

# Michael McBride & Associates CC

Authorised Financial Service Provider

## Discovery News *for Discovery Health members*

### 2017 Increase

The average increase for 2017 is 10.2% with most plans at 9.9%.

- 11.9% Executive and Comprehensive plans
- 9.9% Priority, Saver (excl Coastal), Smart, Core (excl Coastal), and KeyCare plans
- 7.8% Coastal Saver (with 5% Savings reduction to 20%)
- 14.9% Coastal Core plan

Coastal plans: New hospitals in the coastal regions have increased admissions in these areas. This has resulted in increased hospital claims on these plans, by 23%. The Coastal Saver contribution increase has been offset against a reduction in Savings contribution, but if not for this it would be as high as Coastal Core.

Executive and Comprehensive plans: These are typically chosen by members who anticipate high claims. The number of members on these plans who claim 200% or more of their annual contributions each year has increased by 9% from 2010 to 2015, resulting in a higher than average contribution increase for these plans.

The Smart plan launched in January 2016 has proved a popular option. It has been renamed to the Classic Smart Plan, and a new option, the Essential Smart Plan, will be introduced in January 2017.

The Smart plans offer members benefits with defined co-payments at network providers, including digital consultations.

New benefits for Classic Smart Plan in 2017:

- ◆ More acute medicines have been added to the medicine list with a R10 co-payment
- ◆ One dental check-up per year has been added, with a R100 co-payment.
- ◆ One eye test per year at Mellins Optometrists has been added, with a R50 co-payment.
- ◆ A sports injury benefit has been added, when referred by a Smart Network GP, including basic x-rays, two specialist visits and 4 visits per annum to physiotherapists, biokineticists or chiropractors, with a R100 co-payment per visit.

The Smart hospital network has been expanded and the Smart GP network has doubled in size since inception.

New Essential Smart plan from January 2017:

- ◆ Full hospital cover within the Smart Hospital Network. Admissions outside the network have a R8100 upfront payment.
- ◆ Full cover for specialists with a payment arrangement with Discovery, or payment up to 100% of medical aid tariff (Classic Smart is 200%).
- ◆ Full cover for Chronic medication at MedXpress, Clicks, Dis-chem.
- ◆ One dental check-up per year, with a R150 co-payment.
- ◆ One eye test per year at Mellins Optometrists, with a R50 co-payment.

### Smart Plans in 2017

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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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## Targeted Benefits in 2017

### DiabetesCare

In 2017, the Premier Plus GP Network will be the designated service provider (DSP) for all members registered on Chronic Benefits for Diabetes (excluding the Executive and Comprehensive plans who use the CDE). Enrolment on the DiabetesCare program will give members access to a biokineticist visit and dietician visit per year.

Members are motivated to engage in the program by a DiabetesCare dashboard on their Vitality App, the Discovery website, or by email. The program scores their management of the disease and highlights areas that require attention. Vitality members can enrol in personal health programs to manage their weight and their physical activity.

### Major Joints Network

In 2017, members can use a national network of doctors and hospitals for elective hip and knee replacements. The providers have been chosen based on the quality of outcomes (recovery time and complications or re-admissions). Members using the network are guaranteed full cover, while those using non-network providers will have a 20% co-payment. KeyCare and Essential Smart plans exclude major joint replacements.

### Specialised in-hospital Psychiatry Network

To improve the quality of care for psychiatric hospital admissions, Discovery has introduced network providers for 2017. The network includes facilities with separate psychiatric wards, full time psychiatrists and trained psychiatric nursing staff. Admission to a facility in the network will be covered at 100% of medical aid rate, with a 20% co-payment for voluntary admissions outside of the network, on hospital and related accounts.

### Individualised Screening Benefits

The Screening Benefit has been updated in 2017 to include clinically relevant screening for all members, and additional screening for at-risk members. For example, members with out of range results for glucose and cholesterol screenings will be covered for a Lipogram and HbA1c test as part of the screening process.

### Breast Cancer and Cervical Cancer

All members will be covered for one mammogram every two years and one pap smear every three years, from 2017. At-risk members will be covered for one mammogram or breast MRI once a year, a once-off BRCA test and an annual pap smear.

## General 2017 Updates

### Limits, Co-Payments, Deductibles, Thresholds

All co-payments and deductibles are increased by 9.9%. Threshold increases are plan specific. All benefit limits are increased by 9.9% except Oncology Threshold, External Medical Items Limit and Spinal Devices Limit. International prosthesis limits are increased by surgical inflation.

