



# Discovery News

for Discovery Health members

**D&A**  
DORMAN &  
ASSOCIATES

## The App

What can you find on the app?

- View your medical aid plan details and your membership card
- View your current Savings annual amount and current balance if you have this benefit
- Claims submission: view recent transactions and submit your claims
- Your available benefits (what the limits are and what you have used this calendar year)
- Find a healthcare provider, doctors and hospitals
- Order medicine and devices through MedXPress
- Chronic conditions registered, programmes and online patient communities

## Addiction Cover

Your cover for alcohol, substance and drug detoxification and rehabilitation is paid from the Prescribed Minimum Benefits section and is subject to the use of designated service providers.

Detoxification is covered for a maximum of 3 days for each approved admission, and rehabilitation is covered for a maximum of 21 days per calendar year.

Cover at the in-hospital designated service providers includes:

- Accommodation at the facility
- Therapy sessions
- Psychologist or psychiatrist consultations
- Medicine for withdrawal management and aftercare

Non-emergency admissions must be at designated service providers with a payment agreement with Discovery. If other service providers are used, Discovery will only pay up to 80% of the Discovery Health Rate and the member is liable for the balance. You need to authorise your admission for in-hospital treatment and rehabilitation.

If there is no designated service provider near to where you work or live, or in the case of an emergency, the designated service provider requirement will be waived. This information will be clarified during the pre-authorisation process.

Designated service providers include:

- Eastern Cape: SANCA CEC Alcohol & Drug Centre, East London (adults)
- Free State: Aurora Alcohol and Drug Centre – Bloemfontein (Adults and adolescents)
- Gauteng East: SANCA Horizon Clinic (Adults and adolescents), Wedge Gardens (Adults), Elim Clinic (Adults)
- Gauteng North: Castle Carey (Adults and adolescents), Stabilis (Adults)
- Gauteng South: Nishtara Lodge (Adults)
- KwaZulu-Natal: SANCA Durban aka Lulama Treatment Centre (Adults and adolescents)
- North West: Sanpark Alcohol and Drug Centre (Adults and adolescents)
- Western Cape: Ramot Treatment Centre (Adults), Toevlugs (Adults and adolescents)

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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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## Read the Fine Print

Please make sure you understand any Vitality rewards or programs that you need to pay extra for, or that come with terms and conditions. All of the fine print can be downloaded from the website or viewed on the app.

An example recently seen, is a member who was unhappy with the Vitality HealthyWeight program after one month and wanted to cancel, but was told he still needed to pay for the cancellation period. If you cancel within 7 days, you are fully refunded. If you cancel after that, your subscription ends on the earlier of either (1) 3 months after cancellation date (incl the month you cancel) or (2) the end of your subscription period. This is not a month-to-month subscription.

Another example of reading the fine print is with the Apple Watch benefit. Make sure you know your obligations for the entire contract period, prior to selecting these benefits.

## 15th of every month is DM-Day

What does this mean? When Discovery Bank members use their Discovery Miles as payment on the 15th of the month, they receive an extra discount.

For example:

If you want to spend R597 at Takealot, you would ordinarily use 5970 Discovery Miles (DM).

On the 15th of the month, you would get a discount depending on your Vitality status, Vitality Money status and activity. In this example it is 20%, which on this transaction is 1194 DM. This means that for your R597 transaction, you redeem 4776 DM, which is R477.60, giving you a R119.40 discount.

Is this worth waiting till the 15th?

## Vitality Fitness Assessments: What's the difference?

### Fitness Assessment for all members

This assessment costs R507.20 and earns you 2500 Vitality points for taking the test plus additional points (up to 7500 total) for fitness levels. All points form part of your maximum 30,000 fitness points per year. The assessment is made up of two parts:

- a cardio respiratory fitness test on a watt bike or treadmill
- A strength and flexibility test made up of 7 tests

Depending on your fitness level, you can earn additional points of 1000 for level 3, 2500 for level 4 and 5000 for level 5. These additional points also form part of your 30,000 maximum fitness points for the year.

### Functional Assessment for age 65+

This assessment costs R479.40 and earns you 2500 Vitality points (part of your maximum 30,000 fitness points per year). The assessment includes the following:

- Falls Risk assessment
- Timed up-and-go test
- 30-second bicep curl test
- Two minute knee-up test
- Chair sit-and-reach test
- Shoulder flexibility test

You will only earn 2500 points for ONE of the above two tests, although you are welcome to complete both.

### High Performance Fitness Assessment for members who want to earn more points

This is a fitness and endurance test for athletes. Completing this assessment changes your Vitality Active Rewards maximum goal per week from 900 to 1200. There is a pre-participation screening, and you need to have completed one of the selected cycling or running events in the last year. The assessment costs R507.20. You can earn an additional 10,000 points depending on your results, and these points are not included in your annual 30,000 maximum.

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

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