

Discovery News *for Discovery Health members*

Year End

The headline increase for Discovery Health for 2019 is 9.2%.

The plans increase as follows:

Executive	9.9%	Comprehensive	9.9%
Priority	8.9%	Saver	8.9%
Coastal	9.9%	Smart	8.9%
Core	8.9%	KeyCare	6.9% (average)

13/09/2018 Marketing material available on www.digitaldiscovery.co.za

14/12/2018 Final date for telephone and email plan changes

31/12/2018 Final date for website plan changes

30/06/2019 Final date for KeyCare option changes for those members on the lowest income bands on KeyCare Plus or Core and on KeyCare Access as at 31 December 2018.

KeyCare Changes

KeyCare has been restructured in 2019. There are over 400,000 KeyCare beneficiaries and as a stand alone medical scheme it would be the third largest open medical scheme in South Africa.

- ⇒ KeyCare Access has been renamed KeyCare Start
- ⇒ The income bands below R13 050 have been consolidated

KeyCare Start:

Hospital Benefit, Maternity, Chronic Illness Benefit (State only), Day-to-day medical care, Screening and Prevention.

KeyCare Core:

Hospital Benefit, Maternity, Chronic Illness Benefit, Screening and Prevention, with day-to-day benefits limited to antenatal services and specialist consultations.

KeyCare Plus:

Hospital Benefit, Maternity, Chronic Illness Benefit, Day-to-day medical care, Screening and Prevention.

Default plan choices if you don't submit a choice by 30 June 2019:

- ⇒ Members on the lowest income band of KeyCare Plus in 2018 will remain on the lowest income band of KeyCare Plus in 2019. Members have till 30 June 2019 to change their plan.
- ⇒ Members on the lowest income band of KeyCare Core in 2018 will remain on the lowest income band of KeyCare Core in 2019. Members have till 30 June 2019 to change their plan.
- ⇒ Members on KeyCare Access in 2018 will be transferred to KeyCare Start in 2019, based on their income band in December 2018. Members have till 30 June 2019 to change their plan.

KeyCare Start has a different hospital network to the other KeyCare plans. On all KeyCare plans, if you do not choose a hospital within the network for your plan (admissions and casualty), your claim will not be covered unless it is an emergency. Emergencies refer to life threatening conditions, or cases where immediate care is required. KeyCare networks include:

- KeyCare Hospital Networks (KeyCare Plus, KeyCare Core)
- KeyCare Casualty Hospitals (KeyCare Plus)
- KeyCare Start Hospital Network (KeyCare Start)

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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.

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www.discovery.co.za

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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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Benefit Changes in 2019

Discovery Day Surgery Network

A list of network day surgery facilities, including day surgery centres and acute hospitals, will be published by Discovery later in the year. These facilities will be the designated service providers for a defined list of procedures in 2019, for members on the Priority, Saver, Core, Smart and KeyCare plans. Claims will be paid in full within the network. The deductible (member's portion) for voluntary non-use of the network will be R5000 for Priority, Saver, and Core plans, R8800 for Smart and R7650 for Delta. KeyCare members have no cover outside of the network. No deductibles will be applied for emergencies.

Limits, co-payments, deductibles and thresholds

Co-payments and deductibles have been increased by the contribution increase applied per plan. Thresholds for Above Threshold Benefits have increased by 11.9% on Executive and Comprehensive and 10.9% on Priority. Benefit limits have increased by the plan's contribution increase, except for the following:

- ⇒ internal prosthesis limit increased by medical inflation
- ⇒ No increase for International Travel Benefit limit, Overseas Treatment Benefit limit, Oncology Benefit threshold, Specialised Medicine and Technology Benefit limit, Hip, Knee and Spinal Prosthesis limit and External Medical Items limit.

