



# Discovery News

for Discovery Health members

**D&A**  
DORMAN &  
ASSOCIATES

## ISSUE 05, 2023

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

Contact Details

Phone +27 (0)21 423 3411

Fax +27 (0)86 630 9383

Email Addresses

[keith@dorman.co.za](mailto:keith@dorman.co.za)

Authorised FSP: 6593

Council for Medical Schemes:  
ORG139

## Keep Claiming

If you have a Discovery plan with an Above Threshold Benefit, you could have a Self Payment Gap (SPG). Out-of-Hospital claims from the start of the year are paid from your Savings Benefit. Whether they are paid at Cost or the Discovery Rate, they only accumulate to your Threshold at the Discovery Rate.

This means that you could run out of Savings before you reach your Threshold. If this has happened, you are in your SPG and your claims won't be funded by Discovery.

Once you reach the Threshold, your out-of-hospital claims are paid from the Above Threshold Benefit. This is why it is important to **KEEP CLAIMING**, because if you don't submit your claims, Discovery won't be able to calculate when you have reached your Threshold, and will never start refunding you from the Above Threshold Benefit.

## Maternity and early childhood benefits

The Maternity Benefit differs depending on your plan. Benefits are available during pregnancy and for up to two years after birth. Benefits are activated during pregnancy on the app or website, or by calling Discovery, or when you register your baby onto the Scheme as a dependant.

The following healthcare services are paid from the Maternity benefits and do not impact on your day-to-day cover. When you have used these benefit, any further out-of-hospital claims will be paid from your available out-of-hospital benefits.

- \* Antenatal consultations: between 8 and 12 visits at your gynaecologist, GP or midwife depending on your plan. Members on Classic Smart Comprehensive, Classic Smart, Essential Smart or KeyCare plans need to use a network GP for GP visits and ultrasounds.
- \* Ultrasound scans and prenatal screening: cover is available for two 2D ultrasound scans or one 2D ultrasound scan and one nuchal translucency test. 3D and 4D scans are paid up to the rate paid for 2D scans. Other tests may become available if you meet the criteria.
- \* Blood Tests: one of each of the following is included: bHCG, HIV, RPR and TPHA, Rubella, Hepatitis B, Glucose, Rh antigen, Haemoglobin, blood group type.
- \* Antenatal classes with nurse: up to five pre- or postnatal classes up to two years after birth, from the date of activation.
- \* Essential registered devices: Executive and Comprehensive plan members have cover for up to R5650 for devices such as breast pumps and smart thermometers, with a co-payment of 25%.
- \* Point-of-care devices: Executive, Comprehensive, Priority, Saver or Smart plan members have access to the TytoHome device for remote monitoring, from date of activation until your youngest child turns 6yrs. Your cover depends on your plan and there is a 25% co-payment.

BIRTH is covered in-hospital or at home with a registered midwife, including water births. Doulas are covered from your Medical Savings Account

Early childhood benefits include newborn screening, consultations incl mental health, and medically necessary circumcisions.

## Vitality Mental Wellbeing Questionnaires

The Mental Wellbeing questionnaires earn you 500 Vitality points twice a year. They need to be completed 6 months apart. Have a look at when you completed your first one of the year, and make a diary note for the second half of the year to make sure you earn your points.

The questionnaire is designed to check for early warning signs of mental health challenges. These can include changes in eating patterns, sleep patterns, and energy levels; disconnecting from family or from usual activities; feelings of helplessness or hopelessness; change in smoking, drinking or drug use; severe mood swings and aggressive behaviour; and more.

If you exhibit any of the warning signs, Discovery will prompt you to seek assistance from a medical professional.

## Fitness Centres

You are not limited to Planet Fitness and Virgin Active with Vitality. These are your other fitness centre options:

- \* Curves: with CurvesSmart you pay a once-off CurvesSmart discounted registration fee and monthly membership fee, and without CurvesSmart you pay no registration fee and the monthly membership fee. You earn 100 Vitality points for each 30+ minute Curves workout.
- \* JEFF: Join JEFF online gym and get 25% off your JEFF Club membership. Earn 50 Vitality points for a 30+ minute online workout, or earn according to your heart rate if you have a fitness device.
- \* Moove: Moove Motion Fitness Club offer 50% off membership fees and 25% off Fit Passes. A once-off gym activation and tag fee applies. Earn 100 Vitality points per workout per day.
- \* Bounti: get 15% off a mini trampoline and up to 30% off Bounti programmes. Register with Octiv to add your Bounti workouts (online or in person) to Octiv. You earn 100 points for in person workouts and 50 points for online workouts, when you check in through Octiv.
- \* Parkrun: register with Parkrun for free, and link your Vitality membership. Earn 300 points for a 5km run/walk every Saturday.
- \* Run/walk for life: earn 100 Vitality points for each Run/Walk for life <5km event and 300 points for 5km or more. There is no membership discount, but be sure to link your Vitality membership to earn points.
- \* Handicaps Network Africa: Link your HNA membership to Vitality and earn 100 Vitality points per day for your round of golf.

If you have a fitness device, you can earn Vitality points anywhere, any time. Make sure you take a look at the list of compatible brands, and choose a device that includes heart rate monitoring.

## Healthy Partners

### HealthyFood

You can earn up to 50% back at your preferred partner, and 10% at your secondary partners. Choose between Pick n Pay or Woolworths as your preferred partner. You need to complete your Vitality Age Assessment and your Vitality Health Check to increase your percentage discount at your preferred partner above 10%. Link your Smart Shopper card and your Woolworths card to Vitality to earn your cash back.

### HealthyDining

Get up to 25% off on selected meals and up to 50% off selected Kids' meals through selected partners:

Delivery: Uber Eats

Restaurants: Col'Cacchio, Doppio Zero, Nando's and Mugg & Bean

Ready Made Meals: UCOOK and Frozen for You

Activate HealthyDining on your Discovery App. Link your Uber Eats account, scan your receipts at restaurants, and link your online profiles at UCOOK and Frozen for You.

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

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