

Discovery News *for Discovery Health members*

Keep Claiming

If you are on a plan with an Above Threshold Benefit, and you have run out of Savings, remember to keep submitting your claims. All of your claims are still being tallied towards your Threshold, and if they reach the Threshold, claims will be paid from your Above Threshold Benefit.

No matter what plan you are on, if you have run out of Savings, keep submitting your claims. All of the claims that are not paid due to not having a Savings balance, will form part of your tax certificate at the end of February. Having them included in your medical aid tax certificate saves you from having to submit them manually when submitting your tax return.

If you have one of the tests covered by the Screening Benefit, your claim will be paid from risk benefits whether you have a Savings balance or not. This also applies if you are registered for certain Chronic conditions and your claim is for a consultation about that condition.

And last but not least, depending on your plan and the provider you use, you may have access to consultations or tests from the day-to-day extender benefits, and your claims may be paid or partially paid from risk benefits when your Savings has run out.

Emergency

When you have an emergency, call 0860 999 911 for the Discovery 911 benefit run by Netcare 911. This line is also a medical advice line, and can give you second opinions on suggested treatments.

It includes:

- * Emergency medical advice
- * A link to the poison centre
- * Advice from qualified and experienced nurses
- * Assessing of day-to-day symptoms
- * Health counselling
- * General health information
- * Wellness and nutrition information.

Downgrading

If you need to upgrade your plan, now is the time to be looking at your options, as you can upgrade once a year only, effective 1st January.

You can downgrade your plan at any time, but be aware of what downgrades are allowed, as some changes may be an upgrade if there are less exclusions or if you are moving from a plan with restricted hospitals to a plan that uses any hospitals.

For example: Moving from Classic Delta Comprehensive to Essential Comprehensive is an upgrade, despite moving from Comprehensive to Essential, because of the Delta hospital restriction being removed.

Classic Smart can only downgrade to Classic Delta Core, Essential Smart, Essential Delta Core, KeyCare Start or KeyCare Core. Essential Smart can only downgrade to KeyCare Start.

KeyCare Plus downgrade options include KeyCare Core, KeyCare Start and Essential Smart. KeyCare Start and KeyCare Core do not have downgrade options.

So if you are on a plan with co-payments or using networks, the best time to change plans is still now, effective 1st January.

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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 999 911

DISCOVERY HEALTH PLANS IN 2019

Executive Plan

Classic and Classic Delta

Comprehensive

Classic Comp Zero MSA

Essential and Essential

Delta Comprehensive

Classic & Essential Priority

Classic & Essential Smart

Classic & Classic Delta

Saver and Core

Essential & Essential Delta

Saver and Core

Coastal Saver and Core

KeyCare Plus, Core, Start

DISCOVERY REWARDS

Vitality

Vitality Move

Vitality Active

Vitality Purple

INFORMED HEALTHCARE SOLUTIONS

CONTACT DETAILS

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Council for Medical Schemes

Accreditation # ORG104

Authorised FSP #12239

Digital Healthcare

Discovery is constantly increasing digital access to information.

DISCOVERY APP

The app is constantly being updated, and you can see all of your Discovery products there. For Discovery health, you have access to your health plan details, your health membership card, claims tracking, submitting claims, finding doctors close by, and various documents such as your membership certificate and tax certificates. You can also find forms on the app for adding dependants, applying for Chronic cover and third party consent. Vitality members have access to Vitality Active Rewards through the app.

DR CONNECT APP

You can access this app through the Discovery app or directly. It includes self diagnosis, and recommends when to seek emergency or non-emergency care.

DAILY CLAIMS NOTIFICATION

This is emailed to you when a claim has been processed and will tell you which benefit the claim was funded from and if there was a shortfall. If you have the Medical Savings Account it will show your balance.

ASK DISCOVERY

This is Discovery's chat bot on the website. You can ask it questions and it will send you to the correct place on the website to get the answer. It can also respond by sending various documents to you by email.

VITALITY HELP

All known problems with fitness devices or any other Vitality problems can be found on the Vitality Help page of the website: <https://www.discovery.co.za/vitality/help> Visit this page to see if a problem you are experiencing is currently being worked on, before sending in your query.

Vitality Cashback

Discovery is enhancing the Vitality cash back system to create a seamless experience for members. During this period, members will not receive a notification that Vitality cash back has been paid into the nominated bank account, Discovery Card or Vitality Savings Account. Viewing cash back amounts will also be temporarily unavailable on the Discovery app and the Discovery website. Once this process is finalised, the Discovery app and website will show the total cashback earned per month, date paid and what account it was paid into.

Vitality HealthyFood Points

The HealthyFood system looks at all purchases with the SmartShopper card at Pick n Pay and with the MySchool or Woolworths card at Woolworths. How you pay for your purchases is not relevant. Vitality points are affected by healthy and unhealthy items, but the cashback rewards on healthy items are not affected by the unhealthy items in your basket.

Vitality Health Checks

You can have your health checks at Clicks, Dis-Chem and at Discovery Wellness Centres. You can also now have them at Health Points facilities. Go to <https://healthpoints.co.za/facilities/> for your closest facility.

Vitality HealthyDining

Mugg & Bean will soon be added to the HealthyDining list. The list currently includes Ocean Basket, Nando's, Col'cacchio and Doppio Zero. Look for the marked menu items that you can get cashback on.

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