Designated Service Provider for Renal Dialysis and Oncology on Essential Smart

In 2019, Essential Smart will cover oncology and renal dialysis in full through Designated Service Providers:

- ⇒ Oncology will use the ICON network
- ⇒ Renal dialysis will use State facilities

Claims will be covered at 80% in the case of voluntary use of non-DSP facilities. Essential Smart members currently having active treatment in these areas that needs to continue into 2019 may continue at their current 2018 provider with full cover.

Scopes on KeyCare plans

Funding of endoscopies for KeyCare members in 2019 will be limited to Prescribed Minimum Benefits.

MedXPress as Designated Service Provider for Chronic Medication

From 2019, the MedXPress Pharmacy Network will be the Designated Service Provider for Chronic medicine on Priority and Saver plans. The Designated Service Providers for Chronic Benefits for 2019 are therefore:

- ⇒ Priority, Saver and Core plans: MedXPress, Clicks, Dis-Chem and any MedXPress Network Pharmacies (incl 63% of independent pharmacies)
- ⇒ Smart Plans: MedXPress, Clicks or Dis-Chem.
- ⇒ KeyCare Plus and KeyCare Core: KeyCare Network Pharmacy or your KeyCare allocated GP
- ⇒ KeyCare Start: state facility

Chronic Illness Benefit 2019

Certain formulary changes and Chronic Drug Amount updates will be applied from 1st January 2019. Impacted members will have had communications from August 2018. Members can change their medication to avoid or reduce co-payments.

Going Digital in 2019

The Discovery Website and App are being updated all the time, and can offer the following:

Ask Discovery: all documents and benefit questions

Manage Health: proactive support with MyFamilyHistory, dashboards for specific conditions, pregnancy benefits

Document downloads: download tax certificates, travel documents and procedure information for hospital visits

Find Providers: location settings on your phone make it easy to find providers near you on the app

Doctor Advice: advice from professionals on the app when you don't have time to see a doctor

Manage Benefits: submit and track your claims and benefits via the app

Track Health: follow recommended personalised health checks and get rewarded

Medicine reminders: get reminders on your phone to refill your prescriptions (and to take your medication)

Emergency Assist: medical emergency services for Health members, roadside assistance for Insure members.

Chronic Care in 2019

Oncology Care

Two new Oncology Care benefits have been added in 2019 for Executive and Comprehensive plan members:

- ⇒ Oncology Innovation Benefit: members will have access to this benefit in 2019, that provides cover for a list of innovative cancer treatments subject to a 25% co-payment.
- ⇒ Extended Oncology Benefit: members will have access to this benefit that provides full cover for a list of oncology treatments that are not considered Prescribed Minimum Benefits (PMBs). These treatments will not be subject to co-payments when the R400,000 cover amount is reached.

Existing benefits of Oncology Care:

- ⇒ Prescribed Minimum Benefits: PMB covered in full across all plans, with additional non-PMB benefits on all plans except KeyCare
- ⇒ Advanced Illness Benefit: comprehensive palliative care program offering members unlimited cover for approved home care
- ⇒ Oncology Benefit: Cover for non-PMB treatment options up to a defined cover amount, above which there is a 20% co-payment. This amount is R400,000 for Executive and Comprehensive plans and R200,000 for Priority, Saver, Core and Smart plans.
- ⇒ Screening for Cancer: regular mammograms, pap smears and prostate screening, as well as specialised cancer screening eg BRCA and MRI for breast cancer.

Condition Specific Care Programs

The care programs below are managed through the Discovery Premier Plus GP Network and actions and goal achievements can be tracked through the Discovery App.

- ⇒ Cardio Care: Members diagnosed with hypertension, hyperlipidaemia and ischaemic heart disease can register on Cardio Care through their Premier Plus GP. Members have access to risk-funded extended consultations, including an annual cardiovascular assessment (in 2019) with recommended clinical care.
- ⇒ Mental Health Care: In 2019, Premier Plus GPs can enrol members with major depression on the Mental Health Care program, based on defined clinical entry criteria. Members will have risk benefits including extended consultations, medication and two additional GP consultations to allow effective evaluation, tracking and monitoring of treatment.
- ⇒ Diabetes Care: 2019 introduces the Nurse Educator Program to support the Premier Plus GPs with monitoring and management of diabetes care. This includes management of medication, eye and foot care, healthy nutrition and physical activity. (This does not apply to members using the CDE for their Diabetes management as this care would be provided by the CDE for those members.)

