



Discovery News

for Discovery Health members

D&A
DORMAN &
ASSOCIATES

ISSUE 01 OF 2025

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

2025 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 and

Active Smart

KeyCare Plus, Core, Start

and Start Regional

2025 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

Know Your Benefits

This is the time of year to check that your medical aid contribution, whether directly from your account or deducted from your salary, is what you expect it to be. It is also the time to go through your plan guide, to make sure you know what your benefits are.

- What rate does your plan pay for specialists in-hospital? Do you need to use specific hospitals for planned events? Do you have co-payments for certain hospital procedures?
- What rate does your plan pay for specialists and GPs out-of-hospital and do you need to use certain practitioners on a network list for full cover? Are certain types of consultations excluded or limited? Does your plan have a Savings amount, a self-payment gap, or the Above Threshold Benefit? Do you know what the cover and limits are for these benefits?

EVERY plan has the Screening Benefit. Cover for certain tests should automatically come from this benefit. Check your claim statements and submit a query if it has been paid from your day-to-day benefits instead of the Screening Benefit (risk).

ALL plans cover the costs related to the diagnosis, treatment and care of PMB (Prescribed Minimum Benefits) conditions: an emergency medical condition, or a defined list of 271 diagnoses and a defined list of 27 chronic conditions. Your medical condition must qualify for cover and be part of the defined list of PMB conditions. The treatment requested must match the treatments in the defined benefits. You must use designated service providers (DSPs) unless it is an emergency (you might be transferred to a different facility once stabilised). If your treatment doesn't meet the above criteria, Discovery will pay up to 80% of the Discovery Health Rate (DHR). You will be responsible for the difference between what we pay and the actual cost of your treatment.

Personal Health Pathways

Personal Health Pathways presents an incentive for members to have screenings or consultations they have perhaps put off for whatever reasons. It follows on from the Wellth Fund that Discovery launched in 2024.

According to your age and gender, and any test results from the Vitality Health Check or Chronic conditions, Discovery will suggest certain actions for you to take. This could be as simple as seeing a dentist, or seeing the GP who treats your current medical conditions. It could involve screenings like a pap smear for women or colon cancer screenings, or having your Health Check if you have not already done so.

Each time an action is suggested, you are given a time frame to complete it, and if you do so, you are rewarded. Rewards can include money paid into your health fund (that you can use for other medical invoices), reward vouchers like a coffee or plays on the Vitality Active Rewards game board, or you could be given Discovery Miles. Each action, when suggested to you, will include what rewards will be given for completing the action.

You can ignore the action, or delay the action, or remove the action. If removing it, you will need to give a medical reason why you cannot fulfil the action. If delaying, you can give a reason, and delay for a maximum of 30 days. You can only delay two actions at a time. The action will pop up again once the delay is over.

Day-to-Day Extender Benefit

The Day-to-Day Extender Benefit is available on **all plans that include a Medical Savings Account**, ie the Executive, Comprehensive, Priority and Saver plans (except the Classic Smart Comprehensive Plan).

Once you have run out of Savings, your cover is extended for pharmacy clinic consultations within the pharmacy network, and video GP consultations (or face-to-face when referred) within the GP network.

Executive, Comprehensive and Priority Plans:

Unlimited cover for consultations in network pharmacy clinics or GP virtual consultations.

Saver

There is a defined number of Day-to-day Extender Benefit consultations on the Saver plans.

Classic and Coastal plans include 3 consultations for single members or 6 per family

Essential plans include 2 consultations for single members or 4 per family

Kids Casualty Cover

Children younger than 10 years have cover for two casualty visits when your annual Medical Savings Account is used up. Claims are paid at 100% of the Discovery Health Rate.

On ALL plans, the Screening Benefit will pay for certain tests, and if you are registered for Chronic or PMB Benefits, you may have certain tests and consultations paid from this benefit even if your Savings has run out. Your acceptance letter for your Chronic condition will list what tests and consultations are covered, with the correct diagnostic and procedure codes used, and how many you are allocated per year. This differs per condition and if you have more than one condition, you will have an allocation per condition to use.

Ultimately, it is up to you, the member, to check that you are getting all of the benefits allocated to you. Discovery runs on practice, procedure and diagnostic codes, so if any codes are incorrect, the claim may be paid from the incorrect benefit. Check your claim statement and make sure the correct benefits are used.

Vitality Active and Vitality Premium

With **Vitality Active**, you can save up to 75% on a gym membership at Virgin Active, enjoy discounts of up to half-price for movies at Ster Kinekor, 25% back in Discovery Miles on HealthyFood with Checkers and Woolworths, and earn weekly rewards from coffees and smoothies to shopping and entertainment vouchers for reaching exercise goals. Vitality Active costs R145 per month per adult.

Vitality Premium costs R399 pm for the main member, R479pm for two members and R559pm for 3 or more members. The rewards include:

- Savings of up to 75% on a gym membership at Virgin Active or Planet Fitness
- Up to 25% back in Discovery Miles on HealthyFood with Checkers and Woolworths, either in-store or delivered
- Up to 25% back on personal care items at Clicks or Dis-Chem
- Up to 50% saving on fitness devices and Nike performance gear and apparel, and Padel gear
- Up to 25% off your next holiday
- Discounts of up to half-price for movies at Ster Kinekor

Increase your discounts by finding out your Vitality Age and completing a Vitality Health Check. Certain rewards are increased by achieving Vitality Active Rewards goals each week, or by activating your Discovery Bank profile.

Members who do not have a Discovery Bank profile can use their Discovery Miles for vouchers within the Vitality Mall. Those with a Discovery Bank profile can use their Discovery Miles to pay at certain shops, and also to buy electricity and airtime.

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.