



Discovery News

for Discovery Health members

D&A
DORMAN &
ASSOCIATES

Check Your Plan

Check your contributions and plans!

Your monthly contribution will have changed in January if you pay monthly in advance, or February if you pay monthly in arrears (direct or salary deduction).

If your contribution is not what you were expecting, speak to your employer or advisor to find out why.

If you requested a plan change, make sure you are on the correct plan. If you are on a Comprehensive plan, and have been changed to a new plan because your 2023 plan no longer exists, then check that this new plan is the right one for you. If you have automatically been changed, you can change plans till the end of March.

Comprehensive Plans in 2024

The number of Comprehensive Plans have been reduced in 2024. The two remaining Comprehensive plans are as follows:

- Classic Comprehensive
- Classic Smart Comprehensive

The Above Threshold Benefit for the two plans above is limited in 2024, to the following:

Classic Comprehensive: R35,000 per main member, R35,000 per adult dependant and R8,500 per child dependant.

Classic Smart Comprehensive: R30,000 per main member, R30,000 per adult dependant and R7,500 per child dependant.

Under the Oncology Innovation Benefit, claims for oncology drugs specified on a defined list will have a co-payment of 50% for these plans. All other drugs that form part of this benefit will have a 25% co-payment.

(The Executive Plan will continue to offer an unlimited Above Threshold Benefit and a 25% co-payment for all drugs under the Oncology Innovation Benefit.)

If you were on one of the plans that have been removed - Essential Comprehensive, Classic Delta Comprehensive, or Essential Delta Comprehensive - in 2023, then you will have been moved automatically to one of the two remaining Comprehensive plans in 2024, unless you requested a different plan.

If you are not happy with the plan you have been changed to, you have until the end of March to request a change.

Contributions pm for Classic Comprehensive (excl any Late Joiner Penalties you may have) are R8,381 for Main Member, R7,927 per adult dependant and R1,671 per child (max 3). Annual Savings are R25,104 for Main Member, R23,748 per adult dependant and R5,004 per child (max 3). Annual Thresholds are R28,810 for Main Member, R28,810 per adult dependant and R5,500 per child (max 3).

Contributions pm for Classic Smart Comprehensive (excl any Late Joiner Penalties you may have) are R7,163 for Main Member, R6,611 per adult dependant and R1,671 per child (max 3). Annual Savings are R12,888 for Main Member, R11,892 per adult dependant and R3,000 per child (max 3). Annual Thresholds are R28,810 for Main Member, R28,810 per adult dependant and R5,500 per child (max 3).

ISSUE 01 OF 2024

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 keith@dorman.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

2024 Discovery Health Plans

Executive Plan

Classic Comprehensive

Classic Smart

Comprehensive

Classic & Essential Priority

Classic & Classic Delta

Saver and Core

Essential & Essential Delta

Saver and Core

Coastal Saver and Core

Classic, Essential and

Essential Dynamic Smart

KeyCare Plus, Core, Start

and Start Regional

2024 Discovery Rewards

Vitality Active

Vitality Premium

Dorman & Associates cc

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The Apps

Discovery has 3 Apps for you to use:

Original Discovery Health from the App Store or Google Play

Discovery Bank from the App Store or Google Play

New Discovery Health from <https://healthapp.discovery.co.za>

The original Discovery Health App has medical details, and limited Vitality details. If you are not a Discovery Bank client, you will find a limited Vitality Active game board on this app, to earn Discovery Miles and use them for voucher rewards within the app.

If you are a Discovery Bank client, you will use the Discovery Bank app for your banking, and Vitality Active Rewards. The game board will feature higher value tiles on this app, based on your credit card spending and your Discovery Bank products. You can also use the Discovery Miles you earn, to pay at certain partner stores, through this app.

The new Discovery Health App is a web based app, which means it will work on any phone that has a web browser, or on your PC using your web browser, so it no longer matters what brand of phone you have. On your PC, just save the website address, and on your phone, you can "Add to Home Screen" within the share options, to place it with your apps. The app has various sections and will link up with the Discovery Bank app or the Discovery website, integrating everything with one starting point. It also has different sections to allow you to manage your health and your conditions and aims to give you prompts to complete the next steps on your health journey.

Vitality: get going with the "easy" points

As you go into the last month of the first quarter of the year, make sure you get the "easy" points completed, on your Vitality journey.

Start with online questionnaires:

- Mental Wellbeing questionnaire: 500 points (and you can complete this again in 6 months for another 500)
- Vitality Age questionnaire: 1,500 points

Do the Mental Wellbeing questionnaire first, as some of the questions are repeated in the Vitality Age questionnaire, and the system will skip them in the Vitality Age questionnaire if you completed Mental Wellness first.

Start your fitness journey with a free parkrun (300 points) or earn points at a fitness facility, with a fitness device, or playing golf or padel. If you are fit, and use a fitness device that measures VO₂ max, you can earn points based on your fitness level.

Complete the assessments that are paid for by the Screening Benefit:

- A Health Check at a participating pharmacy can earn you from 5,000 to 22,500 points.
- An HIV test with the Health Check is also paid for, and can earn you 7,500 for your first test with Vitality, and 1,000 points per year for subsequent tests.

Nutrition:

You can earn up to 1,000 points per month by linking Vitality to your rewards cards at Checkers, Pick n Pay and Woolworths, and for buying healthy food items with your normal grocery shopping.

Having started with the easy things, your next step is to look at what gender and age based preventative tests you can do, either paid for by Screening or by yourself, to earn more points. If your Health Check has picked up a condition, and you access the managed care program for that condition, then you can earn further points by simply working with your GP or specialist to manage that condition.

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