



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

Care Programs

Discovery's Care Programmes are managed by Premier Plus GPs and network specialists. KeyCare and Smart members must use Premier Plus GPs who are also on the KeyCare or Smart networks.

Disease Prevention

Discovery's predictive model uses Health Check results, health claim patterns, family history and other information to determine if members are at risk of developing diabetes or a cardiovascular disease. If members meet the Scheme's eligibility criteria for the programme, a Premier Plus GP may enrol the member on the programme.

Once enrolled, members have access to additional consultations with your Premier Plus GP and network Dietitian, a defined list of blood tests, and 12 months access to a Health Coach to help track, monitor, change and improve your health and quality of life.

Diabetes Care

This programme together with your nominated Premier Plus GP, will help you actively manage your diabetes. The programme gives you, and your nominated Premier Plus GP, access to various tools and additional benefits to monitor and manage your condition and to ensure you get high quality coordinated healthcare and improved outcomes.

Cover includes consultations with your Premier GP consultations, Diabetes Educator, podiatrist and dietitian. Testing strips for glucose monitoring are also included with medication via the Chronic benefit. If you have Type 1 Diabetes, members (excluding KeyCare members) have access to a monthly amount for Continuous Glucose Monitoring (CGM) devices.

Mental Health Care

The Mental Health Care Programme, together with your nominated Premier Plus GP, will help you actively manage episodic depression. You can be enrolled by a Premier Plus GP or a Psychologist in the Mental Health Care Programme network, through HealthID.

In addition to Prescribed Minimum Benefits, enrolled members have access to up to 3 consultations (virtual or in person) with your enrolling Premier Plus GP, and up to 3 psychotherapy consultations or 9 group therapy sessions with your enrolling psychologist. Members 18 and older also have access to internet-based Cognitive Behavioural Therapy through the Discovery Health App when referred.

Spinal Conservative Care

Back pain is one of the most common medical conditions experienced by Discovery Health Medical Scheme members. Appropriate out-of-hospital conservative management of back pain has proven to deliver optimal outcomes and could prevent the need for surgery. This programme will help you manage your condition with the support of a network of healthcare professionals that specialise in the treatment, rehabilitation and management of (non-surgical) back and neck pain.

The programme includes a combination of in person and virtual care, with a network of physiotherapists and chiropractors, supported by a network of spinal surgeons and general practitioners where required. Consultations within the network are covered for the programme duration of 24 weeks.

Smart Plans

Discovery has 3 Smart plans: Classic, Essential and Essential Dynamic.

Hospital Cover:

Unlimited cover in your hospital network. Classic and Essential Smart members can use hospitals in the Smart Hospital Network for planned admissions, and Essential Dynamic members use the Essential Dynamic Smart Hospital Network referred by Ask Discovery. In an emergency, all members go to the nearest hospital, and will be transferred to a Network hospital once stabilised. Healthcare professionals are covered up to 200% of Discovery Health Rate for Classic Smart and up to 100% for the Essential and Essential Dynamic plans.

Out-of-hospital:

- Unlimited consultations with Smart Network GPs at a rate of R65 per consultation for Classic, and R120 per consultations for the Essential and Essential Dynamic plans.
- One eye test at a network optometrist per year, at a rate of R65 per consultation for Classic, and R120 per consultations for the Essential and Essential Dynamic plans.
- One dental check-up at any dentist, dental therapist or hygienist covered at Discovery Health Rate, with a R120 co-payment on Classic and R180 co-payment on Essential and Essential Dynamic plans.
- Over-the-counter medicine is covered from network pharmacies up to an annual limit of R835 for Classic and R560 for Essential and Essential Dynamic plans, per family.
- Classic Smart plan members are covered for Acute medicine prescribed by a Smart Network GP, up to R1820 per member and R3030 per family per year. No cover for Essential and Essential Dynamic plans.
- Classic Smart plan includes cover for sports-related injuries: basic x-rays (120 per x-ray), two specialist visits, four visits to physio, biokineticist or chiropractor. Referral by network GP required.

Vitality Options in 2024

Vitality has 3 options for members:

- Vitality Tracker: free to all Discovery members
- Vitality Active: R129 per month for main member, and R79 per month for each additional member
- Vitality Premium: R359 pm for main member, R439 pm for two members, R509pm for more than two.

Vitality Tracker: Track your exercise and achieve personal health goals.

- Free to all Discovery Health and Life members. Excludes Bank only and Insure only clients. Available to Invest clients with a Linked Life Annuity.
- Track personalised goals and physical activity, get active and complete relevant health checks.
- Earn Discovery Miles to spend in the Vitality Mall, or spend through Discovery Bank.

Vitality Active: Earn rewards and incentives for making better health choices.

- Know your Health: earn points for screening and prevention with Vitality Age, Vitality Health Check and other screening tests
- Improve your health: Earn 50% off Virgin Active memberships, or use Pay-as-you-Gym through Discovery Bank, at Virgin Active and Planet Fitness. Earn up to 20% back on your Healthy Foods at Checkers, Pick n Pay and Woolworths. Fund your fitness device up to 100% (subject to limits) by achieving all of your exercise goals.
- Reward yourself: Active Rewards through the App, discounted Ster Kinekor movie tickets, and Discovery Life integrated discounts on premiums.

Vitality Premium: Increased lifestyle and leisure benefits.

- Earn all of the Vitality Active benefits, plus more
- Earn points to increase your Status level through Blue to Bronze, Silver, Gold and Diamond
- Earn travel rewards based on your Vitality Status
- Earn Discovery Miles through Discovery Bank, on all transactions
- Use Discovery Miles to pay at partner stores, or use them to pay off your Discovery credit card

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