



UCT DISCOVERY HEALTH MEMBERS

2015 ANNUAL RENEWAL

DEADLINE

Return your

[Option Change Form](#)

Include the

[KeyCare Form](#)

If you are

- moving to a KeyCare Plan; OR
- upgrading from KeyCare Core to KeyCare Plus

Friday,
28 NOVEMBER
2014



2015 Annual Increase

Discovery Health has announced their annual increase and benefit updates for 2015.

The headline increase from 01 January 2015 is 9.9% with a weighted average of 9.7%.

There are changes to the KeyCare Series income categories. Executive plans have a 10.9% increase.

Information on the plans, rates and benefit updates will be available on the UCT HR website at:

<http://hr.uct.ac.za/benefits/healthcare/discovery>.

Plan Selection Assistance

ATTEND A PRESENTATION

The dates, times and venues of the general information sessions are available on this [schedule](#).

RECEIVE INDIVIDUAL ASSISTANCE

Members may book an appointment for individual assistance and advice with their option selection.

Contact Dianne Wilson on uct.diannewilson@psg.co.za or 072 384 14 58.

REVIEW PLANS & BENEFIT CHANGES ONLINE

If you prefer to review the benefit changes online, we will post updates to the Discovery page on the HR website as they become available. <http://hr.uct.ac.za/benefits/healthcare/discovery/>

BENEFIT HIGHLIGHTS IN 2015

CHRONIC ILLNESS BENEFITS:

- [MedXpress](#) is the designated service provider for chronic medication to all Core plans (Classic, Essential & Coastal).
- These changes will come into effect from 01 January 2015 for members on the Core plans with newly diagnosed conditions and from 01 July 2015 for members who are already registered for chronic conditions.
- Members can select an in-store collection from a Clicks or Dis-Chem pharmacy.
- Delta plan members will continue to use the MedXpress service.
- A 20% co-payment will apply if opting out of the MedXpress service.
- Register your [chronic condition](#) and have your approved medication paid in line with the [CIB formulary](#) from your insured benefit rather than from your MSA.
- Chronic formulary changes will take effect from 01 July 2015.
- Repeat prescriptions are only valid for 6 repeats. A new prescription must be presented to the pharmacy every 6 months.
- Notify Discovery Health of any changes to your medication, i.e. type, brand or dosage, for pre-approval and capturing.

NETWORK HOSPITAL CHANGES – Western Cape:

- **Delta Hospital Network**
 - Life Kingsbury & Claremont Hospitals have been withdrawn from the network.
 - Life Vincent Pallotti has been added.

MEDSAVER BENEFIT CHANGES

- MedSaver and ChroniCare will be incorporated into the Vitality HealthyCare programme.
- Discovery Health have partnered with Clicks and Dis-Chem to help members save up to 25% on a vast range of HealthyCare products. Once the benefit is activated members qualify for 10% savings. Vitality members can boost their savings to 25%.



KEYCARE INCOME CATEGORY CHANGES (based on total COE)

KEYCARE PLUS	KEYCARE CORE
R 10 001 +	R 10 001 +
R 7051 – 10 000	R 7051 – 10 000
R 361 - 7050	R 0 - 7050
R 0 - 360	n/a

VITALITY

- Get active and maximise your [Vitality](#) rewards/points when using gyms, participating in race events, and using alternative fitness partners (Adventure Boot Camp for Women; Crossfit, S.W.E.A.T. 1000).
- Track your fitness progress using a range of electronic fitness devices. Earn 25% cash back on a selected item and claim R 750 of the price from your MSA. Purchase items from Clicks or Dis-Chem.
- [Vitality Baby 1000 days](#) offers a package of incentives (assessments, check-ups, support, points and rewards) from pregnancy and the first two years of your baby's development.

USEFUL INFORMATION

- **Plan downgrades** are permitted during the year, subject to [plan rules](#). All other changes, upgrades and downgrades to any of the available plans, are only effective from 01 January.
- **Notice to withdraw dependents** must be submitted in writing in advance of the date of withdrawal. Forms are available on request.
- **Your medical savings account (MSA) balance is recalculated as a result of plan downgrades and dependent withdrawals.**
 - Where claims paid exceed the revised medical savings balance, the difference must be repaid to the scheme.
 - If downgrading to a 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.
- **Child dependents turning 21:**

Discovery Health will notify the main member of the change in status to adult dependent and the premium increase effective the 1st of the month following the 21st birthday. This notification is sent by the scheme 2 months prior to the change. The dependent may remain on the cover if financially dependent on the main member. A dependent withdrawal form is available on request. This form must be returned in advance of the date of withdrawal to comply with the scheme's notice periods. Assistance is provided to move the dependent to an individual Discovery Health membership.

- **Using Discovery's MaPS (Medical and Provider Search)** facility online helps to identify healthcare professionals and how the scheme covers their fees.

Full cover providers have payment agreements with the scheme. Partial cover providers will charge above the scheme rate and the member will have a shortfall on the account.

International SOS Emergency & Africa Benefit

Discovery covers members to a maximum of 90-days from date of departure from SA (all plans except KeyCare).

To activate the travel benefit contact Discovery Health prior to departure on 0860 99 88 77 or online at www.discovery.co.za.

- **A positive medical savings account (MSA) balance** at the end of the year is carried over into the next year, provided the plan selection includes an MSA. The MSA balance is paid out if opting for a Core or KeyCare plan.
- Use of the hospital Emergency Unit is deemed as a consultation unless admitted into hospital following assessment. The fee is paid from available MSA funds or by the member. In the case of KeyCare members a fee of R 250 must be paid to the hospital as a consultation fee.
- **KeyCare Plus members**
 - Each individual covered on the membership may select 2 network doctors; a primary and a secondary doctor. Changes can be made during the year and takes effect the 1st of the following month.
 - Designated network doctors must obtain pre-authorisation for hospital admission and specialist referrals. Always consult the doctor for referrals and health management.
 - If the network doctor is a dispensing doctor prescribed medication must be provided in the doctor's rooms and not via a pharmacy.
 - Chronic medication is available via MedXpress, Clicks, Dis-Chem or Medirite pharmacies.
- **Sabbatical** – UCT staff planning sabbatical leave and who wish to cancel their medical aid cover during this time may apply for new membership without any underwriting within 30-days of their return to South Africa. This application must include a UCT letter confirming the period and purpose of the sabbatical leave and passport copies showing exit and entry dates.

YOUR HEALTHCARE CONTACTS

PSG HEALTHCARE SERVICE CONSULTANT

Advice on benefits or plan selection, Discovery Health enquiries and claims assistance, Chronic Illness Benefit registration and assistance, etc.

Contact: Dianne Wilson

Tel: 021 650-5682

Cell: 072 384 14 58

Email: uct.diannewilson@psg.co.za

UCT HEALTHCARE SPECIALIST

All changes to your membership and plan, banking and personal details updates must be directed in writing to the healthcare office.

Contact: Debra Meyer

Tel: 021 650-4001

Fax: 021 650-2968

Email: debra.meyer@uct.ac.za

Register online at www.discovery.co.za and have access to your membership profile:

- * Claims tracking
- * Monitor your MSA balance
- * Update your details online
- * Plan guides
- * MaPS (Medical and Provider Search)
- * Vitality benefits
- * Chronic formulary
- * More

We want you to make an informed decision about your choice of cover.

Please contact us for any assistance.