Members of these programs, whether on Vitality or not, can register on the app for Vitality Health Rewards. They will get reminders and prompts for Health Checks, HealthyFood, Weight Management and the Medicine Tracker. Goals will be set, and they can track activity to reach their goals, and members will earn rewards when reaching their goals.

Vitality Open: 10 week special

All South Africans aged 18 and over can activate Vitality Open on the Discovery App from 13 September to 23 November 2018. During this period, non-Vitality members need to achieve 3 or more fitness days a week to meet their exercise goal. A fitness day includes a gym visit to Virgin Active or Planet Fitness, a parkrun or myrun, or 10,000 steps a day, tracked using Apple Health or S-Health. Vitality Drive goals are measured through the Discovery app and Insure App if applicable.

If a non-Vitality member joins Vitality during the Vitality Open special period, the member can choose to save R1196 on gym membership (pay R799 instead of R1995), or receive a R500 Pick n Pay or Woolworths voucher (after two months' premium received).

If a member joins Discovery Insure during the Vitality Open, and earns at least 300 Vitality Drive points, they can earn up to R700 per month during the first 6 months.

Terms and conditions apply, and these are available on the website. You need to download the Discovery App in order to activate Vitality Open.

Vitality Products in 2019

Vitality Move Free:

Register by dialing *120*6683# and get rewarded for healthy living - up to R100 back on Pick n Pay healthy food, gym fees and Ster Kinekor movie tickets

Vitality Move Upgrade:

Pay R39 per month and boost the above savings to R300

Vitality Active:

Members age 18 to 29 pay R45 per month and earn 25% off gym fees, Vitality Active and Drive rewards and up to 100% of your Discovery Life Smart Life plan premiums back. Cost increases to R65 when you turn 30 and the Discovery Life premium benefit falls away.

Vitality:

Single members pay R259, 2 members R309 and 3+ members R359 per month. The points required to move up status levels have not increased.

Vitality Purple:

Single members pay R429, 2 members R495 and 3+ members R539 per month. In addition to Vitality benefits, Purple members are entitled to discounts on higher priced gym memberships, fitness devices, bicycles and golf clubs, luxury spas and home gym equipment. Purple members also have their own personal Vitality consultant.

Earn Vitality points in 2019

Earn points, based on your age, for Vitality Age questionnaire (2500), pap smear (2500), mammogram (2500), colonoscopy (2500), Glaucoma (2500), HIV test (5000), dental health check (1000), flu vaccination (1000) and up to 7500 points for seniors.

Vitality Health Check:

The Vitality Check still includes blood pressure, blood glucose / HbA1c, cholesterol, weight assessment and non-smoker's declaration. In 2019 you will earn points for healthy test results, and have points deducted for high-risk results, to give you your overall points for the assessment.

		Number of in-range results				
		01	02	03	04	05
Number of	0	2,500 pts	5,000 pts	10,000 pts	15,000 pts	22,500 pts
High-Risk	1	2,500 pts	3,500 pts	7,500 pts	12,500 pts	
Results	2+	2,500 pts	2,500 pts	5,000 pts		

Diabetes Care: Earn up to 7500 points by managing your health through the Diabetes Care program.

Earn up to 12,000 points per year for healthy food choices.

Fitness Assessment: earn 2500 points for the assessment and up to 5000 points for fitness levels. Earn additional points if you qualify for Vitality High Performance Fitness Assessment.

