

## **Discovery News** for Discovery Health members

### **2010 Major Changes - for plans other than KeyCare**

The 2010 Rates and Benefits for Discovery Health were launched on 15th September. The highlights are below. All changes take effect from 1st Jan 2010.

#### Insured Network (for plans with Savings)

Previously, if members visited a GP on the GP Network, R95 of the consultation fee was paid from risk and the balance from Savings. In 2010, there is no R95 subsidy, but when members have spent their Savings (and have not yet reached their Threshold where applicable), the following benefit applies:

- Executive, Priority and Comprehensive: Unlimited GP consultations paid in full at GP Networks. Pathology paid in full if the Discovery pathology form is used at a Discovery pathology network provider (regardless of whether the GP is part of GP Network or not).
- Saver plans: Classic and Coastal Saver have access to 3 GP visits on a single membership and 6 visits on a family membership, paid in full if GP Network provider used. Essential members have 2 visits on a single membership and 4 on a family membership. No pathology benefit for Saver plans.

#### Delta Range extended

In 2009, the Classic and Essential Saver and Core members had the option of switching to a Delta plan, where specific hospitals must be used. In 2010, Classic and Essential Comprehensive members also have the option to move to the Delta plan and commit to using specific hospitals for a 10% reduction in premium.

If hospitals outside of the Delta network are used for elective procedures (non-emergencies), a R3850 co-payment is required on the Delta plans. No co-payment is required for emergencies, no matter what hospital you use.

#### Oncology Benefit

The Oncology Benefit has been enhanced, to provide better cover. This is due to statistics showing much better life expectancy and improved ability to live with cancer due to improved treatment and medication, as well as early diagnosis. The medication and treatment, however, is costly. The new benefit structure gives members access to these high-cost treatments.

The 2010 benefit structure is as follows:

- Executive and Comprehensive plans: Members have 100% Oncology cover up R400,000 in a 12-month cycle. Thereafter they have a 20% co-payment for treatment, with no limits.
- Priority, Saver and Core plans: Members have 100% Oncology cover up R200,000 in a 12-month cycle. Thereafter they have a 20% co-payment for treatment, with no limits.
- There is no restriction on treatment options, but newer and non-standard treatment plans will be sent to the SA Oncology Consortium Utilisation Review Committee for approval, prior to being recognized as a valid treatment.

#### Flu Vaccinations

Flu Vaccinations will be paid from the Screening benefit for high risk members, ie members who are over age 65, or who have specific listed chronic conditions, such as Asthma, that places them in a higher risk category.

#### Trauma Recovery Extender Benefit

From 2010, this benefit will include cover for out-of-hospital expenses related to the loss of a limb. Prosthetic limbs will be covered up to R50,000 from this benefit. From 2010, members who meet the criteria for this benefit will no longer be limited to cover up until the end of the year in which the event occurred, but will have cover for the following calendar year as well.

### **September 2009**

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 info@finsight.co.za

#### **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**

#### **Discovery Health Plans**

**Executive Plan**

**Classic Comprehensive**

**Essential Comprehensive**

**Classic & Essential**

**Priority**

**Classic & Classic Delta**

**Saver and Core**

**Essential & Essential**

**Delta Saver and Core**

**Coastal Saver and Core**

**Key Care Plus and Core**

#### **Discovery Rewards**

**Vitality**

**Key Club**

**Key Club Starter**

#### **Financial Insight and Guidance cc**

Phone +27 (0)21 423 5846

Fax +27 (0)21 424 4307

Email Address

info@finsight.co.za

Council for Medical Schemes  
Accreditation # ORG2562

## Focus on KeyCare

### 2010 Major Changes for KeyCare plans

#### Casualty Network

A casualty network of preferred providers has been added to the current Casualty Benefit. If members use the preferred provider casualty units within the network, their deductible will be the first R95 of the consultation, with unlimited cover. If they use casualty units not part of the preferred provider Network, but in KeyCare hospitals, their deductible will be R210.

#### Scopes

In 2010, members do not have to go to hospital for a scope, where the scope is the only reason for being admitted. Discovery will pay for the scope in the most appropriate place - doctor's rooms, outpatient facility or hospital. The appropriate place for the scope will be communicated to the member when they call for authorisation for the procedure.

#### Chronic Medicine

In 2009, Optipharm became the preferred provider for Chronic Medicine. In 2010, members can either get their medication from their dispensing KeyCare Network GP, or from Optipharm. If they get their medicine anywhere else, they will have a 40% co-payment on formulary medicines. Medicines not on the formulary are not covered at any provider.

#### Joint replacements excluded

In 2010, all joint replacements are excluded for KeyCare members, except where these replacements apply to Prescribed Minimum Benefits conditions.