### Premier Plus GP Network

GP consultations will be covered from the Day-to-day Extender Benefit (previously the Insured Network Benefit) in the new Premier Plus GP Network. A Premier Plus GP is a network GP that has contracted with Discovery on quality-based metrics.

### Chronic Illness Benefit

The CIB medicine list has been updated, as well as the Chronic Drug Amounts (the monthly amount paid for approved medication that is not on the list). These changes will take effect on 1st January for new members with inception dates of 1st January or later, and from 1st July 2017 for members who have inception dates of 1st December 2016 or earlier.

Designated Service Providers for Chronic medication:

- ◆ Delta and Core plans: MedXpress or MedXpress partner pharmacies
- ◆ Smart Plans: MedXpress or MedXpress partner pharmacies, Clicks and Dis-Chem
- ◆ KeyCare: Your allocated GP or a KeyCare network pharmacy

## 2017 Medical Scheme Contribution Rates

Plan	Risk Contributions			Medical Savings Acc			Total Contributions		
	Main	Adult	Child *	Main	Adult	Child *	Main	Adult	Child *
Executive	R 4 158	R 4 158	R 792	R 1 386	R 1 386	R 263	R 5 544	R 5 544	R 1 055
Classic Comprehensive	R 3 380	R 3 198	R 674	R 1 126	R 1 066	R 224	R 4 506	R 4 264	R 898
Classic Delta Comprehensive	R 3 045	R 2 882	R 606	R 1 014	R 960	R 201	R 4 059	R 3 842	R 807
Classic Comprehensive Zero MSA	R 3 380	R 3 199	R 674	no medical savings acc			R 3 020	R 2 857	R 602
Essential Comprehensive	R 3 219	R 3 043	R 648	R 568	R 537	R 114	R 3 787	R 3 580	R 762
Essential Delta Comprehensive	R 2 899	R 2 738	R 582	R 511	R 483	R 102	R 3 410	R 3 221	R 684
Classic Priority	R 2 226	R 1 753	R 891	R 742	R 584	R 296	R 2 968	R 2 337	R 1 187
Essential Priority	R 2 169	R 1 704	R 865	R 382	R 300	R 152	R 2 551	R 2 004	R 1 017
Classic Saver	R 1 933	R 1 522	R 774	R 644	R 507	R 257	R 2 577	R 2 029	R 1 031
Classic Delta Saver	R 1 544	R 1 218	R 620	R 514	R 405	R 206	R 2 058	R 1 623	R 826
Essential Saver	R 1 740	R 1 306	R 697	R 307	R 230	R 122	R 2 047	R 1 536	R 819
Essential Delta Saver	R 1 389	R 1 046	R 557	R 245	R 184	R 98	R 1 634	R 1 230	R 655
Coastal Saver	R 1 606	R 1 205	R 647	R 401	R 301	R 161	R 2 007	R 1 506	R 808
Classic Smart	R 1 535	R 1 209	R 612	no medical savings acc			R 1 535	R 1 209	R 612
Essential Smart	R 1 100	R 1 100	R 1 100	no medical savings acc			R 1 100	R 1 100	R 1 100
Classic Core	R 1 918	R 1 510	R 767	no medical savings acc			R 1 918	R 1 510	R 767
Classic Delta Core	R 1 535	R 1 209	R 612	no medical savings acc			R 1 535	R 1 209	R 612
Essential Core	R 1 648	R 1 234	R 661	no medical savings acc			R 1 648	R 1 234	R 661
Essential Delta Core	R 1 317	R 989	R 528	no medical savings acc			R 1 317	R 989	R 528
Coastal Core	R 1 496	R 1 122	R 596	no medical savings acc			R 1 496	R 1 122	R 596
KeyCare Plus (R0 - R8 100)	R 914	R 914	R 331	no medical savings acc			R 914	R 914	R 331
KeyCare Plus (R8 101 - R11 550)	R 1 280	R 1 280	R 358	no medical savings acc			R 1 280	R 1 280	R 358
KeyCare Plus (R11 551 +)	R 1 906	R 1 906	R 510	no medical savings acc			R 1 906	R 1 906	R 510
KeyCare Access (R0 - R5 050)	R 644	R 644	R 281	no medical savings acc			R 644	R 644	R 281
KeyCare Access (R5 051 - R8 100)	R 859	R 859	R 309	no medical savings acc			R 859	R 859	R 309
KeyCare Access (R8 101 - R11 550)	R 1 241	R 1 241	R 348	no medical savings acc			R 1 241	R 1 241	R 348
KeyCare Access (R11 550 +)	R 1 863	R 1 863	R 503	no medical savings acc			R 1 863	R 1 863	R 503
KeyCare Core (R0 - R8 100)	R 731	R 731	R 190	no medical savings acc			R 731	R 731	R 190
KeyCare Core (R8 101 - R11 550)	R 912	R 912	R 224	no medical savings acc			R 912	R 912	R 224
KeyCare Core (R11 551 +)	R 1 408	R 1 408	R 318	no medical savings acc			R 1 408	R 1 408	R 318

