



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

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

Optometry

Executive, Comprehensive and Priority Discovery plans have an optometry limit. This limit is not separate and is subject to the balances in your Savings or Above Threshold Benefits.

Executive: R10,100 pp in 2024 and 10,550 pp in 2025

Comprehensive: R6,950 pp in 2024 and R7,250 pp in 2025

Priority: R6,300 pp in 2024 and R6,600 in 2025

The optometry limit covers lenses, frames, contact lenses and surgery or any healthcare service to correct refractive errors of the eye, like excimer laser. Eye tests are not subject to the limit and are paid from the available day-to-day benefits. If you join the Scheme after January, you will not get the full R10,100, because it is calculated by counting the remaining months of the year.

The Saver plans cover optometry from the available Savings. Once you have run out of Savings, there is no further cover.

Classic Smart plan members get one eye test per member per year at any Smart Network optometrist with a R65 co-payment for the test (R70 in 2025). Essential Smart and Essential Dynamic Smart members get one eye test per member per year at any Smart Network optometrist with a R120 co-payment for the test (R125 in 2025). Frames and lenses are paid for by the member.

Core plans do not offer optometry benefits.

KeyCare Plus, Start and Start Regional cover optometry at the KeyCare Optometry Network. Members are covered for one eye test per person every second year, and one paid of clear single vision, bifocal or multifocal lenses, or a set of basic contact lenses every second year.

Discovery pays for basic dental treatment in the dentist's or dental specialist's rooms from your available day-to-day benefits: Savings or Above Threshold Benefit, depending on your plan.

Smart plan members are covered for one defined dental check up per member per year with any dentist or dental therapist. This includes the consultation, two bitewing x-rays, scale and polish and fluoride. A co-payment of R120 (R125 in 2025) on the Classic Smart plan and R180 (R190 in 2025) on the Essential and Essential Dynamic Smart plans applies.

KeyCare Plus, Smart and Smart Regional members are covered for selected basic dental treatment (consultations, fillings, extractions) at a dentist who is on the KeyCare Dentist network.

In addition to basic dentistry, and depending on your plan type, Discovery also offers the following benefits:

- Severe Dental and Oral Surgery Benefit
- Dental treatment in-hospital (if not approved under the Severe Dental and Oral Surgery Benefit)
- The Basic Dental Trauma Benefit
- Orthognathic Surgery
- Dental appliances, their placement and orthodontic treatment

Check your plan guide to see if you have the above cover and if there are limits to the cover.

Dental

2025 plan comparison

If you are wondering what plan to choose for 2025, here is a brief comparison. Please make sure you speak to your advisor if you are unsure of your decision.

If you are currently on a plan including Savings and/or Above Threshold Benefit:

- Did you run out of **Savings** earlier in the year? If so, perhaps look at a plan with more Savings. The Savings amounts for Executive, Classic Comprehensive and Classic Priority are 25% of total contribution, while Classic Saver and Classic Delta Saver are 20%, Classic Smart Comprehensive, Essential Priority and Coastal Saver are 15% and Essential Saver and Essential Delta Saver are 10%.
- If you have a plan with **Above Threshold Benefit**, or want to switch to one of these options, would your accumulated out-of-hospital claims in 2024 have reached the Threshold? The annual 2025 Threshold for the Executive plan is R39,440 for main member, R39,440 for adult members and R7,480 for child members, Comprehensive plans are R32,250 for main member, R32,250 for adult members and R6,160 for child members, and the Priority plans are R25,400 for main member, R19,090 for adult members and R8,460 for child members. In addition, the Above Threshold Benefit for Comprehensive and Priority plans is limited to the maximum amount of R35,000 per main or adult member and R8,500 per child member for Classic Comprehensive, R30,000 per main or adult member and R7,500 per child member for Classic Smart Comprehensive and R19,370 per main member, R13,820 per adult member and R6,770 per child member for the Priority plans.
- If you want all round cover but want to save a bit on your premiums with a **network hospital**, then look at the Delta options where you are limited to the Delta Hospital Network on Classic Delta Saver, Essential Delta Saver, Classic Delta Core and Essential Delta Core. Non-emergency admissions outside of the network require an upfront amount of R10,700. Coastal plan members must use the Coastal Hospital network (hospitals within the 4 coastal provinces) for non-emergency admissions, or pay 30% of the hospital account.
- If you want a plan for **hospital cover only**, then look at the Core plans.
- If you are happy with **video calls and using an app** to book your consultations, then the Smart plans might be for you. The Classic Smart Plan includes sports injury cover. The Smart **networks** include the Smart GP Network, Smart Optometry Network, and the Smart Hospital Network.
- The KeyCare plans are a **network** plan. Hospital networks include the KeyCare Hospital Network, KeyCare Casualty Hospitals, the KeyCare Start Hospital Network and the KeyCare Start Regional Hospital Network. The KeyCare plans also make use of GP networks and optometry networks.

Fitness with Vitality

Use Vitality or Vitality Active to get fit! Here are your options:

GYM:

Adults: Join a gym and get up to 75% off your monthly local club membership, at Virgin Active or Planet Fitness. Exercise at least 3 times a month to keep your minimum saving.

Kids: Get up to 50% off local club membership at Virgin Active or Planet Fitness. The main Vitality member must also be a gym member for this benefit.

Pay-As-You-Gym: With Discovery Bank you have access to any Virgin Active or Planet Fitness gym, on a pay-per-visit basis, from R75 per visit. Minimum Discovery Bank requirement is a zero monthly fee Discovery Account.

VITALITY FITNESS

Access over 400 fitness facilities, with up to 24 free visits per year (2 per month). Book on the Vitality Fitness platform (using the Discovery App). Facilities include yoga, bounty, crossfit and more, depending on your area. You can also scan the QR code at reception at Virgin Active or Planet Fitness, and your first 3 gym visits are free.

EXERCISE OUTDOORS

Earn Vitality points at parkrun's free Saturday morning events.

Get 20% off in the Discovery Vitality Padel network, and advanced booking access.

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