



Discovery News

for Discovery Health members

D&A
DORMAN &
ASSOCIATES

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WELLTH Fund

Have you used your WELLTH fund yet?

If you have used it, and don't know how or where, log into the website, go to Medical Aid, and to the Claims Search. Select the dates from January 1st to the current date, and request a PDF document of all claims. Look at the right hand column of the PDF for code 1571, which is "we have paid this from the WELLTH Fund".

As you claim, qualifying claims are automatically paid from the WELLTH Fund. If you have a plan with no day-to-day benefits, or your day-to-day benefits have run out, remember to submit your out-of-hospital claims as they could be paid from this benefit. This benefit is available to ALL members, no matter what plan you are on - R2500 per adult and R1250 per child (under age 18) - and is activated when all members have completed a Health Check at participating pharmacies (paid from the Screening Benefit.).

Chronic and PMB Cover

Medication is not the only thing covered by the Chronic and PMB (Prescribed Minimum Benefits) cover.

For certain conditions, tests and consultations are covered. This will differ from condition to condition. Remember to claim for these, even if you have run out of day-to-day benefits. The tests and consultations are automatically processed from the Chronic or PMB benefits **as long as the correct diagnostic code is used**. If the incorrect code is used, the claim will be processed from normal day-to-day benefits and would need to be manually adjusted.

Specifically, please check the code that is placed on blood tests at pathologists, as this is often put through as "general blood work" instead of the specific diagnostic code that is required.

You can find out what conditions, medications and tests you are covered for when logging into the website. You will only be shown YOUR conditions or the conditions of the minor children covered on your plan. Anyone age 18 or older needs their own log in details to view the conditions covered.

- * Log into www.discovery.co.za
- * At the top menu, select medical aid / Your Health Plan / Benefits and Cover
- * Under Tools to check and manage your benefits, select View Your Chronic Record

Here you are able to see your approved Chronic conditions, the date you were registered and the expiry date if any.

Scroll down the page, and you will see each condition, with a drop down section for "approved medication/item" and "treatment basket". The medication section will list medication and items like needles if required to administer the medication. The treatment basket will list tests and consultations relevant to your condition, and how many you have used in the current calendar year. The codes for the tests and consultations are also listed, and if the correct codes (procedure and diagnostic) are not used then the claim is processed from your normal day-to-day benefits. If you have used your allocation for the calendar year, additional tests and consultations are processed from your normal day-to-day benefits.

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.

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

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

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Team Vitality

Runners and Cyclists will get 50% off the annual fees for Team Vitality from 15th June to 31 August. This means you pay R220 as a Runner and R520 as a cyclist, or R740 for both. Annual fees for the following calendar year are debited from your account in November. You also have the option of paying your ASA or CSA licence through Vitality as part of your annual fees.

As part of Team Vitality, you get: 50% off your Strava subscription, 50% back on selected race entries (listed on the Discovery website), access to VIP areas at race events with refreshments, and team kit (replaced every two years).

Instant Reward or Discovery Miles?

As soon as you reach your Vitality Active Rewards goal, Vitality Money Goal or Vitality Drive goal, no matter what day of the week, you are awarded an instant reward of a hot drink from a participating partner. If you choose not to use the reward, it will turn into a play on the Gameboard on the following week's Wednesday, and you can play the Gameboard to earn Discovery Miles. When you use your Instant Reward, you forfeit the play on the Gameboard.

Discovery Miles changes

From 1 July 2023, qualifying members with Vitality Health, Vitality Drive and Vitality Money will get between 5% and 15% off when they spend their Discovery Miles, and up to 30% at retail partners on the 15th of every month. Discovery Miles can be spent in the Vitality Mall, on prepaid products in the Discovery Bank app and at over 40 retail shopping partners.

Currently, members can get up to 20%, calculated as 5% for Vitality Money, 5% for Vitality Health, 5% for Vitality Drive and 5% for the Discovery Bank Suite and Vitality Money (if the account meets the criteria).

The new 15% includes 5% for Vitality Money (if your account is in good standing), 5% for Vitality Health, and 5% for Vitality Drive.

Vitality Travel

A reminder of the Vitality Travel benefits:

Join Discovery Bank with a zero fee Discovery Account to get full access to Vitality Travel. This gives you 10% to 35% upfront discounts on all local airlines: Airlink, CemAir, FlySafair, LIFT and SAA, and the international airlines British Airways, Emirates, Qantas and SAA. You also get 25% off accommodation and car hire.

You can activate your Discovery Account on your smartphone: Download the Discovery Bank App, Register with your Discovery log in details, follow the steps and then transfer money to your Discovery Account.

To book your trip, go to the Discovery website, go to Travel and log in. Browse, and book.

You can book 6 local flights and 2 international flights per member per year with your discounted rate. Thereafter, you will get 10% off all flight bookings for the balance of the year. All international flights include free travel insurance.

Accommodation discounts are limited to over 1500 local accommodation options listed by Vitality, but you have access to non-discounted international accommodation on the site, so that all of your bookings can be made at once.

Thank you for reading our issue of Discovery News.

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