

Discovery News *for Discovery Health members*

Travel Insurance

Discovery includes International Travel Benefits for all plans except KeyCare plans. The benefit covers medical emergencies outside of South Africa, for 90 days from your date of departure. Your cover depends on your plan.

Executive	R10mil limit. Hospital and Out-of-hospital.
Comprehensive	R5mil limit. Hospital and Out-of-hospital for plans except Zero MSA plan, which only has Hospital cover.
Priority	R5mil limit. Hospital and Out-of-hospital.
Saver	R5mil limit. Hospital and Out-of-hospital.
Smart	R5mil limit. Hospital and Out-of-hospital.
Core	R5mil limit. Hospital only.
KeyCare	no cover

Exclusions:

- ⇒ Any claims while in a 3 month general waiting period, or any claims for conditions where you are in a 12 month exclusion period, or any claims generally excluded by Discovery.
- ⇒ Claims for a pre-existing condition that you were aware may require treatment while you are travelling.
- ⇒ Optical work, spectacles, frames, lenses.
- ⇒ Dental work: Only the following is covered: temporary caps and fillings for teeth that break; re-cementing of crowns and bridges; emergency root canal for pain control.

Hazardous or extreme sports are covered while travelling.

Certain claims are covered at the global fee rate. This is a Rand figure calculated based on the claims experience for your specific plan, and is used for non-emergency, planned or elective treatment, or for any claims that may otherwise have been excluded.

Tax

Remember to keep on submitting your claims even if you have run out of benefits. Some pharmacies, when they see you have to pay the full amount, reverse the claims before asking you to pay, so check your pharmacy claims to see whether they are submitted correctly or not.

Any claim submitted with a service date before 28th February (whether paid or not) will form part of your medical aid tax certificate at the end of the tax year. You should still keep all of your receipts in case you are audited and need to give them to SARS.

Hearing Aids

From 1st January 2017 all medical aids require a NAPPI code for hearing aids if you wish to claim for a hearing aid. At the moment (2016), hearing aid claims are being paid without NAPPI codes, and hearing aids do not actually have NAPPI codes registered. The manufacturers know that they need to register NAPPI codes for their hearing aids from January 2017, so that patients can claim from their medical aid.

Also, make sure that in 2017 you deal with an audiologist who is registered with the Board of Healthcare Funders, or a registered pharmacy, so that the hearing aid they supply has the required NAPPI code.

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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

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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

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Council for Medical Schemes

Accreditation # ORG104

Authorised FSP #12239

Vitality: Fitness Devices

Vitality accepts the following fitness devices, and records different information for different devices:

Device:	App required:	Data Recorded:
Apple iWatch	Health App	Heart Rate Speed Steps
Samsung Gear	S-Health App	Heart Rate Speed Steps
Garmin	no (direct link)	Heart Rate Speed Steps
Polar	no (direct link)	Heart Rate Speed Steps
Fitbit	no (direct link)	Heart Rate Speed Steps
Suunto	no (direct link)	Heart Rate Speed
Withings	no (direct link)	Steps
Jawbone	no (direct link)	Steps
Fitbug	no (direct link)	Steps
Misfit	no (direct link)	Speed Steps
Ihealth	no (direct link)	Steps
TomTom	no (direct link)	Speed Steps

If you have any other device, that will upload to the Health App or S-Health App, you might also be able to earn points via these two apps.

Vitality: Increase your Status before year end

Check that you have completed all of the following items, and if you have, that points are reflecting:

- ⇒ Online assessments (free): Vitality Age, Online Fitness Assessment, Mental Wellbeing Assessments, Non-Smokers Declaration, and if you have kids, the Kids Vitality Health Review
- ⇒ Vitality Health Check (paid by Screening Benefit): at Clicks or Dis-Chem, or at certain pharmacies and at the Discovery Wellness Centres. Includes weight assessment, BP, Cholesterol and Glucose check.
- ⇒ HIV test (paid by Screening Benefit): Can be completed at the same time as the Vitality Health Check
- ⇒ Vitality Fitness Assessment (R265 at a listed biokineticist): Fitness test with bonus points for fitness levels.
- ⇒ Dietician Consultation (R340 at a listed dietician): 30 minute consultation with the Dietician
- ⇒ Health Checks (at the usual practitioners): Pap Smear (paid from Screening), Mammogram (paid from Screening), Colonoscopy, Glaucoma, Dental Health check up.
- ⇒ For the kids: Kids Vitality Health Check and Kids Optometry Screening

Vitality: Ster Kinekor

When you activate your Ster Kinekor benefit you can have a plastic card (R41) or a digital card via the Discovery App (free). Once activated, you have the following Vitality prices with Ster Kinekor:

R24 / R24 3D:	Sterland
R27 / R29 3D:	Carlton, Promenade
R27 / R48 3D:	Maponya, Parow, Southgate
R27 / R49 3D:	N1 City, Boardwalk, Carnival City, Festival, Newtown Junction, Motlasana Mall, GRM, Kenilworth, Mall@Carnival, Mall of the North, Mimosa Mall, Mooi River, NorthCape, Riversquare, Rustenburg, Secunda, ShellyBeach, The Bridge, Westgate, Wonderpark
R33 / R49 3D:	Centurion, Eikestad, Musgrave, Northgate, Northmead, Bayside, Blue Route, CapeGate
R38 / R49 3D:	Forest Hill, Bedford, Brooklyn Comm, Cavendish Comm, Cedar Square, Cradlestone, Cresta, East Rand Mall, Eastgate, Watercrest, Fourways, Gateway Comm, Baywest, Greenstone, Irene, Kolonnade, Sandton, Somerset, The Grove, The Zone, Tygervally
Others:	Opera R56, NT Live R102, Prestige R72, IMAX R68, Northgate Premium R66

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