



# Discovery News

for Discovery Health members

**D&A**  
DORMAN &  
ASSOCIATES

## Contributions

Discovery Health delayed contribution increases in 2021 for 6 months, and in 2022 for 9 months. This year, there was no increase for January-March and contributions will increase on 1st April 2023. This will affect your debit order, or your salary deduction, on 1st April or 1st May depending on whether you are billed in arrears or in advance.

Your increase letter is available on the Discovery website, and you should check the details before the end of March to make sure you have sufficient funds in your account if your debit orders goes off your personal account. If your company deducts your premium from your salary, please also check what you can expect, so that there are no surprises.

Discovery offers the following insurance products. These products will be underwritten separately from the medical scheme and may have their own waiting periods and exclusions should you purchase them.

### Trauma Cover:

This includes cover for emergency events such as burns; head injuries, chest injuries and fractures as a result of a fall; loss of arm, hand, leg or foot; near drowning; poisoning or serious allergic reaction that may cause death; and injuries resulting from a crime, sexual assault, car accident or injury at work. You can choose to be covered for R400,000 or for R1million.

### Supplementary Illness Benefit:

This benefit provides lump sum payouts, premium protection and home support when a member of your family is diagnosed with qualifying illnesses related to high treatment costs. Premiums start at R90 per month and are based on age and various health indicators (such as smoker or non-smoker). Pre-existing conditions are excluded and the principal life and spouse must both be younger than 60 years old to apply for the benefit. Cover for all individuals will end at the end of the month prior to their 65th birthday. Members on KeyCare plans with Discovery, or similar plans with other medical schemes, do not qualify for this benefit.

### Discovery Gap Cover:

The benefit of using Discovery Gap Cover, as a Discovery Health member, is that you do not need to submit additional claim forms. If your claim is not fully paid by the medical scheme, and qualifies as a Gap Cover claim, it would be automatically processed and paid.

Cover includes shortfalls for specialist treatment in- and out-of-hospital and extended cover for specific out-of-hospital claims, as well as additional funding to help cover oncology co-payments. The Comprehensive option covers co-payments and deductibles that apply to MRI and CT scans out-of-hospital and endoscopies in-hospital, as well as shortfalls on approved international claims when travelling outside of South Africa.

There are two Gap Cover options: Comprehensive and Core. Cover differs per plan type and certain benefits, such as the Annual Hospital Admission Benefit Extender, also depend on your Vitality status at the time of claiming.

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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 [keith@dorman.co.za](mailto:keith@dorman.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 999 911

### 2023 Discovery Health Plans

**Executive Plan**

**Classic and Classic Delta**

**Comprehensive**

**Essential and Essential**

**Delta Comprehensive**

**Classic Smart**

**Comprehensive**

**Classic and Essential Smart**

**Essential Dynamic Smart**

**Classic & Essential Priority**

**Classic & Classic Delta**

**Saver and Core**

**Essential & Essential Delta**

**Saver and Core**

**Coastal Saver and Core**

**KeyCare Plus, Core, Start**

### 2023 Discovery Rewards

**Vitality Active**

**Vitality Premium**

Dorman & Associates cc

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## Fitness Devices and Apps

If you are in the market for a new fitness device, be aware of what information the various brands record for Vitality.

Steps: Apple Watch, fitbit, HUAWEI Health Kit, Polar, Samsung Health, SUUNTO, Withings (Nokia)

Heart Rate: Apple Watch, fitbit, HUAWEI Health Kit, Polar, Samsung Health, SUUNTO

Speed Data: Apple Watch, fitbit, HUAWEI Health Kit, Polar, Samsung Health, SUUNTO, Technogym

Sleep Data: Apple Watch, Samsung Health

Once you select your brand, make sure your device records the info you want Vitality to see. Please also remember that if you want to purchase from a Discovery Bank partner, doing so on the 15th of the month gives you additional Discovery Miles discounts.

The Apps that link with Vitality are below. Not all of them are free apps, so read your Ts & Cs when downloading.

Steps: Apple Health, Google Fit, Strava

Speed: Apple Health, Google Fit, Zwift

Heart Rate: Zwift

Mindfulness: BUDDHiFY, Calm, headspace, The Mindfulness App

## Spending Discovery Miles

There are many ways to spend your Discovery Miles. If you are not a Discovery Bank client, you can spend your Miles in the Vitality Mall, on coffee, smoothies, snacks and certain vouchers.

If you are a Discovery Bank client, you can also use your Miles in the Vitality Mall, as well as the following through Discovery Bank:

- Prepaid purchases: airtime, data, water and electricity
- In-store payments: generate a voucher for in-store payments (be aware that these vouchers are valid for 3 hours only). Use this option on the 15th of the month for additional D-Day discounts.
- Online purchases: select this as your payment option, and have your phone ready as you will get an OTP to use during the payment process. Use this option on the 15th of the month for additional D-Day discounts.
- Send funds to a Discovery Pay client
- Monetise your Miles, using them to pay funds into your credit card

## Vitality Healthy Weight

The Healthy Weight program is available to all Vitality members. Those identified as at-risk (high, out of range BMI or with a diagnosed cardio-metabolic disorder) will be able to join the program at a subsidised cost.

All members:	R800 per month for 3 months	or	R600 per month for 6 months
At-Risk members:	R350 per month for 3 months	or	R250 per month for 6 months

The following is included:

- daily guidance and support from a nutrition coach via WhatsApp, 11 hours a day, 5 days a week
- Customised meal plans, shopping lists and recipes
- Regular check-ins with weight and body measurements every 4 weeks

If you need an accountability partner, who is going to ask you for pictures of your meals and motivate you to stick to your plans, then this is for you. Your coach will keep in touch throughout the day and guide you regarding your meal choices and prep. As a Vitality member, if you have not yet visited a dietitian this year, the initial consultation for this program will earn you 1000 points for a dietitian visit.

**Thank you for reading our issue of Discovery News.**

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