Discovery News

for Discovery Health members

D&A DORMAN & ASSOCIATES

Issue 06 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

Advanced Illness Care

The Advanced Illness Benefit offers members support when facing the challenges associated with their condition, whether physical, social or psychological.

Members have access to the following:

- Support from a care consultant, who will assist members in connecting them (and their family) to specific healthcare professionals and counsellors who can support them with their advanced illness and managing their quality of life. The care consultant can also assist in navigating benefits and guiding members with information and services they may need. Members registered for the Advanced Illness Member Support Programme can contact the team for assistance with navigating any of the approved services.
- Basket of services for registered members and their family, including:
  - ⇒ A consultation with a specific doctor trained in managing advanced illness, quality of life or palliation.
  - ⇒ Two counselling sessions for the member (which may include their family) with a social worker, registered counsellor, or psychologist with an interest or training in health crisis support or palliative support.
- The care consultant can connect the member and their family with information that can support them with their questions or with information that can assist in navigating some of the challenges they may face.
- Members with an advanced illness, who require additional support and benefits for palliative care, may apply for cover through the Advanced Illness benefit (AIB) in consultation with their treating provider.

The funding of treatment from the Advanced Illness Benefit is restricted to treatment that is medical in nature and is deemed as medically necessary as per the Scheme rules

HIV Care

Your nominated Premier Plus GP can enrol you on the **HIV Care Programme** through HealthID, with your consent. If you are on a plan with a GP network, your nominated Premier Plus GP must also be a member of your plan's GP network.

Enrolled members have access to a defined basket of care for consultations and blood tests, including four GP consultations per year at your nominated GP in the network; one specialist consultation per year; HIV monitoring blood tests to monitor viral load and your immune system; HIV Drug Resistance test (authorisation required); and antiretroviral medicine from Discovery's HIV medicine list.

Members do not need to be enrolled on the HIV Care Programme for **preventive treatment**. For preventive treatment in case of sexual assault, mother-to-child transmission, trauma or injuries on duty, any HIV waiting periods do not apply. Cover is subject to national treatment guidelines and benefit confirmation. For post-exposure preventive therapy, you can access ARV treatment from a network pharmacy and then call Discovery to notify one of the dedicated case managers. For pre-exposure preventive therapy, there is a 'Request for pre-exposure prophylaxis' form to complete, available on Discovery's website.

Kidney Care

When you are first diagnosed with kidney disease, you should apply for the Chronic Illness Benefit (CIB). Your doctor will fill in the CIB application form and send it off for you to ensure that your approved treatments are covered. Alternatively, your doctor can apply electronically through HealthID. If you are a KeyCare member, your specialist (a nephrologist or specialist physician) must also complete the KeyCare application form for chronic renal dialysis.

The level of cover for renal dialysis services depends on your chosen plan.

Executive and Comprehensive plans cover dialysis at any dialysis provider. Claims are paid up to the Discovery Health Rate as long as treatment has been preauthorised. A co-payment will apply should the chosen service provider bill more than the Discovery Health Rate.

Priority, Smart, Saver and keyCare plans cover dialysis in full if the treatment plan has been approved, and a network provider or state facility is used. If a provider outside of the network is used, up to 80% of the Discovery Health Rate (DHR) is paid. Essential Smart, Essential Dynamic Smart, Active Smart and KeyCare Start plans have cover at state facilities only.

Living with chronic kidney disease requires regular care, and the Kidney Care Programme offers the following to assist with managing your care:

- A calendar based blood test schedule that your treating doctor and dialysis provider will need to follow in order to manage your condition. To obtain benefits related to these blood tests, you need your doctor to complete a PMB application form stating what type and frequency of chronic dialysis you require.
- early reports based on these tests and other important clinical information. We send the reports to you, your dialysis provider and your doctor to help in the management of your condition.
- An information booklet to help you better understand and manage your condition.

Cardio Care

The Cardio Care Programme enables your nominated Premier Plus GP to diagnose and initiate appropriate treatment while managing your risk factors with the support of a high functioning multidisciplinary care team. Members on KeyCare plans must nominate a Premier Plus GP who is on both the KeyCare and Premier Plus GP networks. Members on Smart plans must nominate a Premier Plus GP who is on both the Smart and Premier Plus GP networks

To access the Cardio Care Programme, you must consult with a nominated Premier Plus GP, as well as be registered for at least one of the following conditions as part of the Chronic Illness Benefit (CIB):

- Hypertension
- Ischaemic heart disease
- Hyperlipidaemia.

Discovery Miles

There are 9 ways to earn Discovery Miles. If you are on Vitality Active, reach your points goal and play the gameboard. Vitality Health members get up to 25% back in Discovery Miles, on HealthyFood at Checkers or Woolworths. This is boosted to up to 75% for Discovery Bank members. Members of Discovery Health and Bank earn up to 50% back in Discovery Miles on personal care items at Clicks or Dis-Chem, and up to 20% back on qualifying spend at BP fuel stations, select Shell service stations, or with Uber rides. Discovery Bank members earn Discovery Miles when using their credit card, up to 15% back in Miles when shopping at the home partner network, and up to 5000 Discovery Miles for every referral that signs up for a qualifying account. If your Discovery Life premium is paid from your Discovery Bank account, you can ear up to 7.5% back in Discovery Miles.

Thank you for reading our issue of Discovery News.

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