\* Maximum 3 children counted

## 2017 Annual Savings Account

	Main	Adult	Child *
Executive	R 16 632	R 16 632	R 3 156
Classic Comprehensive	R 13 512	R 12 792	R 2 688
Classic Delta Comprehensive	R 12 168	R 11 520	R 2 412
Essential Comprehensive	R 6 816	R 6 444	R 1 368
Essential Delta Comprehensive	R 6 132	R 5 796	R 1 224
Classic Priority	R 8 904	R 7 008	R 3 552
Essential Priority	R 4 584	R 3 600	R 1 824
Classic Saver	R 7 728	R 6 084	R 3 084
Classic Delta Saver	R 6 168	R 4 860	R 2 472
Essential Saver	R 3 684	R 2 760	R 1 464
Essential Delta Saver	R 2 940	R 2 208	R 1 176
Coastal Saver	R 4 812	R 3 612	R 1 932

\* Maximum 3 children counted

## 2017 Thresholds

### Executive and Comprehensive Plans:

	Executive	Comprehensive
Main	R 16 600	R 15 500
Adult	R 16 600	R 15 500
Child *	R 3 150	R 2 950

\* Maximum 3 children counted

### Priority Plans:

	Threshold	Benefit Limit
Main	R 13 150	R 11 150
Adult	R 9 850	R 7 950
Child *	R 4 300	R 3 850

\* Maximum 3 children counted

## KeyCare changes in 2017

**Income Bands:** KeyCare income band thresholds have increase by 7.4% and the lowest income band on KeyCare Plus has been removed.

**KeyCare Hospital Network:** A two-tier network is being introduced in 2017. Members will have full cover for admissions in the Full Cover Network, and will be covered for 70% of medical aid rate for hospital accounts in the Partial Cover Network.

**Co-ordinated care for those with multiple Chronic conditions:** KeyCare members suffering from complex medical conditions can be enrolled in the Care Coordination Program in 2017, based on clinical entry criteria. The program will provide members with additional out-of-hospital benefits. Members will be contacted if they meet the criteria for participation. If they don't register, a 20% co-payment for all voluntary non-emergency hospital admissions will apply.

## 2017 Vitality and KeyFit Contribution Rates

Members on any plan may join Vitality. Members on KeyCare plans may join KeyFit.

	Single	Member + 1	Member + 2 +
Vitality	R 219	R 265	R 296
KeyFit	R 47	R 57	R 71

Members on any plan wanting Vitality and also wanting the funeral benefits included in KeyFit, can join both Vitality and KeyFit. The funeral cover is available to members where the principal member is age 64 or younger at inception.

## KeyFit 2017

The KeyFit benefits in 2017 have not changed. They are as follows:

- ◆ Access to a Vitality Health Check (blood pressure, glucose, cholesterol, weight assessment) at pharmacies in the Vitality Wellness Network (such as Dis-Chem and Clicks). This is paid from the Screening Benefit.
- ◆ 10% HealthyFood cash back on healthy items at Pick n Pay, increased to 15th when main member and spouse have completed a Vitality Health Check.
- ◆ 10% HealthyCare cash back on personal and family care products at Clicks, increased to 15th when main member and spouse have completed a Vitality Health Check.
- ◆ 10% HealthyGear cash back on sports gear at Totalsports, increased to 15th when main member and spouse have completed a Vitality Health Check.
- ◆ Main member and spouse save up to 67% on monthly gym fees at Virgin Active, and adult dependants over age 18 save 50%.
- ◆ New and expecting parents can activate Vitality Baby and receive a gift pack from Discovery, and earn 10% or 15% on baby products via HealthyCare at Clicks.
- ◆ 10,000 funeral cover for you and up to 3 nominated spouses, and up to R7500 for up to 5 children (depending on age at time of death). This is increased to R15,000 for adults and R11,250 for children once you and your spouse(s) have completed a Vitality Health Check.