#### Flu Vaccinations

Flu Vaccinations will be paid from the Screening benefit for high risk members, ie members who are over age 65, or who have specific listed chronic conditions, such as Asthma, that places them in a higher risk category.

#### Income Band Changes

Income Bands have been increased by between 6.5% and 9% to try to prevent salary increases from affecting contributions.

### Highest Discovery Claim paid for KeyCare member

Discovery's highest ever hospital claim was paid for a 14 year old KeyCare member in the past year: a staggering R6,187,357 for Multiple Significant Trauma. Other KeyCare claims have included the following:

Liver disorder for 31 year old:	R2,152,774	Premature Baby:	R1,678,913
Critical Care for 36 year old:	R1,480,482	Critical Care for 67 year old:	R1,083,171
Major Cardiothoracic procedure for 1yr:	R1,052,227	Multiple Significant Trauma for 29 yr old:	R1,044,831

### KeyCare Rewards

KeyCare members can belong to KeyClub or Vitality or both. KeyClub offers funeral cover for the whole family, on a sliding scale up to R10,000 for the Main Member and Spouse. Main members under age 65 and earning less than R7500pm, who are on KeyCare plans, can get R5000 funeral cover by choosing the KeyClub Starter benefit for R1 per month.

### 2010 KeyCare Rates

Plan	Income Band	Main Member	Spouse/Adult	Child
KeyCare Plus	R8 001 +	R1030	R1030	R275
KeyCare Plus	R6 001 to R8 000	R692	R692	R193
KeyCare Plus	R3 751 to R6 000	R494	R494	R143
KeyCare Plus	R0 to R3750	R412	R412	R110
KeyCare Core	R8 001 +	R761	R761	R171
KeyCare Core	R6 001 to R8 000	R492	R492	R123
KeyCare Core	R0 to R6 000	R396	R396	R99

## 2010 Rates for Plans other than KeyCare

Plan	Main Member	Spouse/Adult	Child
Executive	Monthly Contribution R2861 Annual Savings R8580 Annual Threshold R8580	Monthly Contribution R2861 Annual Savings R8580 Annual Threshold R8580	Monthly Contribution R544 Annual Savings R1632 Annual Threshold R1632
Classic Comprehensive	Monthly Contribution R2348 Annual Savings R7044 Annual Threshold R7700	Monthly Contribution R2220 Annual Savings R6660 Annual Threshold R7700	Monthly Contribution R469 Annual Savings R1404 Annual Threshold R1450
Classic Delta Comprehensive	Monthly Contribution R2113 Annual Savings R6336 Annual Threshold R7700	Monthly Contribution R1998 Annual Savings R5988 Annual Threshold R7700	Monthly Contribution R422 Annual Savings R1260 Annual Threshold R1450
Essential Comprehensive	Monthly Contribution R1972 Annual Savings R3540 Annual Threshold R7700	Monthly Contribution R1865 Annual Savings R3348 Annual Threshold R7700	Monthly Contribution R394 Annual Savings R708 Annual Threshold R1450
Essential Delta Comprehensive	Monthly Contribution R1775 Annual Savings R3192 Annual Threshold R7700	Monthly Contribution R1678 Annual Savings R3012 Annual Threshold R7700	Monthly Contribution R355 Annual Savings R636 Annual Threshold R1450
Classic Priority	Monthly Contribution R1574 Annual Savings R4716 Annual Threshold R6800 Above Threshold Limit R5800	Monthly Contribution R1238 Annual Savings R3708 Annual Threshold R5070 Above Threshold Limit R4100	Monthly Contribution R630 Annual Savings R1884 Annual Threshold R2250 Above Threshold Limit R2000
Essential Priority	Monthly Contribution R1352 Annual Savings R2424 Annual Threshold R6800 Above Threshold Limit R5800	Monthly Contribution R1063 Annual Savings R1908 Annual Threshold R5070 Above Threshold Limit R4100	Monthly Contribution R540 Annual Savings R972 Annual Threshold R2250 Above Threshold Limit R2000
Classic Saver	Monthly Contribution R1404 Annual Savings R4212	Monthly Contribution R1105 Annual Savings R3312	Monthly Contribution R562 Annual Savings R1680
Classic Delta Saver	Monthly Contribution R1122 Annual Savings R3360	Monthly Contribution R884 Annual Savings R2652	Monthly Contribution R449 Annual Savings R1344
Essential Saver	Monthly Contribution R1116 Annual Savings R2004	Monthly Contribution R836 Annual Savings R1500	Monthly Contribution R445 Annual Savings R792
Essential Delta Saver	Monthly Contribution R892 Annual Savings R1596	Monthly Contribution R669 Annual Savings R1200	Monthly Contribution R356 Annual Savings R636
Coastal Saver	Monthly Contribution R1086 Annual Savings R3252	Monthly Contribution R813 Annual Savings R2436	Monthly Contribution R437 Annual Savings R1308
Classic Core	Monthly Contribution R1045	Monthly Contribution R823	Monthly Contribution R418
Classic Delta Core	Monthly Contribution R837	Monthly Contribution R658	Monthly Contribution R334
Essential Core	Monthly Contribution R898	Monthly Contribution R673	Monthly Contribution R359
Essential Delta Core	Monthly Contribution R718	Monthly Contribution R538	Monthly Contribution R288
Coastal Core	Monthly Contribution R759	Monthly Contribution R569	Monthly Contribution R303

