

# Michael McBride & Associates CC

Authorised Financial Service Provider

## Discovery News *for Discovery Health members*

### International Cover

The **International Travel Benefit** is available on all plans except KeyCare plans, and includes cover for medical emergencies outside the borders of South Africa through International SOS. Cover is limited to 90 days from departure.

Members on Executive Plan have R10million cover, and on other plans R5million. The treatment must be from a qualified healthcare professional, and the payment for hospitalisation is handled directly by ISOS.

Out of hospital emergency treatment is covered, when your plan includes out of hospital benefits, and is subject to an excess of 100 Euros or 150 USD per person per journey. You can pay yourself and claim back when you return to SA, or you can contact ISOS to arrange direct payment if the cost is more than the excess.

No elective treatment is covered from this benefit. If the treatment was available in South Africa, you would be reimbursed for elective treatment at the rate that would have been paid in South Africa.

Claims for pre-existing conditions where the member was aware that a claim may occur, are not covered. Optical work is also not covered. Dental work is limited to temporary caps and filling for teeth that break, re-cementing of crowns or bridges and emergency root canal for pain control. Hazardous or extreme sports are covered, but search and rescue is not included.

The **Africa Evacuation Benefit** covers members working and/or living in certain African countries. This benefit is not available on KeyCare plans. Cover includes the usual, reasonable costs of medical emergency treatment, emergency transport and evacuation to an appropriate SA facility and stabilisation prior to transport.

The benefits are handled by ISOS and ISOS must be contacted as soon as possible when a medical emergency arises. They will arrange payment of any medical facilities used, and repatriation to South Africa. Non-emergency claims are handled as part of your usual day-to-day benefits.

### Savings

We urge medical aid members to save for medical expenses not covered by your medical aid, whether this is with a separate bank account, or money market account, or unit trust. You cannot assume that your medical costs will be covered in full, no matter what medical aid or plan you are on.

Recently, when querying an exclusion that did not seem to be listed in the medical aid's member guide, the answer received from the medical aid was "we cannot list every exclusion as there are too many". An increasing number of claims are being rejected due to exclusions in internal medical aid documents and procedure manuals not made available to the members.

Thus, you need to build medical costs into your monthly savings budget and also into your retirement planning.

### MARCH 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](mailto:info@mcbride.co.za)

#### Discovery Website

[www.discovery.co.za](http://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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FSP # 3443

## Vitality Active Rewards Goals

Due to the decrease in Vitality points for fitness activities on 2 April, if your Vitality Active Rewards goal is currently over 300, it should be reduced to 300 on 2 April 2016. Please check this. Goals are meant to be reduced if you don't meet your goal for a certain number of weeks, but this has historically not happened. Please query with Vitality if your goal does not reduce to 300 on 2nd April.

## Fitness Points

From 2 April 2016, fitness points are changing to the following:

Points:	100	300	600	1500	3000
Qualifying events	Virgin Active, Planet Fitness, Curves, CrossFit, Preggi Bellies, SWEAT 1000, Adventure Boot Camp, Run/Walk for Life (<5km)	Parkrun, Run/Walk for Life (>5km)			
Timed and verified race events		5-9km running 0.5-1km swimming 25-49km cycling	10-20km running 1.1-3km swimming 50-99km cycling	21-41km running 3.1-5.9km swimming 100-179km cycling	42km+ running 6km+ swimming 180km+ cycling
Heart Rate tracking	30-89 min moderate	30-89 vigorous 90min+ moderate	90-149min vigorous	150-209min vigorous	210min+ vigorous
Activity tracking	10,000 steps 30min+ speed workout				

## DiscoveryCard Cash Back Partners

Reminder for those with the Discovery Credit Card: you earn up to 20% cash back at the following retail stores:

@home	Cape Union Mart	Exclusive Books	Frasers
Incredible Connection	Nandos	Reggies	Sunglass Hut
The Pro Shop	Toys R Us	Uber	

And at the following travel partners:

Contiki	RoyalCaribbean	World Leisure Holidays
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Your cash back depends on your Vitality Status and the number of years you have been a Vitality member.

Status:	Less than 3 years	3 to 5 years	More than 5 years
Blue	10%	10%	10%
Bronze	10%	11%	12%
Silver	10%	12%	14%
Gold	10%	13%	15%
Diamond	n/a	15%	20%

The maximum spend on which to earn cash back per partner store is limited to 20% of your total Discovery Card spend in that statement period, or R10,000 (the lesser). Some purchases such as fuel and airport taxes do not apply.

**Thank you for reading Michael McBride & Associates' Discovery News.**

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