



**UCT STAFF  
DISCOVERY HEALTH  
MEMBERS**



**2020 ANNUAL RENEWAL**

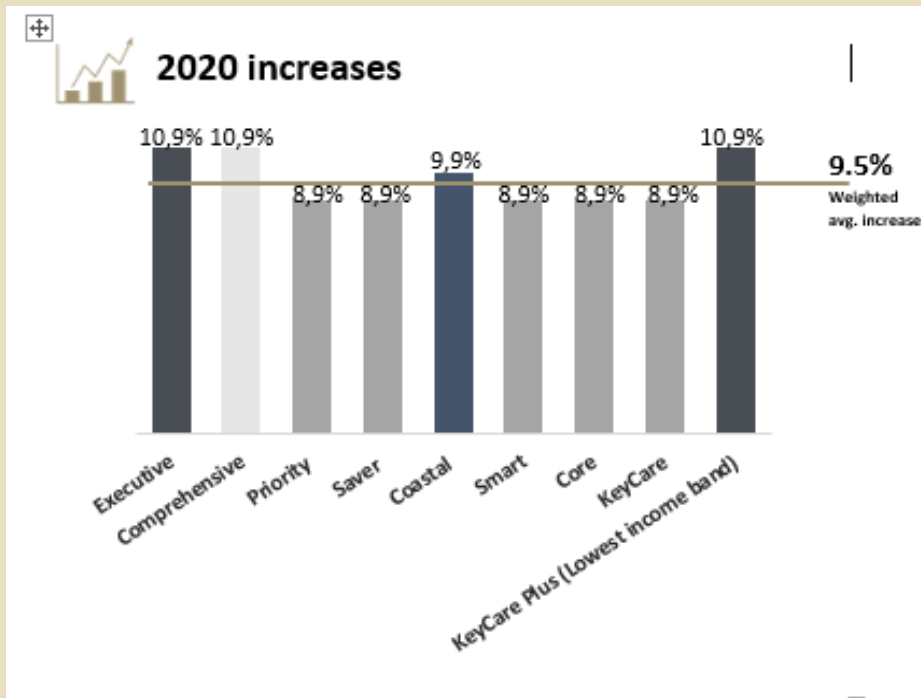
**DEADLINE FOR RETURNS**

**FRIDAY, 29 NOVEMBER 2019**

**Option Change Form**

**THE FORM IS ONLY REQUIRED IF CHANGING YOUR PLAN**

➤ **2020 DISCOVERY HEALTH AVERAGE WEIGHTED INCREASE IS 9.5%**



[2020 contribution table with thresholds.](#)

Follow this link for the [highlighted changes in 2020](#) and for more detailed information follow the link to the HR website

[http://www.hr.uct.ac.za/hr/benefits/healthcare/discovery#2020\\_information](http://www.hr.uct.ac.za/hr/benefits/healthcare/discovery#2020_information)

## 2020 PLAN SELECTION ASSISTANCE

Contact our on-site PSG member consultant, Dianne Wilson, to book an appointment for individual assistance and advice on your plan selection.

Email: [dianne.wilson@psg.co.za](mailto:dianne.wilson@psg.co.za)

Cell: 072 384 1458

Tel: 021 650-5682

### ➤ ONLINE ACCESS TO YOUR HEALTH PROFILE

- Register as a user at [www.discovery.co.za](http://www.discovery.co.za)
- Update your contact information and claims refund banking details.
- Track claims, access tax certificates, activate travel insurance benefits and more.
- Vitality members: activate programs, join health groups, complete the personal health assessments, monitor points and status levels.
- Download the Discovery Health App for your membership information and track your achievements and rewards.

### ➤ MEMBERSHIP MANAGEMENT AND ASSISTANCE

- Any changes to your plan or membership must be submitted in writing to our office by no later than the month prior to the change taking effect. Forms will be provided on request.
- **These changes include** addition or withdrawal of dependent, Vitality activation or cancellation, plan changes, or any transaction affecting your premium.

## YOUR HEALTHCARE CONTACTS

PSG MEMBER CONSULTANT	UCT HEALTHCARE SPECIALIST	UCT HEALTHCARE BENEFITS SECRETARY
Advice on benefits or plan selection; Discovery Health enquiries and claims escalations; Chronic Illness Benefits (CIB) registration, and more.	All changes to your membership and plans that affect your premiums; billing and personal details updates. These must be directed in writing. Notice periods apply to all changes.	General enquires and requests for forms.
<b>Dianne Wilson</b>  Tel: 021 650-5682 Cell: 072 384 1458  Email: <a href="mailto:Dianne.Wilson@psg.co.za">Dianne.Wilson@psg.co.za</a>	<b>Debra de Gouveia-Meyer</b>  Tel: 021 650-4001 Fax: 021 650-2968  Email: <a href="mailto:Debra.DeGouveia-Meyer@uct.ac.za">Debra.DeGouveia-Meyer@uct.ac.za</a>	<b>Gaynor May</b>  Tel: 021 650-3519/4001 Fax: 021 650-2968  Email: <a href="mailto:Gaynor.May@uct.ac.za">Gaynor.May@uct.ac.za</a>

## GENERAL INFORMATION

### Maintain your contact details

- Review and update your personal and contact details regularly.
- Annual tax certificates will be sent to you directly based on the email and address information Discovery has for you.
- Updates can be done online at [www.discovery.co.za](http://www.discovery.co.za).
- Once registered online download the Discovery Health App to your device either via Google Play or the App Store.

### Travel Insurance (International SOS Emergency & Africa Benefit)

- Discovery Health covers members to a maximum of 90-days from date of departure from SA (all plans excluding KeyCare).
- The benefit must be activated prior to departure.
- Contact the scheme on 0860 99 88 77 or activate the cover online at [www.discovery.co.za](http://www.discovery.co.za).

### Sabbatical Leave

- UCT academic staff who wish to cancel their membership for the duration of their sabbatical leave may apply for new membership without underwriting conditions within 30-days of their return to South Africa.
- This application must include confirmation of the period and purpose of the sabbatical leave and passport copies of the exit and entry stamps.
- Cancellation and new application forms are available on request.

### Plan changes during the year

- Only downgrades are permitted during the year, subject to plan rules.

### MSA – clawbacks & payouts

#### *(when downgrading or withdrawing dependents)*

- Where claims exceed the revised MSA, the difference must be repaid to the scheme.
- If downgrading to a Smart, Core or KeyCare plan, any MSA balance owed to the member will be paid out after 5 months to allow for valid claims to be received and processed by the scheme.

### Children turning 21

- Discovery Health will notify the main member of the child dependent's change in status to adult dependent.
- The premium increase is effective from the 1<sup>st</sup> of the month following the 21<sup>st</sup> birthday.
- The dependent may remain on the cover if financially dependent on the main member. The dependant withdrawal form is available on request.
- Assistance is provided to move the dependent to an individual Discovery Health membership.

### Chronic Illness Benefits

- Apply to register your chronic condition to be funded from the Chronic Illness Benefit. Scheme rules apply for entry criteria and funding.
- The application form is available online [http://www.hr.uct.ac.za/hr/benefits/healthcare/discovery#2020\\_information](http://www.hr.uct.ac.za/hr/benefits/healthcare/discovery#2020_information)