

Michael McBride & Associates CC

Authorised Financial Service Provider

Discovery News *for Discovery Health members*

Above Threshold Benefit

For those on plans with Above Threshold Benefits, keep submitting your claims even if you have run out of Savings. Discovery uses your Savings for out-of-hospital claims first, then you may have to pay for your claims while in your Self Payment Gap for a while. If you keep submitting your claims, they will all be added up, and when the total reaches the Threshold amount, Discovery starts paying your claims again from the Above Threshold Benefit.

The Above Threshold amount your claims need to accumulate to is:

	Main Member	Adult	Child
Executive:	R14 850	R14 850	R2 800
Comprehensive:	R13 840	R13 840	R2 620
Priority:	R11 960	R 8 990	R3 910

Claims from the Above Threshold Benefits are paid at medical aid rates, and are unlimited for Executive and Comprehensive plans. Priority plans are limited to the following per annum:

Main member:	R10 180
Adult:	R 7 250
Child:	R 3 500

As with contributions, a maximum of 3 children are counted for each family.

Tax

Tax certificates are being emailed by Discovery for the tax year ending February 2016. If you haven't received yours, and need it urgently, you can call Discovery on 0860 998877 and request that they email it to you, or you can log into www.discovery.co.za with your user name and password and request it from the Health / Your Plan Details / Certificates section.

Gap Cover

Discovery has introduced a Gap Cover product. The costs depend on your Discovery Health plan.

Discovery Health Gap Cover:

Includes cover for specialist shortfalls in-hospital and an oncology benefit.

Plan	Main Member	First Adult & Each Child	Subsequent Adults
Executive	R100	R40	R100
Classic	R100	R40	R100
Essential	R200	R80	R200
Coastal	R200	R80	R200

Each person covered on your medical scheme plan is automatically charged for on the Gap product.

Discovery Life Supplementary Gap Cover:

Includes home support, premium protector and a lump sum on diagnosis of conditions with high treatment costs. The premium starts at R65pp and depends on your age, smoker status and number of members, as this is a Discovery Life product.

Claims on both products are handled as part of the claiming process for Discovery Health, so there is no separate claims submission required.

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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 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 999 911

DISCOVERY HEALTH PLANS
Executive Plan
Classic and Classic Delta Comprehensive
Classic Comp Zero MSA
Essential and Essential Delta Comprehensive
Classic & Essential Smart
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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Vitality: What do I do with it?

A couple of people have recently asked what the point of earning Vitality points is, and why they have Vitality. So here is a summary of the benefits. This is valid till 31 December 2016, as some of the benefits are changing on 1st January 2017.

Benefits not linked to status levels:

- ⇒ Ster Kinekor discounted tickets for adults, and free tickets for children for shows before 7pm
- ⇒ Discounted gym fees at Virgin Active and Planet Fitness

Benefits linked to status levels: Blue status 15%, Bronze 20%, Silver 25%, Gold 30% and Diamond 35%

- ⇒ Discounted domestic flights with Kulula.com and British Airways
- ⇒ Discounted car hire through Europcar or Tempest
- ⇒ Discounted hotel rates at a variety of hotels

Benefits where action is required

- ⇒ Vitality Active Rewards: achieve your weekly goal and earn rewards at Kauai and Vida e Caffé
- ⇒ HealthyCare: 10% on HealthyCare products at Clicks and Dis-Chem, increased to 15% with the completion of a Vitality Age questionnaire online and 25% with the completion of a Vitality Check.
- ⇒ HealthyFood: 10% on HealthyFood products at Pick n Pay and Woolworths, increased to 15% at one of the partners with the completion of a Vitality Age questionnaire online and 25% at one of the partners with the completion of a Vitality Check.
- ⇒ HealthyGear: 10% on HealthyGear products at Sportsmans Warehouse and Total Sports, increased to 15% at one of the partners with the completion of a fitness questionnaire online and 25% at one of the partners with the completion of a Vitality Fitness Assessment.

DiscoveryCard discounts:

- ⇒ Discounts depending on your Vitality Status at: @home, Cape Union Mart, Exclusive Books, frasers, Incredible Connection, Nando's, The Pro Shop, Reggies, Sunglass Hut, Toys R Us, Uber
- ⇒ Discounts on travel with World Leisure Holidays, Contiki and Royal Caribbean.

Vitality: TomTom

TomTom is now integrated with Vitality for fitness points. To earn points for speed activity and heart rate tracking, members must log into their Vitality profile on the Discovery app or at www.discovery.co.za and go to Vitality/Fitness Devices and Apps. Click on the Link TomTom account and follow the steps on the screen.

Vitality Active Rewards: Apple Watch 2

Members who currently have the Apple Watch benefit through Vitality Active Rewards have an opportunity to upgrade to the Apple Watch 2. This will work as follows:

- ⇒ From 1 November 2016, you would need to settle your outstanding balance on the Apple Watch 1 (email discoverycard@discovery.co.za to find out what the balance is).
- ⇒ Your Apple Watch benefit is then cancelled.
- ⇒ You can then activate the Apple Watch benefit for the Apple Watch Series 2 on the latest version of the Discovery app, pay the activation fee (R600) and use your proof of purchase to collect the new watch from the iStore (subject to availability).
- ⇒ As the first watch is paid in full, you can then sell it to recoup some of the cost of the balance repaid and the new activation fee, or you can pass it on to a family member to link to their Vitality membership.

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