phone to access the digital card. You can only watch a movie once at the Vitality rate, so the second time you watch a movie it will be at the normal Ster Kinekor price. You can have a Vitality Movie Card and belong to the SK Movie Club at the same time, but can only use one benefit at a time. Free popcorn is available to those who reach their Vitality Active Rewards goals.

	Normal Price	Vitality Price
SK (Cavendish) 2D	R77.00	R38.50
SK (Blue Route) 2D	R76.00	R38.00
SK (Cavendish) 3D	R98.00	R49.00
SK (Blue Route) 3D	R95.00	R47.50
SK (Cavendish) D-Box	R172.00	R172.00
SK (Cavendish) Prestige	R142.00	R106.50

The above prices are for selected cinemas only. Please check the pricing when booking your ticket.

Vitality Hotel Collection

You can save up to 35% at over 500 hotels. Lodges and resorts through Vitality. If you also have a DiscoveryCard, you can activate the Travel Booster for up to 15% additional savings.

As always, there are rules:

- ⇒ Minimum two night stay is applicable to all hotel bookings. Protea Hotel by Marriot® bookings must include a Saturday night stay. Garden Court hotel bookings must include a Saturday night and either a Friday or Sunday night stay.
- ⇒ Some holiday accommodation properties do not cater for families and do not offer family rooms. Bookings are for leisure and not business use. Services such as breakfast may or may not be included.
- ⇒ You must book at least 21 days before the check-in date to get the maximum Vitality saving. You will get a flat 10% saving if you book within 21 days of your check-in date or if you do not have any room nights left on your accommodation benefit, regardless of your Vitality status. The additional up to 15% Discovery Card discount cannot be used where the flat 10% saving is applied.
- ⇒ A Vitality booking fee is charged per room booked, regardless of the number of people in the booking.
- ⇒ The saving is based on your Vitality status on the date that you make the booking, not the date that you check into the property. Blue 15%, Bronze 20%, Silver 25%, Gold 30%, Diamond 35%
- ⇒ The maximum stay per calendar year is based on your Vitality membership: Main member plus dependant age 11 and younger 14 nights. Main member with one dependant age 12 or older 21 nights. Main member plus two or more dependants age 12 and older 28 nights.

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