

Discovery News for Discovery Health members

Check

If you changed your plan, the new premium may only be effective 1st February, so check your December, January and February bank statements to ensure that what you expect is being deducted from your account.

If your employer pays your premium, check your salary slips to make sure you're on the correct plan at the expected premium.

Plan Comparison

Below is a very basic summary of benefits. Please check your plan guide for more details.

Hospital Admissions:

Unlimited cover for hospital claims, subject to the network provider on Coastal, Delta, Smart and KeyCare plans, and subject to co-payments for certain conditions. Specialists in-hospital are covered up to your plan rate.

Travel

Cover on all plans except KeyCare, for medical emergencies. Plans that include the Medical Savings Account can claim for day-to-day cover outside of South Africa, subject to SA rates.

Maternity

Covered on all plans in-hospital, subject to hospital networks. Out-of-hospital cover depends on your day-to-day benefits on your plan.

Chronic Cover

Covered on all plans. Executive and Comprehensive plans have cover for additional conditions. Certain plans have a monthly drug amount if the medication prescribed is not listed on the medicine formulary.

Screening and Prevention

Covered on all plans.

Day-to-Day Cover

Executive, Comprehensive and Priority plans include the Above Threshold Benefit. Executive, Comprehensive (excl Comprehensive Smart), Priority and Saver plans include Medical Savings Account. Smart and KeyCare plans have a defined list of cover and providers.

Chronic medication:

Chronic medication is paid from the scheme, not from your Savings. If your plan includes Above Threshold Benefit, it does not accumulate to your Threshold.

If your Chronic medication is on the medicine list, then you are covered 100%. If the medication is not on the list, and your plan includes a monthly drug amount, you will be covered up to the monthly drug amount and you have to pay the balance.

Acute medication (prescribed):

If your medication has a non-preferentially priced generic option, and you choose not to use it, the medication will only accumulate to Threshold at 50% of the Discovery Rate. Non-preferentially priced generics will accumulate at 100% of Discovery Rate.

Medication

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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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2020 Discovery Health Plans
Executive Plan
Classic and Classic Delta Comprehensive
Essential and Essential Delta Comprehensive
Classic Smart Comprehensive
Classic and Essential Smart
Classic & Essential Priority
Classic & Classic Delta Saver and Core
Essential & Essential Delta Saver and Core
Coastal Saver and Core
KeyCare Plus, Core, Start

2020 Discovery Rewards
Vitality
Vitality Health Tracker
Vitality Active
Vitality Purple

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Mental Wellbeing Apps

The following apps can be linked to Discovery Vitality, to use when the Mental Wellbeing program launches:

Headspace: This app has a limited free version, and monthly or annual subscriptions.

Calm: This app has a 7 day free trial, and monthly or annual subscriptions.

Buddhify: This has an annual subscription.

The Mindfulness App: This app has a limited free version, and monthly or annual subscriptions.

Your goal would be to engage in 10 mindful minutes a day, at least 3 days a week, and 7 hours sleep a night.

Vitality Active Rewards

Vitality Active Rewards has had a few changes.

OLD

When you reach your goal, you earn a play on the gameboard, and the gameboard play earns you Vitality Active Rewards (VAR) points. These VAR points could be exchanged for reward vouchers (smoothies, coffee, shopping, donations, etc). VAR were valid for 12 weeks after earning them.

NEW

When you reach your goal(s), you earn 100 Discovery Miles (DM) plus a play on the gameboard for each goal you achieve and a bonus play if you reach all of your goals. The gameboard play earns you additional DM. Your DM are valid for 5 years and can be used as follows:

* Through Vitality Active Rewards, you'll be able to spend your DM on reward vouchers for partners such as Box Office, Exclusive Books, iStore, NetFlix, Typo and more. There are also donation partner vouchers.

* You can pay with DM at online and in-store partners such as Dis-Chem, Loot.co.za, Hirsch's, One Day Only, Sportsmans Warehouse, Yuppiefchef, Zando and more.

* Use your Discovery Miles to pay for flights and accommodation and/or convert them to pay for travel with flight partner programmes such as British Airways Executive Club and SAA Voyager.

* Discovery Bank members can exchange Miles for cash or use them to pay anyone else who has a Discovery Miles account, with Discovery Bank

OLD

Goals included health (exercise) goals for Health and Life members, and driving goals for Discovery Insure members.

NEW

* Health and Life members still have the exercise goals, earning DM and a play on the board.

* Health members have additional health goals relating to Chronic conditions registered on their health plan and/or relating to the results of their Health Check. These goals earn DM only.

* Discovery Insure members still have their driving goals, earning DM and a play on the board.

* Discovery Bank members have Money goals, earning DM and a play on the board.

OLD

Vitality Active Rewards was limited to adult Vitality members

NEW

Kids age 2 to 17 can also earn and spend Discovery Miles in 2020, through Vitality Active Rewards.

90 days between Vitality Health Checks

Please note that points will only be awarded for health checks 90 days apart. If you went for your health check in December, DO NOT go now, as you will not receive points. Wait until March or April. There must be 90 days between health checks.

Earning points for children

Fitness points for children under age 18 are no longer allocated towards your annual Vitality points. Only points for vaccinations are allocated towards your Vitality Status. Active Rewards for Teens and Kids will be launched soon, to encourage children's activity.

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