



Discovery News

for Discovery Health members

D&A
DORMAN &
ASSOCIATES

ISSUE 10, 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.

Chronic Cover in 2024

Chronic Cover and Prescribed Minimum Benefits (PMB) differ per plan. The Medical Schemes Council requires every plan to have basic benefits, but designated suppliers can be used. You must apply for Chronic and PMB benefits, and will only be covered for these conditions once approved.

On all plans: You must nominate a GP in the Discovery Health Network (or the KeyCare Network if you are on a KeyCare plan) to be your primary care GP to manage your chronic conditions. If you see a GP other than your primary care GP for your chronic conditions, or if your nominated GP is not in the network, you will have a co-payment for consultations. The number of consultations covered from the PMB each year depends on the chronic condition you have, and will be mentioned on the benefit approval letter you receive.

Executive Plan

- Treatment for a list of 27 chronic conditions on the Chronic Disease List (CDL) under the PMB cover.
- Full cover for approved chronic medication on the CDL medicine list on the medicine list, or cover up to the set monthly Rand amount called the Chronic Drug Amount (CDA).
- Cover for medicine on the Additional Disease List (ADL) up to the set monthly CDA.

Classic Comprehensive

- Treatment for a list of 27 chronic conditions on the Chronic Disease List (CDL) under the PMB cover.
- Full cover for approved chronic medication on the CDL medicine list on the medicine list, or cover up to the set monthly Rand amount called the Chronic Drug Amount (CDA).
- Cover for medicine on the Additional Disease List (ADL) up to the set monthly CDA.

Classic Smart Comprehensive, Priority, Saver, and Core Plans.

- Treatment for a list of 27 chronic conditions on the Chronic Disease List (CDL) under the PMB cover.
- Full cover for approved chronic medication on the CDL medicine list on the medicine list, or cover up to the set monthly Rand amount called the Chronic Drug Amount (CDA).

Smart Plans: Classic, Essential and Essential Dynamic

- Treatment for a list of 27 chronic conditions on the Chronic Disease List (CDL) under the PMB cover.
- Full cover for approved chronic medication on the CDL medicine list on the medicine list, or up to the therapeutic reference price.

KeyCare Plans

- Treatment for a list of 27 chronic conditions on the Chronic Disease List (CDL) under the PMB cover. KeyCare Start members must use a state facility and KeyCare Start Regional must use GPs within a Start Regional network.
- Medicine on the CDL covered up to the Discovery Health Rate (DHR) or if not on the list, up to the therapeutic reference price.

There are clinical entry criteria that determine if you will be approved for PMB or Chronic cover.

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

Dorman & Associates cc

Contact Details

Phone +27 (0)21 423 3411

Fax +27 (0)86 630 9383

Email Addresses

keith@dorman.co.za

Authorised FSP: 6593

Council for Medical Schemes:
ORG139

Stay In Touch

If you are travelling for the holidays, make sure you have a picture of your Discovery membership card saved in favourites on each of you and your dependants' phones, or that the Discovery App is on each phone and each phone can access the app for your membership card.

Save Discovery's emergency response number into your phone: 0860 999 911

If you are travelling outside of South Africa: +27 11 529 6900

If you are travelling outside of South Africa, request and print the International Travel Document that details your cover for emergencies, and includes confirmation of your membership.

If you have WhatsApp on your phone, connect with "Ask Discovery" by sending "hello" to +27 860 756 756

The Ask Discovery Chat Bot can help you with questions on WhatsApp, or on the Discovery website when you log in with your user name and password. Any member over age 18 can have their own user name and password for the website.

Vitality Points, Goals and Limits

Why do you need to increase your Vitality status? It is a key indicator of your overall health including managing health issues you have discovered with the preventative testing you have completed. If you link your Vitality membership to your Discovery Life cover, your Vitality status can help lower your annual premium increases.

To increase your Vitality Status, you have annual (Jan to Dec) points goals. Everyone starts on Blue status.

Bronze: 7,500 points for single members, 15,000 for 2 adults, and 3,750 for each additional adult (over 18).

Silver: 25,000 single, 50,000 for 2 adults and 12,500 for each additional adult

Gold: 40,000 single, 80,000 for 2 adults and 20,000 for each additional adult

Diamond: 50,000 single, 100,000 for 2 adults and 20,500 for each additional adult

If you have a child dependant that turns 18 during the calendar year, you will only have the increased Status goal from January the following year.

In 2024, the Fitness limit remains at 30,000 points per member. This includes your points for fitness sessions, completing a Vitality Fitness Assessment, and measuring VO₂ max with a fitness device. Vitality points are only awarded for one fitness activity per day.

If you are a non-smoker, the minimum you can earn for a Vitality Health Check is 5000 points in 2024 plus 1000 for the HIV test that you can complete at the same time. Being a non-smoker gives you once in-range result from the Health Check, and you can only earn more points if you don't have any High Risk results.

This means that if you are a non-smoker, you can easily get to Silver or Gold Status in 2024, with the following:

For Silver Status 25,000 points:

Vitality Age Questionnaire 1500 points, 2x Mental Health questionnaires 1000 points, Vitality Health Check 5000 points, HIV test 1000 points, Fitness points 16,500 points

For Gold Status 40,000 points:

Vitality Age Questionnaire 1500 points, 2x Mental Health questionnaires 1000 points, Vitality Health Check 5000 points, HIV test 1000 points, Fitness points 30,000 points = 1500 points to goal.

You can earn 1000 points from a visit to dietician or dentist, and up to 1000 points per month for purchasing healthy food items. If you have a Chronic condition, you can earn up to 2500 points over the year for managing the condition with consultations and regular testing.

You can get to Gold! The above is based on a single person. If you have other adults (over 18) in your family, you may need to motivate your family members to go on this journey with you so that they earn their fair share of your points goal. So make 2024 the year your family reaches Gold Status.

Thank you for reading our issue of Discovery News.

To unsubscribe, please email keith@dorman.co.za with "unsubscribe" in the subject heading.

The information and opinions in this document have been recorded and arrived at in good faith and from sources believed to be reliable, but no representation or warranty, expressed or implied, is made to their accuracy, completeness or correctness. The information is provided for information purposes only and should not be construed as the rendering of advice. Dorman & Associates cc accordingly accepts no liability whatsoever for any direct, indirect or consequential loss arising from the use of this document or its contents.