

Discovery News *for Discovery Health members*

CMS Press Release

The Council for Medical Schemes (CMS) published a press release about a recent Constitutional Court Judgement on 6th June, regarding plans that include Savings. This ruling applies to all Schemes, not just Discovery Health.

Previously: The Savings portion of members' contributions had to be treated separately to other contributions. Schemes were required to pay interest on unused Savings, and if going into liquidation, the Scheme could not use the Savings to pay creditors as the funds belonged to the member not the Scheme.

Changes due to the judgement on 6 June 2017: Schemes do not have to treat Savings funds separately. This means they can change their Scheme rules (effective 1st Jan 2018) to exclude interest on unused funds. If a member leaves the Scheme the funds must still be paid to the member, but if the Scheme goes into liquidation the funds can be used to pay creditors.

Check Claims

Check your claims when you have run out of Savings or when you are in your Self Payment Gap (SPG). When in your SPG, remember to keep submitting all of your claims, so that Discovery accumulates them towards your Threshold.

Whether on a plan with an Above Threshold Benefit or not, keep submitting your claims, even though you have run out of Savings, as they will form part of your tax certificate at the end of the year.

Please be aware that some providers (in particular certain chemists) will reverse your claim if they see that you have run out of benefits. Don't allow this. If the claim is reversed, then it does not form part of your tax certificate at the end of the tax year. The chemist should leave the claim with the message that the member portion is 100% of the claimed amount, not reverse the claim.

Check your claims - if you discover that your chemist (or any other provider) has reversed a claim, then you need to submit the invoice for that claim manually, in order for it to form part of your tax certificate.

Networks

Certain plans make use of networks or designated service providers for full cover.

Elective or planned procedures in hospitals:

- ♦ Delta plans have full cover at Delta hospitals, or pay R7650 (in 2018) per hospital visit.
- ♦ Coastal Plans have full cover at hospitals in coastal provinces, or pay 30% of the hospital account at hospitals in inland provinces.
- ♦ Smart Plans have full cover at Smart Hospital Network hospitals, or pay R8 800 (in 2018) per hospital visit.
- ♦ KeyCare plans have full cover if using a Full Cover Hospital Network hospital, and pay 30% of the hospital account in a hospital that is part of the Partial Cover Hospital Network. KeyCare Access members must use state hospitals for certain procedures.

Designated providers for Chronic Medication:

- ♦ Delta and Core plans: MedXPress
- ♦ Smart plans: MedXPress, Clicks or Dis-Chem
- ♦ KeyCare plans: Approved network GP or network pharmacy

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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.

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www.discovery.co.za

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KeyCare Client Services

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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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Authorised FSP #12239

Vitality and KeyFit Combo

KeyFit falls away in 2018, but those who have the Vitality and KeyFit Combo (Vitality with funeral benefits), will keep this benefit going forward. Rates for the combo have not yet been released.

Vitality: Fitness Activities

It is common knowledge that Planet Fitness and Virgin Active are Vitality partners, but there are other fitness partners you can connect with:

- ◆ Curves: For females age 18+. Earn 100 points for every workout. Curves: no joining fee, pay normal monthly rates. Curves Smart: discounted joining fee, pay normal monthly rates. Curves Complete: pay discounted monthly rates. Monthly rates differ depending on the club you join.
- ◆ Handicaps Network Africa: For adults age 18+ and child members age 6 to 17. Activate on your profile at www.handicaps.co.za and earn 100 points per round of Golf per day by entering your score for the day.
- ◆ Preggi Bellies: For those who have activated Discovery Baby. 25% upfront discount on the workout package at any Preggi Bellies facility. Earn 100 points per workout with double points while pregnant.
- ◆ Run/Walk for Life: 80% discount on annual membership fee. Earn 100 points for each event under 5km and 300 points for each event over 5km.
- ◆ Parkrun: register for free at www.parkrun.co.za and earn 300 points for every completed parkrun.

Vitality Race Events

If your race event is listed on Vitality's Race Calendar, your points will be awarded automatically as the event organisers will have asked for your Vitality number. If not, you need to submit manually with proof of race entry and completion. Points range from 300 to 3000 per event, depending on event type and distance.

Tracking your Workout

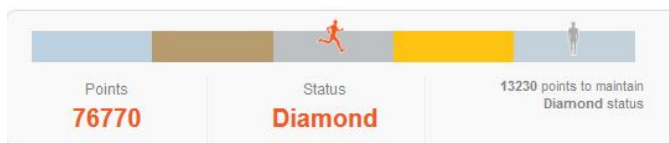
10,000 steps per day earns you 100 points. Tracking with a fitness device that includes a heart rate monitor will earn you 100, 200, or 300 points depending on your average heart rate per session (min 30 minute session).

Vitality Active Rewards: Team Rewards

Team rewards fall away on 28th October. If you have the latest Discovery App, you can already access the Goal Streak benefit and Spin The Wheel for a mystery prize when you achieve three consecutive weeks' goals. With the removal of the team rewards, the restriction of maximum 4 team members will also fall away. At this point, you can add as many friends or family members to your team as you like, rate your achievements against theirs, and motivate them to achieve their goals.

Vitality: Where is your running man?

Log into www.discovery.co.za and see where your running man is. How many points do you need to get to Gold by the end of the year. Can you do it?



Have you completed:

- ◆ Vitality Age questionnaire
- ◆ Vitality Health Check (at Clicks, Dis-Chem, Vitality Wellness Centre and various pharmacies) & Kids Check
- ◆ Screening: Pap Smear, Mammogram, Glaucoma, HIV, Dental check, Dietician
- ◆ Prevention: CPR course, Flu vaccination

If you have completed what you can above, then the balance of your points must be earned through fitness activities including a Vitality fitness assessment with a biokineticist, sessions at fitness partners, step counters, or sessions logged with a heart rate monitor device.

Thank you for reading Informed Healthcare Solutions' Discovery News.

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