



Discovery News

for Discovery Health members

D&A
DORMAN &
ASSOCIATES

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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.

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

2024 Discovery Health Plans
Executive Plan
Classic Comprehensive
Classic Smart Comprehensive
Classic & Essential Priority
Classic & Classic Delta Saver and Core
Essential & Essential Delta Saver and Core
Coastal Saver and Core
Classic, Essential and Essential Dynamic Smart
KeyCare Plus, Core, Start and Start Regional

2024 Discovery Rewards
Vitality Active
Vitality Premium

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Council for Medical Schemes:
ORG139

Discovery Health defines an emergency as follows:

An emergency medical condition, also referred to as an emergency, is the sudden and at the time, unexpected onset of a health condition that requires immediate medical and surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part or would place the person's life in serious jeopardy.

The new Discovery Health app has an Emergency Assist button at the top of the home page. (The old Discovery Health app has this on the log on screen before getting to the Home page.)

If you need help in an emergency and are unable to speak, you can push this button and select either "call me back" or "call an emergency operator". This service signals an alarm without requiring verbal identification. If you activate this panic alert, you will be contacted immediately, and if there is no response, cellphone tracking will be used to locate you as long as you have your GPS location services activated, and emergency personnel will be dispatched to you.

If you have an emergency and can speak to an operator, you must call the Emergency Assist number on 0860 999 911 where you can request an ambulance service or go straight to hospital. Treatment that you may require following a traumatic event will either be covered as part of the Prescribed Minimum Benefits (PMBs) or by the appropriate medical scheme benefits for example casualty and/or Hospital Benefit, Chronic Illness Benefit (CIB) in the context of an emergency or the Trauma Recovery Extender Benefit.

If you are away from your home town on holiday, please make sure you know where the closest hospital is!

Victims of **gender-based violence** should select this option when called the emergency line, as they may qualify for additional benefits and services to support them.

Emergency Assistance

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 with the Emergency Assist button is on each phone, and each phone can access the app for your membership card.

Save Discovery's emergency response number 0860 999 911 into your phone. If you are outside of South Africa, use +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.

Stay In Touch

Travel Benefits

All plans except KeyCare have International Travel benefits. The member is covered for 90 days from the date of leaving South Africa, or until they return if the trip is shorter than 90 days.

Executive Plan members have emergency cover for up to 1 million USD. Cover for members on Comprehensive, Priority, Saver, Smart and Core plans is limited to R5 million. Cover is authorised through Medical Services Organisation International (MSOI) and members must call +27 11 529 6900 as soon as assistance is required.

- You must be a member in good standing (contributions are up to date)
- If you have a pre-existing condition, and are within the waiting period prior to having cover for that condition, the International Travel Benefit will also not cover that condition.
- You must receive treatment from a qualified and registered healthcare professional.
- Direct payment to overseas healthcare professionals is arranged by MSOI. If you elect not to contact MSOI for assistance, you need to settle directly with the healthcare provider, and claim back from Discovery.
- Clinical protocols and policies apply, and only medically appropriate claims will be paid.

Cover for non-emergency treatment is limited to the amount that would have been paid in South Africa for the same treatment. Members must cover the cost, and claim back from Discovery when they return to South Africa. Benefits will be paid as normal into the designated SA bank account.

If you require treatment for a pre-existing condition, cover is limited to the global fee equivalent that Discovery would have paid in South Africa for your chosen plan. This is based on average claims experience.

The cover available on the International Travel Benefit includes:

- medical treatment as mentioned above
- Emergency transportation as authorised by a medical professional.
- Additional costs necessary for return to South Africa for further treatment, including changing an existing flight and/or grade of ticket, and the cost of any medical or non-medical escort approved by Discovery.

Vitality Summer of Movement

From 16th to 31st December 2024 (excl 25th), you can join **daily walks or runs from the Vitality Stores** in Sea Point (Cape Town) or Umhlanga (Durban). You can choose a 5km or 10km walk or run, with leaders at the front to challenge you, and champs at the rear to make sure no-one is left behind. Vitality's HealthyFood partner Checkers will provide refreshments after the walk/run.

- Date: 16 to 31 December 2025 (excluding 25 December)
- Time: 7:30 for 8:00

Venues:

- Discovery Store Sea Point, The Point Mall Shopping Centre, 76 Regent Road, Sea Point, Cape Town
- Discovery Store Umhlanga, Shop 237 First Floor, Oceans Mall, Lagoon Drive, Umhlanga

For those in Cape Town..... **Pedal the promenade** and parts of the Atlantic Seaboard on a Vitality bicycle. There's no better way to take in the dramatic coastline and breathtaking views. From 1 December 2024, you can rent a pink Vitality-branded bicycle from Up Cycles, Cape Town's drop-and-go bike rental company, at rental stations in Camps Bay, Sea Point and the V&A Waterfront. Vitality Members can earn 100 fitness points a day for a scenic bike workout, and the rental fee is discounted by 50% when you pay with a Discovery Bank card.

Lastly, if travelling, **exercise anywhere with Vitality Fitness**. Book boxing, dancing, bouncing, stretching classes on the Vitality Fitness platform, with 2 free classes per month.

Thank you for reading our issue of Discovery News.

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