

Michael McBride & Associates CC

Authorised Financial Service Provider

Discovery News *for Discovery Health members*

Medicine at full cover

To avoid a 20% co-payment, members on KeyCare, Smart, Delta and Core plans have to use designated service providers.

For Smart Plan and KeyCare Plans you have to use these designated service providers for cover. If you don't, you will have to pay the full account.

KeyCare plans: You must use your allocated GP or the pharmacy they send you to.

Smart Plan: MedXpress, Clicks, or Dis-Chem

Those on the Delta and Core plans must use MedXpress for their Chronic or Monthly medication. If you don't use MedXpress, members on Delta and Core plans will have a 20% co-payment.

On other plans, you can use a pharmacy in Discovery's network that has agreed to charge no more than the Discovery Health Rate for medicines. There are over 2400 in the network.

MedXpress will deliver medication by courier to you, or you can arrange to collect the medication from your nearest Clicks or Dis-Chem. The script for your first order must be faxed or emailed to MedXpress, and for certain medication the original is required. Members can either place a monthly order, or they can phone or renew online when they want their next medication. If you are on holiday somewhere, you can change the address your medication is delivered to.

Smart

The Smart Plan started with network hospitals and GPs situated in major metropolitan areas (Pretoria, Johannesburg, Durban, Port Elizabeth and Cape Town). It has now been extended to Rustenberg (Netcare Ferncrest), Mpumalanga (Nelspruit Mediclinic) and East London (Life Hospital Beacon Bay) If you are in these areas, have a look at the MaPS tool on www.discovery.co.za to see whether there are providers in your area, before deciding to join the Smart Plan.

Chronic or PMB

Because both the Chronic benefits and PMB (Prescribed Minimum Benefits) benefits are paid from the risk section of Discovery Health, they are often confused. They are two completely separate benefits and are treated differently in terms of approval.

CHRONIC: This is the list of 27 conditions covered under all plans, and the additional specified list of conditions covered under the Comprehensive and Executive plans.

You apply for Chronic benefits once, and if accepted, you are accepted for life for the specific condition or until you advise Discovery that your circumstances change or Discovery sees that you are no longer using the medication prescribed. If your medication changes, you will need to supply a new script to Discovery to have the new medication covered.

PMB: This is a list of 240 conditions (including the 27 conditions for Chronic) that is set by the Council for Medical Schemes. Discovery must pay for medication and the medical management (treatment) of these conditions, when you fit the criteria (assessment of risk) for payment. Discovery can reject your application if you do not fall within the set risk parameters. You may need to use a designated service provider.

You need to apply once a year for PMB benefits.

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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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KeyFit and Vitality: Baby Benefits

All members: Prospective parents, or parents with children under 2 years old, can register on the 1000 days programme on Discovery's website. This programme guides the parents through the first 1000 days, with tips, and rewards.

KeyFit and Vitality members: Prospective parents, and parents with children under 3 months old, can claim the Baby Gift Bag. You need to register with Vitality Baby, and you will receive a welcome letter. Take the letter to any Toys R Us store to collect your Gift Bag. The Gift Bag includes useful information and gifts. The welcome letter entitles you to one gift bag, so if you are having a multiple birth, you will need to call Vitality to arrange for an additional gift bag. (Toys R Us is no longer DiscoveryCard partner, but still a partner for the Baby Bag)

When registering for Vitality Baby you also receive a Vitality Baby 10% discount card for discounts on essential baby gear purchased from Toys R Us, such as car seats, strollers, high chairs, and monitors. You also receive a R100 gift card for Toys R Us.

When you register for Vitality Baby you will receive weekly emails on the development of the child before he or she is born, and then monthly updates for the first two years of development.

KeyFit and KeyFit/Vitality Combo: Funeral Cover

Through KeyFit, you have access to funeral cover of R10,000 per person for the main member and up to three spouses, and R5000 per child for up to 5 children. If you and your spouse have a Vitality Health Check, you can increase this to R15,000 per person for you and your spouse and R7,500 per child for your children.

If you are on the Vitality KeyFit Combo, you are limited to R10,000 and R5,000 cover.

Vitality: Review Process

If your personal circumstances are preventing you from getting the most out of Vitality, or you feel that (for example) you might lose your gym membership due to injury, then you can email the Vitality Review committee and ask them to take a look at your membership with regard to making an exception to the rules.

Requests can be emailed to vitalityreview@discovery.co.za with your full name, ID number and the issue you have, with supporting evidence. The review committee will then consider your application and get back to you with alternatives or a decision to waive requirements for a certain period, etc.

Vitality: Fitbit users

If you are a Fitbit Surge, Fitbit Charge HR or Fitbit Blaze user, you can now earn more fitness points through Vitality. Vitality has resolved the heart rate monitoring issues with these devices, and you can now earn points based on your heart rate with these particular models.

If you exercise for 30-89 minutes at a heart rate of 70% to 79%, you earn 100 points and at 80% or more you earn 300 points. If you exercise for 90+ minutes at 70% to 79% you earn 300 points and at 80% or more you earn 600 points. Speed data is also being integrated to Vitality now, so you will also earn points based on your speed.

Remember that if you use one or more device or fitness partner, you will only earn from one per day, and this will be the highest one. So for example if your Fitbit records 10,000 steps because you completed a parkrun, you will earn 300 points for the parkrun but not the 100 points for the 10,000 steps.

Please note that you may need to relink your Fitbit to Vitality. To do this, log into Discovery's website, click on Vitality and Fitness Devices and Apps, and click on De-link. Then click on Link my Fitbit and follow the steps.

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