



MID-YEAR COMMUNICATION UCT DISCOVERY HEALTH MEMBERS



July 2013

Medical aid Advice

Employees of the University of Cape Town purchase medical aid cover at their own cost (salary packages are structured on a total cost to the company) and select an option for two main reasons:

1. To ensure that they are covered for major costs at the cheapest contribution.
2. To ensure that they are comprehensively covered.

Each member has the right to choose at which level they would prefer to be covered and can review this annually.

- ◆ **Have you exhausted your medical savings account (MSA) on your Saver Plan?**
- ◆ **Are you currently in your self-payment gap (SPG) on your Comprehensive, Priority or Executive Plan?**

This communication serves to make you aware of your cover and benefits within Discovery Health.

The Insured Network benefit is there to provide you with a limited number of additional GP consultations when you run out of your annual MSA. In using the GP network these allocated consultations will be paid in full by Discovery Health. Certain pathology benefits also apply.

Registering for the Medsaver benefit and purchasing over the counter medication (schedule 0, 1 and 2 medications) at Clicks Pharmacies nationwide will ensure that a percentage of the cost of the medication purchased is returned to you either into the bank account you nominate or, more conveniently, into your Medical Savings Booster on your Discovery Health credit card to automatically bridge any out of pocket expenses for claims submitted to Discovery Health.

Save up to 25% on specialised products at Dis-Chem. Members registered on the Chronic Illness Benefit now get up to 25% cash back with ChroniCare on a range of specialised products at Dis-Chem helping them to live a healthier lifestyle. Registration and activation to this benefit is required. (Brochure attached)

For Vitality members, these savings are further enhanced through the HealthyCare benefit.

Using Discovery's MaPS (Medical and Provider Search) facility on the internet helps you identify healthcare professionals and what rates they will charge you. This allows you to make informed choices to make your savings go further and to eliminate shortfalls in-hospital.

MedXpress is Discovery Health's convenient medicine delivery service that allows you to order medicine over the phone and have it delivered to the address of your choice. This can also reduce your current medication co-payments.

Get up to 20% discount on your frames and eyeglass lenses when you visit an optometrist in the Discovery Health Optometry Network. The discount is immediate at point of sale and will help you preserve your Medical Savings Account. The benefit is available to Discovery Health Medical Scheme members (excluding KeyCare members)

- **Priority, Comprehensive and Executive plans:**

Your **self-payment gap (SPG)** can increase by:

- Selecting to have your claims reimbursed at Cost and not medical aid rates.
- Using suppliers that charge tariffs higher than medical aid rates.
- Claiming over the counter medication (schedule 0, 1 & 2) from your savings account.
- Previous year's claim being paid from current year's savings.

If you have not reached your **annual threshold** or used your above threshold benefit (ATB), either this year or in previous years please contact Dianne Wilson to discuss plan options offering you a saving on your monthly premium.

Chronic Illness Benefit

Every year Discovery Health adjusts their Chronic Formulary (list of approved medications), the chronic drug amounts payable per drug classification, and repeals all medication approved under appeal. This year Discovery chose to implement the [new formulary](#) from 01 July 2013 as opposed to January 2013.

- **Repeat prescriptions** are only valid for 6 repeats. A new prescription must be presented to the pharmacy every 6 months.
- If there is a **change in medication or dosage** for a registered chronic condition the new prescription must be sent to Discovery Health to update records and confirm the cover.

Who to contact

PSG HEALTHCARE SERVICE CONSULTANT	UCT HEALTHCARE SPECIALIST
Advice on benefits or plan selection, Discovery Health enquiries and claims assistance, Chronic Illness Benefit registration and assistance, etc.	All changes to your membership and plan, banking and personal details updates must be directed in writing to the healthcare office.
Contact: Dianne Wilson Tel: 021 650-5682 Cell: 072 384 14 58 Email: uct.diannewilson@psg.co.za	Contact: Debra Meyer Tel: 021 650-4001 Fax: 021 650-2968 Email: debra.meyer@uct.ac.za
Further information on the Discovery Health benefits listed above is available online at http://www.hr.uct.ac.za/benefits/healthcare/discovery/#guides .	
Register as a user online at www.discovery.co.za and have access to: * Claims tracking * Monitoring your MSA balance * Updating your details online * MaPS * Plan guides * Vitality benefits * Chronic formulary * More	

Yours sincerely
Dianne Wilson
Service Consultant