## 2010 Rates for Vitality and KeyClub

	Single Member	Member with one dependant	Member with two or more dependants
Vitality only	R116	R135	R142
KeyClub only	R24	R30	R37
Vitality and KeyClub	R124	R147	R165

## Focus on Vitality

### HealthyFood Benefit Changes and Stats

#### Personal Health Review

The HealthyFood benefit has so far encouraged members to increase their intake of healthy shopping items, and to complete a Personal Health Review. The move towards healthy eating is a good one, but the Personal Health Review is also important, as this highlights problem areas for the member, and when you know where your problem areas are you are more likely to fix them. In 2009 members who completed the Personal Health Review earned 25% HealthyFood cash back, and if they hadn't completed the Personal Health Review they earned 15%. In 2010, members will only earn 10% if they have not yet completed a Personal Health Review, but still earn 25% if they have completed one.

#### Interesting Statistics

Vitality has identified the top 10 HealthyFood items that Vitality members are buying (in order): Eggs, Tuna, Vegetable Oils, Skinless Chicken, Tomatoes, Fat Free Dairy, Apples, Potatoes, Bananas and healthy Rice.

#### HealthyFood Rate Your Basket

Since February, HealthyFood items have comprised about 18% of member's baskets. Vitality would like this increased, as healthy eating promotes overall better health for the family. Obviously, they would also like members to decrease spending on unhealthy items. From this thought, the Rate Your Basket initiative emerges. From January 2010, members will earn Vitality points based on the ratio of healthy to unhealthy items in their basket.

- More than two healthy items to one unhealthy item: 15 Vitality points per healthy item
  - One or two healthy items to one unhealthy item: 10 Vitality points per healthy item
  - Less than one healthy item to one unhealthy item: 5 Vitality points per healthy item
- Members can earn a maximum of 750 Vitality points for HealthyFood items per month from January 2010.

## 2010 Gym Membership changes

180 minutes of physical activity per week can increase a 40 year old man's life expectancy by three and a half years. Exercise is important, but not all members are using Vitality gyms for their exercise, despite being registered at Virgin Active or Planet Fitness. Many members are therefore losing their gym membership as they don't visit the required number of times. Vitality has therefore restructured the benefit. The gym partners are still Virgin Active and Planet Fitness.

#### NEW MEMBERS joining on or after 1 January 2010:

- The activation fee has been reduced from R850 to R595 per member.
- Main Member and Spouse are entitled to a discount of 80% off the retail price of the monthly gym membership.
- Adult dependants and Child dependants over 18 can take advantage of the reduced rates from January 2010. They will pay the R595 activation fee and are entitled to a discount of 50% off the retail price of the monthly gym membership.
- Children under 18 who have parents at Planet Fitness can still join Planet Fitness for free.
- Children aged 6 to 13 who have parents at Virgin Active and want to join V Club or V-max Club, pay the activation fee and are entitled to a discount of 50% off the retail price of the membership.
- Main Members or Spouses who do not go to gym at least 24 times in any 12-month rolling period, will have their discount reduced from 80% to 50%. As soon as they meet the visit requirements, their 80% discount will be reinstated.
- Virgin Active and Planet Fitness will be DiscoveryCard Retail Partners from January 2010, and members with DiscoveryCards will get between 10% and 20% cashback if they pay for membership with the DiscoveryCard.

#### EXISTING MEMBERS who joined in 2009 or prior:

As long as existing members meet the required number of visits - 24 visits in any 12-month rolling period - they can remain on the current structure with no further payments for the Main Member and a reduced monthly rate for the Spouse. If they don't meet the minimum requirements, they will be cancelled, and can reinstate the benefit on the new structure.

#### **Thank you for reading FIG's Discovery News.**

To unsubscribe, please email [info@finsight.co.za](mailto:info@finsight.co.za) with "unsubscribe Discovery News" 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. Financial Insight and Guidance CC accordingly accepts no liability whatsoever for any direct, indirect or consequential loss arising from the use of this document or its contents.*