



Discovery News

for Discovery Health members

D&A
DORMAN &
ASSOCIATES

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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 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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ORG139

Mental Health

A Premier Plus GP or a Psychologist in the Mental Health Programme network can enrol you on the Mental Health Care Programme. Members on KeyCare and Smart plans must use a Premier Plus GP who is also participation in the KeyCare and Smart GP networks.

Once enrolled on this programme, you have access to the following benefits, in addition to those covered by Prescribed Minimum Benefits:

- up to 3 consultations (virtual or face-to-face) with your enrolling nominated Premier Plus GP.
- Up to 3 psychotherapy consultations or 9 group therapy consultations with your enrolling psychologist, subject to scheme benefit criteria
- Internet based Cognitive Behavioural Therapy through the Discovery Health app when referred by your Premier Plus GP or network psychologist
- Monthly amount of R130 (Executive, Comprehensive) or R110 (Priority, Saver, Smart, Core and KeyCare) for SSRI medication.

KeyCare Plans

There are four KeyCare plans: Plus, Core, Start and Start Regional.

Hospital cover is unlimited within the KeyCare hospital networks: KeyCare network, KeyCare Start Network or KeyCare Start Regional Network. Day surgery networks must be used for day surgeries. Claims are reimbursed at 100% of Discovery Health Rate (DHR).

Chronic Dialysis is covered at network providers once registered, or a state provider, at 100% of DHR on Plus and Core. Start and Start Regional members must use state providers. Claims at other providers will be reimbursed at 80% of DHR.

Cancer treatment is covered if it is a Prescribed Minimum Benefit at network providers for Plus and Core members, and at state providers for Start and Start Regional members.

Chronic Medication: All medication must be approved. Plus, Core and Start Regional members obtain medication from their network GP or network pharmacy. Start members use state providers.

Non-emergency casualty visits: these are visits to casualty for non-life threatened events and events where you do not need to be immediately admitted to hospital. Plus members have one visit per person per year in a KeyCare Network Hospital, the visit must be approved and the member pays the first R475 of the consultation. These visits are not covered for Core members. Start members are covered for after hours visits at the nominated KeyCare Start Network GP or network provider, and Start Regional members are covered for after hours visits at the nominated KeyCare Start Regional Network GP or KeyCare Online Practice.

GP and Specialist Cover: Day-to-day cover for Plus, Start and Start Regional members is at the nominated Network GP. Medicine is covered from the medicine list dispensed by the Network GP or nominated pharmacy. Specialists (referred to by the Network GP) are covered up to 100% of DHR or the payment arrangement (max 2 for Start and Start Regional). Where there is no payment arrangement with Discovery, claims are subject to the R5300 per person Specialist Benefit for Plus members, and R2650 for Start and Start Regional members. Core members only have cover from the Specialist Benefit (up to R5300) and must be referred to a specialist by a GP with a reference number from Discovery.

Screening and Wellth Benefits

No matter what plan you are on with Discovery, you have access to the Screening Benefit and the Wellth Fund.

The Wellth Fund is a once-off benefit to be used by your family. The benefit gives you R2500 per adult and R1250 per child (>age2), with a maximum of R10,000 per family. This can be used for certain consultations, screenings and therapies. Payments are by code, so if you claim for a specific qualifying code, the claim is refunded from Wellth not from Savings or Above Threshold Benefits. Once your Wellth funds are depleted, any further claims for these codes are paid from your usual day-to-day benefits you have, in terms of your plan.

The Screening Benefit has a specific list of tests that are covered by risk benefits instead of your day-to-day benefits. There are limits to the number of tests paid from this benefit, so check your limits on the website to see if you have tests available.

The types of tests include: breast cancer screening, pap smear or HPV test, PSA test, flu vaccination, pneumococcal vaccination, HIV blood tests, Health Check for adults, Health Check for children, Health Check for Seniors, Bowel screening tests, Mental Wellbeing Assessment.

Note that the Screening benefit covers tests, not consultations, so for example if you have a gynae consultation and the gynae does the pap smear, only the pap smear is covered by the Screening benefit, with the consultation fee being paid from your normal day-to-day cover depending on your plan.

You can track the benefits used and still available on the website:
<https://www.discovery.co.za/medical-aid/benefits-used>

Spending Your Discovery Miles

Vitality Health members use their Discovery Miles to redeem exciting rewards in the Vitality Mall, from coffees, smoothies and movies to shopping, entertainment, charity donations, and more. On Miles D-Day—the 15th of every month—the vouchers available in the Vitality Mall are discounted.

Vitality Health and Vitality Money members can:

- get up to 15% off on prepaid products and services and select vouchers in the Discovery Bank app
- get up to 15% off at over 40 online and in-store Discovery Miles retail partners every day
- get up to 30% off at Discovery Miles retail partners on Miles D-Day on the 15th of every month!
- use them to pay for flights, car hire and accommodation with Vitality Travel.
- monetise their Discovery Miles, transfer them to their mobile contacts, or use them to buy electricity in the Bank app

When do your Discovery Miles expire?

Your Discovery Miles can expire, so make sure you use them before they do. Expiry can happen in the following ways:

- 5 years after the date at which you earned them.
- If you have neither earned nor spent Discovery Miles in a rolling 12-month period.
- If you no longer have any qualifying Vitality product: any one of Vitality Health, Vitality Drive or Vitality Money.

Padel

Do you want to learn how to Padel? Free coaching is available at Padel Neon Nights. Book your free slot at <https://www.discovery.co.za/vitality/neon-nights> and join the fun. Throw on something luminous to glow like a pro. Fun and spot prizes at every event.

From 4 March 2024, Vitality members can get an upfront 20% booking discount at participating padel clubs in the Discovery Vitality Padel network in the Playtomic app. Plus, enjoy advanced booking access up to 4 weeks ahead of time!

Thank you for reading our issue of Discovery News.

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