

Michael McBride & Associates CC

Authorised Financial Service Provider

Discovery News *for Discovery Health members*

Pregnancy and Childbirth

Your day-to-day benefits will cover maternity claims including midwife, GP or gynaecologist consultations and services such as amniocentesis and non-stress tests, as well as pregnancy blood tests and scans. Two 2D scans are covered. If you have 3D or 4D scans, the claim will be refunded up to the cost of a 2D scan. The Insured Network Benefit covers certain consultations and scans on Executive and Classic plans if you have run out of Savings

Ante-natal classes are paid from Savings or Above Threshold benefit, up to an annual limit of R1440.

Normal delivery is covered up to 3 days, 2 nights. KeyCare Access is limited to 2 days, 1 night. Caesareans must be approved and an additional night will be covered. Longer stays must be motivated.

Discovery HomeCare will cover midwife visits where the mother has elected to be discharged from hospital a day early. These visits are covered from the hospital benefit. 3 day visits or 1 day and 2 night visits are covered from this benefit.

Home births are covered from the hospital benefit, with a registered midwife who has a valid practice number. Water births are covered from the hospital benefit at home or in hospital.

The Website

There are many resources on Discovery's website www.discovery.co.za. Log in, and have a look around.

Update your contact information under My Discovery and if necessary change your password.

Under Health / Health Home you will find your plan details, as well as benefit information and benefits used. Benefit information has brochures on a lot of the benefits, and benefits used has your used and available balances in any area where there is an annual limit. This section also has your health record - a record of your consultations, medication and hospital visits, and the results of your latest Vitality Check if you have had one. Personal Health Programmes gives you access to various programmes you can use to monitor your health. Under Health/Doctors and Hospital Visits you can authorise your hospital stay. Under Your Claims Summary you can submit a claim, or search for a claim.

The Vitality section will give you everything you need to know if you are a Vitality member. Under Vitality Points Monitor, click on how to earn points. This lists all of the questionnaires to complete online (online assessments). Please note that in order to get maximum Vitality points, all members aged 18 or older need to register for their own user name and password, so that they can all complete the questionnaires. Go through the other sections to see where else you can earn points, to get to Gold. If you click on the Points Monitor you will see all of your points, and how many you still need to earn for the year. The Gym and Fitness section has details of all the options to earn fitness points, and the Travel Rewards section has a link to the travel booking sites. The Personal Health Programmes link will take you to the same page as the link under the Health section.

APRIL 2016

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 info@mcbride.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 91 1**

DISCOVERY HEALTH PLANS

Executive Plan

Classic and Classic Delta

Comprehensive

Classic Comp Zero MSA

Essential and Essential

Delta Comprehensive

Classic & Essential Priority

Classic & Classic Delta

Saver and Core

Essential & Essential Delta

Saver and Core

Coastal Saver and Core

KeyCare Plus, Access, Core

**DISCOVERY REWARDS
Vitality / KeyFit**

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Medical Aid and Gap Cover

For those members who have Gap Cover in place, please note that all claims must be fully processed by Discovery prior to any Gap Cover claim being submitted. If Discovery rejects a claim due to an exclusion on your plan, the Gap Cover provider will also reject the claim. If Discovery has called for more information in order to process the claim, the Gap Cover won't process the claim until Discovery has the information and has reprocessed the claim. Only when the Gap Cover provider can see that the reason for non-payment is due to the rate that Discovery refunded, will they accept the claim. Co-payment cover with Gap providers is for co-payments listed on your Discovery plan, not for the upfront payment you need to make to a hospital because you have used an out of network hospital.

Healthy Care / Gear / Food

All members have access to HealthyCare at Clicks and Dis-Chem. All members get 10% cash back on their HealthyCare purchases (see signs in-store or the catalogue online). Vitality members can increase this to 25% at their preferred partner by completing a Vitality Age questionnaire and a Vitality Health Check. Select your preferred partner during the registration process online, or change once a year. Activate your benefits online. Cash back is converted to points and paid onto your store card.

Vitality members have access to HealthyFood at Pick n Pay and Woolworths. Cash back is paid into your bank account or Discovery credit card. Everyone starts with 10% at both partners, and you can increase this to 25% at your preferred partner by completing the Vitality Age questionnaire and a Vitality Health Check. If you use your Discovery credit card to pay at Pick n Pay, and you have Discovery Miles activated, your Miles will be increased for your Pick n Pay purchase.

Vitality members have access to HealthyGear at Total Sports and Sportsmans Warehouse. Start with 10% cash back at both partners, and increase this to 25% at your preferred partner by completing an online fitness assessment and a Vitality Fitness Assessment. Your Discovery Miles will also be increased as with HealthyFood.

Vitality and KeyFit Partners

A reminder of who the Vitality and KeyFit partners are:

Vitality Health and Fitness: Clicks, Dis-Chem, Pick n Pay, Woolworths, Total Sports, Sportsmans Warehouse, Virgin Active, Planet Fitness, Curves, Preggi Bellies, Run/Walk for Life, Handicaps Network Africa, Allen Carr's Easyway, Weight Watchers, Vitality Race Events, parkrun, Fitbit, Fitbug, Garmin, Up by Jawbone, Polar, Withings, Misfit, ihealth, S-Health, Health App, Adventure Boot Camp, Crossfit, SWEAT 1000, Vitality Baby.

Vitality Rewards: Emirates, British Airways International, Qantas, British Airways Local, Kulula, Vitality Hotel Collection, Europcar, Greyhound, Ster-Kinekor, Internet Solutions, Telkom/MTN/CellC/Vodacom pre-paid

Vitality with DiscoveryCard: Uber, Incredible Connection, Sunglass Hut, @Home, Cape Union Mart, Exclusive Books, Frasers, Nandos, Reggies, The Pro Shop, Toys R Us, Contiki, Royal Caribbean, World Leisure Holidays.

KeyFit: Clicks, Pick n Pay, Total Sports, Virgin Active, Planet Fitness, Discovery Life (funeral cover), Vitality Baby

All members can activate Vitality or the Vitality/KeyFit combination. Only KeyCare members can activate KeyFit on its own. Members would choose the combination when they want the Vitality benefits plus funeral cover.

Vitality:	R199 for 1	R239 for 2	R269 for 2 or more
KeyFit:	R 43 for 1	R 53 for 2	R 65 for 3 or more
Combination:	R215 for 1	R259 for 2	R299 for 3 or more

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