## Statistics from Vitality

Average Age:

- ◆ The average age of South Africans is 63 years
- ◆ The average age of insured South Africans is 67 years
- ◆ The average age of Vitality members is 81 years
- ◆ The average age of Vitality members on Gold and Diamond status is 87 years

Vitality members:

- ◆ Have completed over 250 000 Health Checks
- ◆ Have gone to gym over 10 million times and increased exercise by 25% on Vitality Active Rewards
- ◆ Have bought over 20 million HealthyFood baskets with over R1 billion paid out in cash back
- ◆ Have watched 2.5 million discounted movies and booked 1 million discounted flights
- ◆ Have claimed 1.5 million Vitality Active Rewards drinks, with 10,000 Team Vitality runners and cyclists, and 25,000 Apple iWatch users.
- ◆ Have swiped DiscoveryCards 33.8 million times and earned 1.8 billion Discovery Miles

## Vitality Active Rewards 2017

### New partners

- ◆ vida e caffè and Kauai remain as Active Rewards partners in 2017
- ◆ Ster Kinekor joins with small or medium popcorn, and Mugg & Bean with selected drinks
- ◆ During the year, MoveToGive campaigns will be run, where members can donate to people in need

### Shoe Booster

Get up to 100% of the cost of your running shoes in cash back through HealthyGear and Sportsmans Warehouse.

- ◆ Activate the Shoe Booster for R300 and get a free Team Vitality 2017 running membership
- ◆ Activate HealthyGear and purchase your running shoes from Sportsmans Warehouse, immediately getting your 25% HealthyGear cash back
- ◆ Keep active to achieve your weekly Vitality Active Rewards goals over the next 12 months.
- ◆ Monthly Active Rewards cash back is based on the number of goals achieved in the previous month: 0-1 earns 0% cash back, 2 earns 10%, 3 earns 25% and 4 earns 75%. The monthly cash back percentage is applied to the cost of your shoes (maximum R2000) divided by 12.

Each member can purchase one pair of shoes per year with this benefit. From January to March 2017 you can purchase any running shoes at Sportsmans Warehouse. Thereafter the preferred choice of brand will be determined and members will be limited to a few select brands.

## Vitality Points in 2017

The points structure has been changed drastically to focus primarily on activity and screening.

- ◆ There will be only one online questionnaire in 2017, for 2,500 points
- ◆ Your Vitality Health Check is based on 5 results - glucose, cholesterol, blood pressure, weight assessment and non-smoker's declaration. You earn 2,500 points for 1 result in normal range, 5,000 for 2, 10,000 for 3, 15,000 for 4 and 20,000 for 5.
- ◆ You can also earn 2,500 points each for one pap smear, mammogram, colonoscopy or glaucoma screening per year, 5,000 for an HIV test, 1,000 points for a dental check up, and 1,000 points for a flu vaccination.
- ◆ Senior members (over age 60) earn up to 5,000 additional points for certain vaccinations, a vision test and activating Vitality Active Rewards.
- ◆ Earn 20 points for each healthy item you buy on HealthyFood and deduct 20 points for each unhealthy item (minimum zero), earn 1,000 points for a dietician visit, and if you need to lose weight, earn 250 points to activate Vitality Weight Loss Rewards and various points to achieving goals, and 150 points per week for weight check at Weight Watchers.
- ◆ Earn points for being active: 100 points at golf, gym, Curves, or Bootcamp, up to 300 points at Run/Walk for Life or with your fitness device, 300 points for parkrun, and up to 3000 points for timed race events.

## DiscoveryCard in 2017

The current cash back and Miles Multiplier partners remain in force until 31 December 2016 and new partners will be announced in January 2017. There are two new benefits next year for DiscoveryCard members with Vitality, a Discovery Health Plan, and Discovery Miles:

- ◆ Points to Miles: Engage in Vitality by earning points and improving your status. Manage your health to reduce claims. Use your DiscoveryCard. At the end of 2017, up to 50% of your Vitality points will be paid to you in Discovery Miles, with the payment in February 2018.
- ◆ Boosted Travel Savings: The usual discount is 15% on Blue, 20% on Bronze, 25% on Silver and 30% on Gold. Pay for your travel with your DiscoveryCard and boost your savings up to 50%.

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