Earn points for activity: 100 per day for gym visits of 30 minutes or more, 300 for parkrun or myrun, up to 3000 for Vitality timed race events, 100 per day for Curves, a round of golf or a workout at an approved facility. With a fitness device, earn up to 100 points a day for tracking steps or distance and up to 300 points per day for tracking your heart rate. You can earn up to 30,000 points per member per year.

Convert your Vitality Active Rewards to points (up to 2500 per year).

Vitality Active Rewards Stats

There are over 500,000 Vitality Active Rewards members in South Africa, who have enjoyed over 8 million coffees and donated over R7 million in rewards.

Healthy members have increased their activity frequency by 21% and their intensity by 11%. Members with Chronic conditions have increased their activity frequency by 24% and their intensity by 24%.

Increased activity means 16% lower probability of disease progression for members with diabetes, 14% lower healthcare costs for members who start exercising and 69% lower mortality rates for exercising members.

Vitality Active Rewards 2.0 in 2019

Vitality Active Rewards 1.0 was based on reaching your goal through physical activity and earning specific rewards. Vitality Active Rewards 2.0 (available immediately) is based on achieving goals that relate to physical activity and health management, and earning points that you can link to a number of rewards of your choice.

Complete activities that include physical activity, health management, preventative screening, nutrition, weight loss and medicine adherence.

All members will have physical activity goals, and some members may have other goals relating to their health.

Achieving goals gives you an opportunity to play on the game board. The board has various rewards, with both points and diamonds, and instant rewards.

Reward yourself:

Spend points on weekly coffees or smoothies

Use points to get to your next Vitality Status

Save points for 12 weeks to get a higher reward

Instant rewards may include flights/fitness devices/vouchers

Vitality Rewards in 2019

Earn HealthyCare cash back at Clicks and Dis-Chem: Earn 10% when you activate, at both stores. Increase to 15% with the Vitality Age questionnaire, and 25% with a Health Check, at your preferred store. Cash back is converted into store loyalty points and paid into your Clicks Clubcard or Dis-Chem HealthyCare card.

Earn HealthyGear cash back at Sportsmans Warehouse and Totalsports: Earn 10% when you activate, at both stores. Increase to 15% with the Vitality Age questionnaire, and 25% with a Fitness Assessment, at your preferred store. HealthyGear includes fitness devices and you can boost devices to 75% cash back through Vitality Active Rewards.

Earn healthyFood cash back at Pick n Pay and Woolworths: Earn 10% when you activate, at all stores. Increase to 15% with the Vitality Age questionnaire, and 25% with a Health Check, at your preferred store.

Earn cash back for HealthyDining, whether eating in or out. Earn up to 25% cash back on adult meals and 50% on kids' meals. HealthyDining partners: Uber Eats, Col'Cacchio, Ocean Basket, Doppio Zero, Nando's, and Woolworths. Qualifying meals will be marked with a Vitality tick at over 600 partner restaurants across the country. Spend limits apply per bill and per month.

Stop Smoking: Go Smoke Free has been added to this benefit. Still save 80% with Allen Carr's Easyway, and save 25% with Go Smoke Free.

Virgin Active and Planet Fitness: Save up to 75% on fees and boost this to 100% with Vitality Active Rewards.

Vitality Flights: Available on British Airways, Emirates, kulula.com and Qantas. Save up to 35% on local, regional and international base fares, and boost two local kulula.com bookings per year to 100% with Vitality Active Rewards.

Vitality Hotel Collection: Save up to 35% at over 500 hotels, resorts and bed & breakfasts.

Vitality Car Hire: Save up to 35% at Europcar and Tempest Car Hire.

Ster Kinekor: Half-price 2D or 3D movies (excl Prestige and D-Box) any day of the week at Ster Kinekor. Vitality kids age 2 to 18 can see age appropriate movies for free before 7pm after a Kids Vitality Health Review has been completed. Free popcorn available through Vitality Active Rewards.

Activate Vitality Baby and get rewards from pregnancy until your baby turns two.

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