

Michael McBride & Associates CC

Authorised Financial Service Provider

Discovery News *for Discovery Health members*

Plan

Remember to log in to www.discovery.co.za and check your plan and your contribution. Once logged in, go to Health and Your Plan Details and you will see your plan and the contribution breakdown. You can also see your Savings amount and your Chronic Cover in this section.

How To Submit Claims

How to submit your claims:

- * Claims Drop Off Box: at hospitals, and certain gyms, pharmacies and consultation rooms.
- * Fax: 0860 329 252
- * Post: Discovery Claims, PO Box 784262 Sandton 2146
- * Email: claims@discovery.co.za (you will get a reference number via reply email)
- * Upload: log into the website, and go to Health and then to Submit A Claim (under Your Claims Summary). You will get a reference number on screen when complete.
- * Smartphone App: Take a photo of the claim (and your receipt if paid). Go to the App and log in. Go to Health and then to Claims and Submit a Claim. You can choose to scan the QR code if the claim has one, or to add the photo. Add the photo or scan first, then select the patient and Submit. You will get a reference number when complete.

What to include:

- * If you have paid, always include the receipt or credit card slip.
- * Make sure your membership number is on every page in case pages are separated.

MedXpress

If you are on a Core, Delta or Smart plan, you must use MedXpress for your Chronic medication. If you don't use MedXpress, you will have a 20% co-payment for your order.

MedXpress in turn uses the following pharmacies to dispatch your medication:

- * Clicks
- * Dis-Chem
- * Optipharm
- * Southern Rx
- * Prospur

The claims on your claims statement will reflect as one of the pharmacies MedXpress uses, not MedXpress itself.

Your medication will be ready for you to collect, or will be delivered within 3 working days of ordering. You can order via phone, website, SMS or Discovery App. New scripts must be emailed to medxpress@discovery.co.za or uploaded via the website. You need to write MedXpress and your Discovery membership number on the script. You will get an SMS when your script has been accepted, and you can then place your order.

If you are collecting your order, you will get an SMS to say it's ready for collection, and must give your original script to the pharmacist.

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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

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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FSP # 3443

Medical allowance for 2016/17 tax year

Medical Aid members in the tax year ending 29 February 2016 could deduct the following from their medical aid contributions: R270 for the main member, R270 for the first dependant and R181 for each additional dependant. In the March 2016 to February 2017 tax year, this has increased to: R286 for the main member, R286 for the first dependant and R192 for each additional dependant.

Apple Watch benefit

The fine print!

- * You need to have activated the Vitality Active Rewards benefit.
- * You need an iPhone 5 or later to use the Apple Watch.
- * There is a non-refundable activation fee of R350, payable with your Discovery Card. You may have to pay monthly if you don't meet your Vitality Active Rewards goals.
- * You need to have a DiscoveryCard limit of at least R10,000 and an available balance of at least R600 to activate the benefit. Your account must be in good standing.
- * You can activate the benefit for one Apple Watch per membership number in a 24 month period.
- * The watch is an Apple Watch Sport 38mm, from the Apple iStore. You can pay in the difference at the iStore if you want a more expensive model.

Based on a retail price of R5899 (subject to change depending on the price of the watch when you collect), your Apple Watch will cost the following per month (in addition to the once-off activation fee):

- * Meet 0 or 1 goal per month on Vitality Active Rewards: R245.79
- * Meet 2 goals per month on Vitality Active Rewards: R184.34
- * Meet 3 goals per month on Vitality Active Rewards: R122.90
- * Meet 4 goals per month on Vitality Active Rewards: Nil

Is this worth it, you ask? Yes - do the math. $R245.79 \times 24 \text{ months} = R5898.96$. If you don't meet any of your goals, you are basically paying off the watch over 24 months and the "finance charge" is the R350 activation fee.

How to activate and collect the watch:

- * Got to the Discovery App and to Vitality Active Rewards and select Apple Watch. Activate and follow the prompts through to payment of the activation fee.
- * Once the activation fee is paid (debited from your credit card within 24 hours), you will get a digital proof of payment and can take this to the Apple iStore within 30 days to collect your watch. If expired, you can re-issue the proof of payment twice. Thereafter you lose your deposit.

Vitality Healthy Start for Families

Families on Vitality can earn a R250 voucher from one of the HealthyLiving partners, by completing the following for each child on their Vitality contract, between 1st January and 30 April 2016:

- * Kids Vitality Health Review (earn Vitality 2000 points)
- * Kids Vitality Health Check (2500 points)
- * Dental Health Check (2000 points)
- * HealthID consent (electronic record)
- * Activate HealthyLiving benefits if not yet activated

The Kids Electronic Health Record allows parents to track their child's health information up to age 18. It includes details on vaccinations and screening tests, and a history of doctor's visits, hospitalisations and medications. You can consent to sharing of information with your child's doctor with HealthID consent. It will also show a chart with developmental milestones from birth.

You will also earn 2000 points per child aged 3 to 5 for one optometry preventative screening.

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