



# Discovery News

for Discovery Health members

**D&A**  
DORMAN &  
ASSOCIATES

## ISSUE 04 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](mailto:keith@dorman.co.za).

### Severe Dental and Oral Surgery Benefit

Subject to pre-authorisation 48 hours in advance, with a defined list of procedures covered from the Hospital Benefit, including

- Internal temporomandibular joint (TMJ) surgery
- Cleft lip and palate repairs
- Surgery for severe life-threatening infections
- Cancer-related surgery

Specialists who have a payment arrangement are covered in full. Otherwise up to 300% of Discovery Health Rate (DHR) for Executive, 200% on Classic, and 100% on Active, Essential, Coastal and KeyCare.

### Dental Treatment in-hospital (if not approved for the above Severe Dental and Oral Surgery Benefit)

The member pays a portion of the hospital or clinic cost upfront, depending on age and place of treatment. The balance of the hospital account is paid from the Hospital Benefit up to 100% of DHR. Related accounts are paid at 100% of DHR from the Hospital Benefit. Anaesthetists are paid up to 300% of DHR on the Executive plan, 200% on Comprehensive, Priority, Classic Smart, and Classic Saver and Core plans. In-hospital treatment is not covered on KeyCare plans, and Essential, Essential Dynamic and Active Smart plans.

Upfront payments:	Hospital	Day Clinic
Member younger than 13 years:	R3,350	R1,500
Member 13 years or older:	R8,650	R5,550

### Basic Dental Trauma Benefit

This benefit provides cover for the sudden and unanticipated injury to teeth and mouth that requires urgent dental treatment and replacement, after an accident or trauma injury. It is subject to clinical entry criteria, and when criteria are met, cover for dental appliances and prosthesis and their placement are paid up to an annual limit of R68,250.

### Orthognathic Surgery (realignment of the lower of upper jaw)

The member pays a portion of the hospital or clinic cost upfront, depending on age and place of treatment. The balance of the hospital account is paid from the Hospital Benefit up to 100% of DHR. All codes related to the orthognathic surgery are paid from available funds in Medical Savings Account or Above Threshold Benefit, subject to the annual dental appliances and orthodontic treatment limits. All other codes are paid at 100% of DHR. Anaesthetists are paid up to 300% of DHR on the Executive plan, 200% on Comprehensive, Priority, Classic Smart, and Classic and Core Saver plans. This treatment is not covered on KeyCare plans, and Essential, Essential Dynamic and Active Smart plans.

### Dental appliances and orthodontic treatment limits

Executive and Comprehensive:	R36,150
Priority:	R22,550

### Basic Preventative Dental Treatments

Dental costs are covered at 100% of Discovery Rate for Executive, Comprehensive, Priority and Saver plans, from your available day-to-day benefits. Smart plans cover one check up each year with a R125 co-payment for Classic Smart and R190 on Essential, Essential Dynamic and Active Smart plans. The balance is covered by Discovery up to 100% of Discovery Rate. Core plans have no out-of-hospital dental cover.

### 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

### 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

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## Nominating your Primary Care doctor

Nominating your Primary Care doctor is an important step with Discovery, as this is the person who will coordinate your care with Discovery and who will be your first call for non-emergencies.

On Discovery's website you can go to "find a healthcare provider" and on the Discovery app go to "get care" to find a list of network doctors that can be nominated as Primary Care doctors. You can see what level of care each of these doctors can provide and how they interact with Discovery.

If you nominate a doctor on Discovery's network as your primary care doctor, then consultations with this doctor are covered 100% by Discovery when you visit to manage your chronic conditions. If the primary care doctor is not a network doctor, or you visit someone not nominated as your primary care doctor for your non-emergency care, then all plans except Executive plan will have a 20% co-payment.

Once you have nominated a primary care doctor, this doctor will manage your scripts for chronic or PMB medication, and can enrol you on any chronic management programs you require.

## Mental Health

If your Primary Care GP is also a Premier Plus GP, they can enrol you on the Mental Health program through HealthID.

Members on KeyCare plans must be enrolled by a GP who is a Premier Plus GP AND a KeyCare/Keycare Start network GP.

Members on Smart plans must use a Premier Plus GP who is also on the Smart network.

Members on the Mental Health Care Programme have access to the following for 6 months:

- 3 consultations with your Premier Plus GP
- An initial psychotherapy session if referred by your Premier Plus GP
- Anti-depressant medication if required

If you require further psychotherapy, you can also be enrolled for PMB benefits, giving you 15 sessions.

Online Cognitive Behavioural Therapy is also available through the Discovery Health App, if recommended by your Premier Plus GP. This will assist with challenges and automatic beliefs, using practical strategies to change or modify your behaviour during episodes of depression.

## Vitality Mall

Are you on Vitality Active? Are you playing the gameboard every Wednesday to earn Discovery Miles (DM)? Are you spending them?

All Vitality members have access to the Vitality Mall, to purchase vouchers with your DM. On Wednesdays, there are specials in the Vitality Mall, so play your gameboard and then see what the special is for that day. Vouchers can be purchased for Checkers, Amazon, Roblox, Sportsmans Warehouse, Dis-Chem, Le Creuset, Outdoor Warehouse, Exclusive Books, Nando's, Cape Union Mart, Sony Playstation and more. Seek out your favourite store listed on the Discovery App and get yourself a voucher.

You can also donate your DM: Afrika Tikkun is currently a donation partner where your DM will help towards a pair of running shoes for people in need; a pair of shoes for people living with a disability; or a pair of shoes for an elderly person. You can also donate to Eastern Cape flood relief at the moment.

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

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