



Discovery News

for Discovery Health members

D&A
DORMAN &
ASSOCIATES

ISSUE 07 OF 2024

Keep Claiming

Even if you think you have run out of day-to-day benefits, keep submitting your day-to-day claims via the app, the website, or email.

If you have a **plan with an Above Threshold Benefit** and you have run out of Savings and are in your Self Payment Gap, you need to keep submitting claims in order to reach the Threshold where Discovery starts paying you from the Above Threshold Benefit.

If you are registered for **Chronic Benefits or PMB conditions**, your consultations or tests may be covered under Chronic or PMB cover, despite running out of your other day-to-day benefits.

Certain tests, consultations and screening procedures may be covered under the **Screening Benefit** or the **Wellth Fund**.

Any claims not covered from any benefits, once you have run out of benefits, would still feature on your **tax certificate** at the end of the financial year, which makes your tax submission easier.

Maternity Benefits

Discovery offers maternity and early childhood benefits, and Vitality offers a Baby Bag. Register for benefits when you create your pregnancy or baby profile on the My Pregnancy or My Baby programmes on Discovery's website, or by calling Discovery on 0860 998877, or when you register your baby on the Scheme.

The birth mother does not need to be on your medical aid plan in order to register for baby benefits, but the baby must be registered on your plan. Costs of birth will only be covered if the birth mother is registered on your plan.

During pregnancy:

Benefits are paid from the maternity benefit and don't affect your Savings. Benefits are paid at Discovery Health Rate from the date you activate the benefit.

- 8 to 12 antenatal consultations are covered, depending on your plan, and from network providers where your plan has a network. Your first consultation that confirmed your pregnancy will be covered retrospectively if you register on the benefit within 30 days.
- Two 2D ultrasound scans or one 2D scan and one nuchal translucency test. 3D and 4D scans are paid up to the 2D rate. Further tests (NIPT, T21, CVS) are covered at network providers where clinically necessary.
- Blood tests: one of each will be covered: HIV, Syphilis, German Measles, Hepatitis B, Glucose, Rh antigen, Anaemia, blood group.
- Antenatal classes with a nurse: Up to 5 pre- or postnatal classes (including online classes) are covered up to two years after birth, from the date of activation.
- Essential registered devices: Executive and Comprehensive plans include R6000 for breast pumps, smart thermometers and other devices from registered providers.
- Point of care devices: TytoHome is covered on the Executive, Comprehensive, Priority, Saver or Smart plans, up to 75% of the device cost.

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

Contact Details

Phone +27 (0)21 423 3411

Fax +27 (0)86 630 9383

Email Addresses

keith@dorman.co.za

Authorised FSP: 6593

Council for Medical Schemes:

ORG139

Executive Plan

Hospitals: Executive Plan members have unlimited hospital cover in any private hospital approved by Discovery. The full account is paid at the agreed rate with the hospital, including up to R2600 per day for a private ward.

Healthcare specialists in-hospital are covered at 300% of the Discovery Health Rate for Executive members. **GPs and other professionals** are paid at 200% of the Discovery Health Rate. If Discovery has a payment agreement with your doctor or specialist, they will be paid in full.

MRI and CT Scans: If not related to a hospital admission or for conservative back and neck treatment, the first R3670 is paid from available day-to-day benefits or by yourself, and the balance is paid from the Hospital Benefit up to the Discovery Health Rate. Scans for conservative back and neck treatment are limited to one scan per spinal and neck region.

Scopes: The first R4300 in a day clinic or R6250 (R5000 for a network doctor) in hospital is paid from available day-to-day benefits or by yourself, and the balance is paid from the Hospital Benefit up to the Discovery Health Rate. Where a gastroscopy and colonoscopy are performed in the same admission, first R5250 in a day clinic or R7750 (R6300 for a network doctor) in hospital is paid from available day-to-day benefits or by yourself, and the balance is paid from the Hospital Benefit up to the Discovery Health Rate. Scopes performed in doctor's rooms as part of a confirmed Prescribed Minimum Benefits condition have no upfront payment.

Out-of-Hospital: Day-to-day claims are paid from Savings, which is 25% of the monthly contribution. The Day-to-Day Extender Benefit extends your cover for essential healthcare services from Discovery's network providers, including cover for two kids (under age 10) casualty visits a year.

Vitality Money with Discovery Bank

Discovery Bank members have access to Vitality Money for R40 per month. Your financial behaviour within Discovery Bank will earn you points and these points earn you your Vitality Money Status. You start on Blue Status, 40,000 points moves you to Bronze, 60,000 to Silver and 80,000 to Gold. Diamond Status requires a minimum amount of Savings with Discovery Bank and minimum annual income to qualify.

Earn points in these areas:

- Having enough Savings: if you don't have Savings with Discovery Bank, you can upload proof of Savings or investments at other institutions.
- Managing short-term debt, for example, your credit card with Discovery Bank.
- Having the right types of insurance: if your insurance isn't with Discovery, you can upload proof of cover elsewhere.
- Being on track for retirement: if your retirement savings are not with Discovery, you can upload proof of Savings or investments at other institutions.
- Managing property investments

The maximum points available for each of the above categories depend on your annual income or your Discovery Card colour. For those with up to R349999 annual income or a Gold card, the maximum points are 30,000 for Savings, 30,000 for short-term debt, 25,000 for insurance, 10,000 for retirement and 5,000 for property. If your income is R350,000 or above or you have a Platinum, Black or Purple card, the maximum points are 25,000 for Savings, 25,000 for short-term debt, 25,000 for insurance, 10,000 for retirement and 15,000 for property.

You can also earn 10,000 Vitality Money points for 12 months, and 5,000 for the next 12 months, by completing a six week Worth Financial Education course on the app, which will cost you a discounted fee of R5. You will receive separate log-in details for Worth, as it is a separate company. Your name and ID number will be shared to enable access.

Increasing your Vitality Money Status, if you are a Discovery Bank client, increases your rewards for Fuel, HealthyFood, HealthyCare, and Travel.

Thank you for reading our issue of Discovery News.

To unsubscribe, please email keith@dorman.co.za with "unsubscribe" in the subject heading.

The information and opinions in this document have been recorded and arrived at in good faith and from sources believed to be reliable, but no representation or warranty, expressed or implied, is made to their accuracy, completeness or correctness. The information is provided for information purposes only and should not be construed as the rendering of advice. Dorman & Associates cc accordingly accepts no liability whatsoever for any direct, indirect or consequential loss arising from the use of this document or its contents.