

## Discovery News *for Discovery Health members*

### Timing

- Network lists were published in October
- Connected Care is available through the app
- Discovery Prepaid goes live in December
- **Plan changes by email and telephone: 15 December**
- **Plan changes via website: 31 December**
- January 2021: benefit updates, Shari'ah compliance, Connected Care at Work, and Connected Care medicine delivery all go live
- July 2021: contribution increase for all members (max 5.9%)

### Claims

Don't stop claiming for out-of-hospital events when you run out of Savings. If you are on a plan without Above Threshold Benefit, any claims you submit won't be refunded, but the claims will form part of your annual tax certificate. If you do have an Above Threshold Benefit and you haven't reached it yet, every claim you submit will get you closer to the Threshold when Discovery starts refunding you again.

### Meds

Now that everyone is travelling again, what happens when you need a prescription refill and you are not at home? If your script is lodged with Clicks or Dis-Chem, you can walk into any branch nationally and get a script refill. If you use MedXPress, you can ask them to deliver to a different address each time you order. If you are travelling internationally, you can get multiple months of your medication, but you will need to submit the claim manually with a copy of your travel documentation (plane ticket, etc) to prove you will be out of the country.

### Pricing

If you have monthly medication, whether on the Chronic Benefit or not, check the pricing of generics compared with what Discovery will cover.

With Chronic and PMB medication, there is a medicine formulary. If the medication is on the list, it is covered in full. If not, it will be covered up to a monthly amount and you will need to fund the rest.

For other medication that is funded from out-of-hospital benefits, check the Discovery Rate on the website to see if you will be fully covered. You can check on the website what Discovery will pay for what you have been prescribed and for alternatives. You can also see the price difference between the preferred supplier for your plan, and other suppliers. For example we searched for Penicillin and selected one option. It was R14.77 at Clicks and Dis-Chem, and R15.36 at another pharmacy. If you click on Add to List and Create a Quote, the system will tell you exactly what they will pay for the medication and why. For example, if you have run out of Savings, it will say that zero will be refunded as you have no Savings balance.

### Networks

When choosing your plan for 2021, make sure you know if the plan you are looking at uses networks for hospitals, consultations or medication.

Plans that use medication networks:  
Delta options, Priority, Saver, Core, Smart and KeyCare plans must use MedXPress incl MedXPress Network (Dis-Chem, Clicks).

Plans that have hospital networks or restrictions for non-emergencies:  
Delta options, Smart, Coastal and KeyCare plans.

Plans with co-payments: Priority

### NOVEMBER / DECEMBER 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@ihshhealth.co.za](mailto:ih@ihshhealth.co.za).

**Discovery Website**  
[www.discovery.co.za](http://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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## Need more Vitality Points?

Log into Discovery's website and go to <https://www.discovery.co.za/vitality/vitality-points-tracker> to see how many points in each category you have earned, and what you can still earn to achieve your highest possible status level.

The tracker goes through each section for you:

- Know your health
- Get Active
- Make Healthy Choices
- Condition Management (for those registered for Chronic Benefits)

Use this as your guide through the year, to keep on track to get to Gold or Diamond status. The tracker shows all family members and what they can still achieve.

## Vitality special for new members

Join Vitality or Vitality Purple between now and 31st December (inception date 1st December or 1st January) and get 3 months membership free. If you join on 1st December, your first premium deduction will be 1st March 2021 and for 1st January inception the first deduction will be 1st April 2021.

The special applies to members who are not currently members of Vitality or Vitality Purple and who have not lapsed their membership within 90 days prior to the inception date.

Speak to your financial advisor to take up the offer, or to Discovery directly.

## DiscoveryPay with DiscoveryBank & Vitality

A DiscoveryBank client can pay/send money to any Vitality member using the cellphone listed in their phone contacts.

The payer is a DiscoveryBank member and has the Vitality member's contact details in their phone.

The payer sends the money using DiscoveryPay, listing the phone number of the recipient.

The funds are paid into the bank details that the recipient has listed for Vitality payments and cashback.

At no time is the payer given the recipients bank account number.

\*\*\* Please note that Informed Healthcare Solutions is not licenced to sell banking products. \*\*\*

## Vitality Partner: JEFF Together

JEFF is partnering with Vitality from 5th December. For those that haven't seen them, they are a livestream online gym via a web app and Facebook groups. Vitality members will get 300 points for joining the workout session on 5th December at 8am (live on <https://www.facebook.com/groups/jefftogether>—take a picture of the livestream with your Facebook account name showing and claim via the Vitality events page on Discovery's website). Vitality members will be able to join JEFF Life and JEFF 1-on-1 at a discounted rate, and will earn 50 points per online workout logged on the JEFF web App.

## Vitality Active Rewards: Gameboard plays

For those registered on Vitality Active Rewards: If you reach your goal in a particular week, you receive a play on the gameboard for Discovery Miles. Please make sure you play the gameboard at least every two weeks because the plays expire. Your Discovery Miles will not expire, but the plays on the gameboard do. So play the gameboard and then let your Discovery Miles accumulate for as long as you need for the reward you want.

### Thank you for reading Informed Healthcare Solutions' Discovery News.

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