

Discovery News *for Discovery Health members*

JULY 2020

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

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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Council for Medical Schemes

Accreditation # ORG104

Authorised FSP #12239

Non-Disclosure

Non-Disclosure is a real threat to your health cover. If your cover has been accepted, but you are hospitalised in the first 12 months of cover, your file goes to Discovery's forensics team for review. They will sift through the answers on your application form automatically. If something medically significant has been left off your application form, cover may be cancelled for your whole family. If you do have a pre-existing condition, it is better to have it excluded for 12 months, than to have your cover cancelled when you need it the most.

A few things to consider:

Some of the questions say "in the last 12 months" and some say "have you ever". "Have you ever" means since birth. If you can't remember, ask your GP for your medical records. Ask your parents or family members if they recall.

On occasion, one person will complete the application for the whole family, without consulting the other partner/spouse. Rather discuss the questions with the family, as (for example) your spouse may have taken your child to the doctor for something you weren't aware of, which may cause problems on the application form.

If you think something may have been left off your application form, then call Discovery. Ask them for a copy of the application form (if you don't have one) and check it. Then disclose the missing information. If you have claimed for a diagnosis that should have had a waiting period, you may need to refund the claim. But if there has been no claim, they may simply note the 12 month waiting period on your membership, and you will have no surprises later. It is far better to sort this out when you are healthy, than when you are trying to gain entry into a hospital!

2nd Half

We're in the second half of the year already. What does this mean for your medical aid? In September, Discovery usually launches details of the following year's plans and benefits. When this information is forwarded to you, you need to think about whether your plan choice for this year has worked for you, or if you need to make a change. Things to consider would include the following:

- * Cost, incl any portion your employer might pay
- * Hospital and GP networks
- * Claims history for out-of-hospital claims - were they covered sufficiently?
- * If you have a Chronic condition, is it covered under the Chronic Benefits for the plan you are on?

Your employer or your broker will assist you with decisions you need to make, but you need to do the homework and have the information ready.

WhatsApp

Discovery is moving away from using the healthinfo@discovery.co.za email address and has set up a WhatsApp account for "Ask Discovery". The WhatsApp number is 0860 756 756. Put it into your address book and send the message "Hi Discovery" to register. You will get an automated response acknowledging the registration, and you can then ask a question. If the question is not clear, you may get a response with a number of topics, asking you to choose one, and then when you make that choice, you get a more detailed response.

You can ask questions on benefits and cover, get membership, travel and tax certificates, submit claims and find professionals in your area, using the WhatsApp facility.

Vitality Health Tracker for all members

Vitality Health Tracker is available for ALL members, and it is free.

Download the Discovery App onto your phone and sign in with your Discovery Health user name and password or register a profile if you don't yet have one (you will need your ID number or passport number to link your profile to your Discovery Health membership).

Once you are logged into the app, you can track your health and exercise, and work towards goals to improve your wellbeing.

Healthy Living Cashback: Where is it?

Vitality members who are not Discovery Bank members and do not have a DiscoveryCard, can nominate a bank account into which their cashback will be paid.

Vitality members who still have an active DiscoveryCard and have not yet changed to Discovery Bank, will have their cashback paid into their DiscoveryCard.

Vitality members who are also Discovery Bank members will have their cashback (incl boosted Discovery Bank cashback) paid in Discovery Miles into their Discovery Miles account within their Discovery Bank portfolio. Discovery Miles can be monetised on the Banking app, and transferred to a Discovery Bank savings account or credit card. They can also be used for payment at selected Vitality partners.

Vitality Active Rewards and Discovery Miles

From mid-July 2020, Vitality Active Rewards members no longer receive instant Discovery Miles for achieving goals. Instead, the Discovery Miles on the gameboard have increased. Members can also get discounts on selected rewards based on Vitality Status, and have more ways to earn Discovery Miles for driving well if on Vitality Drive. Those on Chronic meds can also earn Discovery Miles for taking their medication and re-ordering their medication. And if you have Health Goals in place you can earn for achieving those goals.

All rewards are in Discovery Miles, and Discovery Miles are used to purchase vouchers if you are not a Discovery Bank member. If you are a Discovery Bank member, you can use your Miles to pay your credit card, or transfer them into your savings account, or use them to pay at selected stores in-store and online.

If you are a Discovery Bank member, you can view your Discovery Miles transactions via the Discovery Bank app. If you are not a Bank member, then there is no transaction history available to you, and if you want to track your Miles then it's best to check into the app once a week and make a manual note of the Miles available.

When is a Point a Point?

Certain points are allocated differently for Active Rewards and Vitality Status.

JEFF Workouts and other 300 Boost points, and the online workout 50 points on Discovery's website do not give you points for Active Rewards. They do count for your annual Vitality Status and annual max fitness points.

Points for 5000 steps and workouts at 60-70% of HR are limited to 1000 in total for the calendar year, for your Vitality Status and annual max fitness points. They will still count for Active Rewards when you reach your limit.

Points for 10,000 steps are limited to 1200 per month for Vitality Status and annual max fitness points. They will still count for Active Rewards when you reach your limit.

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