



Medical Aid and Gap Cover Items for 2018

November 2017

The points below outline some important upgrades and changes which are relevant to our clients who have Gap Cover policies and/or are members of Discovery Health and Discovery Vitality. Please contact us if you would like to find out more.

DISCOVERY HEALTH

Final date to request plan upgrade: 15th December 2017. Plan downgrades may be made at any point in the year but bear in mind there may be an amount refundable back to the scheme if the Medical Savings Account has been exhausted.

Annual contribution increases: Contributions will increase on average by 7.9% across the Discovery Health range.

Comprehensive Maternity & Post-birth Benefit: New to all Discovery Health Plans from 2018 (not paid from MSA). During pregnancy: antenatal consultations, ultrasound & prenatal screening, blood tests & antenatal classes. First 2 years after birth: GP / paediatrician/ ENT visits, consultation with a nurse & lactation specialist, nutrition & mental health assessment.

Enhancements to Smart plan: Over-the-counter medicine now available from network pharmacies (e.g. Clicks & Dischem).

Classic Plans Day-to-Day Extender Benefit 2018: This benefit kicks in when savings are depleted. Visits to casualty for minors now included. GP consultations for all members now covered too (number of visits dependent on plan). Please note, pathology, acute medicine & external medical items have been removed.

Reimbursement rates: Discovery Health has a set 'rate' (DHR) for all procedures and items. They have contracted \pm 90% of GPs and specialists nationally to charge at these rates. If one of these GPs or specialists is consulted, no shortfall should occur regardless of plan. A list of these specialists is available online via your personal log in [here](#). Classic plans reimburse at 200% of the rate, Executive at 300%, remainder at 100%.

Chronic Medication: Introduction of full cover for Premier Plus GP Network, 20% co-payment for out of network. If taking regular medication for a chronic illness and not registered, complete a Chronic Illness Benefit application and view their formulary list both available [here](#).

Specialists: Bear in mind that specialists may charge well in excess of the rate. If you consult one that is not on a rate agreement you may experience a shortfall, in or out of hospital, and it may well be that Gap cover (see below) could be of assistance.



International Travel Benefit: Click [here](#) for details of the comprehensive cover Discovery automatically include on all plans with the exception of the Keycare series.

How to amend your plan: Feel free to contact us to discuss the different options or ways to make your health plan more effective. Click [here](#) for the 2018 plan contribution and comparison table. Alternatively call Discovery Health directly on 0860 99 88 77 and telephonically confirm amendments.

INTERNATIONAL RESCUE, MEDICAL SUPPORT & EXTRACTION

In addition to the International Travel Benefits available on Medical Aid, we encourage clients venturing to potentially more dangerous, remote locations to consider insuring with our specialist global partners to arrange professional evacuation, rescue and security benefits for themselves, family and employees. Cover is available for one-off trips or may be purchased at discounted annual rates. Corporates can benefit from discounted group rates.

DISCOVERY VITALITY

Vitality Move: New entry level Vitality membership option free to all Discovery Health members. Benefit is limited to chance of receiving Pick n Pay Health Shopping cash back but an upgrade is available for a R35 pm fee which allows receipt of R100 pm off gym membership plus Ster Kinekor discount and Shopping benefit.

Vitality Active: New Vitality membership level for active under 30s. R40 pm fee, benefit of 25% off gym membership fee (no activation fee) and receipt of Active rewards via fitness & driving goals.

Vitality Purple: New Vitality membership level. Upgrade to exclusive Vitality Services & Rewards if member is Discovery Purple Life Plan policyholder or Executive Health Plan member.

New benefits: Introduction of Surprise Rewards (including Dream International Holidays, Device Booster through HealthyGear and Bike Booster through Cycle Lab).

GAP COVER

What is Gap cover? Insurance which covers the shortfall between what specialists charge in hospital and the amount medical aids will reimburse as per their 'rate'. Further benefits such as cover for co-payments and sub-limits are included.

New Discovery GAP: At this point we feel this is only appropriate if you are on a Classic Health Plan. Covers 2x plan rate (e.g. Classic Plan 400%). Monthly contributions are competitive for single members. No cover for co-payments.



Ambledown GAP Select option: Our preferred product provider remains Ambledown. In our opinion their terms are clear and our claims experience with them has been satisfactory. They reimburse up to 5 times the medical aid rate and include shortfall payments for co-payments /deductibles and sub limitations for in-hospital admissions and sub limitations for biological cancer drugs.

Annual premium increase: Our preferred Ambledown plan, Gap Select will increase to R390 pm on Jan 1st. We believe that the premium remains very good value in relation to the insured benefit.

New members: It is a requirement that you be a member of a medical aid before joining. Contributions are R390 pm for the whole family and covers all dependants on your medical aid membership. Applicants 66 and older have the option of selecting products for Seniors.

New benefits for 2018: Included as part of Select plan is R50 000 once off payment on diagnosis of a dread disease and R10 000 if treated in casualty ward for emergency.

Waiting periods: All new members are subject to a general 3-month exclusion on all claims and 12-month exclusion on pregnancies and all pre-existing conditions. A pre-existing cancerous condition may be considered a permanent exclusion.

This document is meant as a general guide only and should not be construed as financial advice; please consult us or your financial advisor with detailed medical aid or insurance questions.