



# UCT STAFF DISCOVERY HEALTH MEMBERS



## 2019 ANNUAL RENEWAL

### DEADLINE FOR RETURNS

**FRIDAY, 30 NOVEMBER 2018**

[Option Change Form](#)

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### ➤ 2019 DISCOVERY HEALTH AVERAGE WEIGHTED INCREASE IS 9.2%

#### Scheme statistics as at 31<sup>st</sup> December 2017

Weighted average increase: **9.2%\***

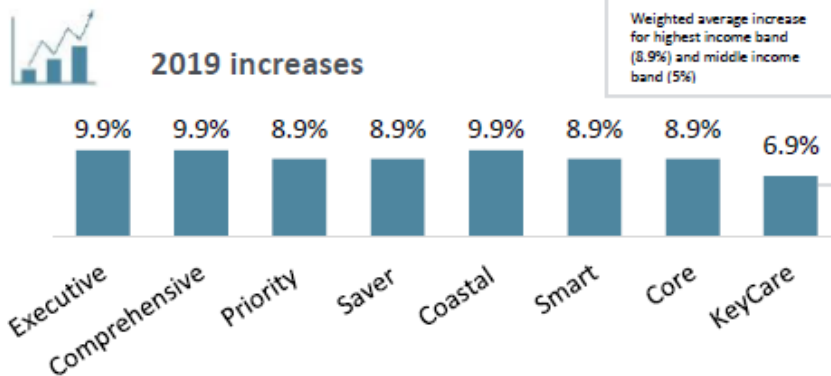
Number of beneficiaries: **2.77 million lives**

Membership growth (beneficiaries): **1.6%**

Solvency: **27.44%**

Global Credit Ratings (GCR) rating: **AAA**

Scheme's average age: **34.5**



\*Excluding restructured KeyCare Plus and Core income bands, and KeyCare Start. The weighted average contribution increase includes 1% to account for the VAT increase.

## ➤ 2019 MAJOR BENEFIT CHANGES

### ➤ KeyCare Series

- Funding for endoscopies on all KeyCare Plans will be limited to Prescribed Minimum Benefits (PMB) in 2019.
- KeyCare Plus and Core consolidation of the income categories below R 13, 050.
- Introduction of KeyCare Start – with designated KeyCare GPs and Network Hospitals

### ➤ Designated Service Providers

- MedXpress for chronic medication is rolled out to Priority & Saver plans.
- Day surgery networks for Priority, Saver, Core, Smart and KeyCare plans.
- Designated Service Provider (DSP) for renal dialysis and oncology for Essential Smart.

### ➤ Disease Management Programmes

- **Oncology Care Enhancements** (*Executive & Comprehensive members*)
- **CardioCare**
  - Members diagnosed with hypertension, hyperlipidaemia and ischaemic heart disease can register via their Premier Plus GP. Benefits include:
    - Annual cardiovascular assessment with recommended clinical care pathways;
    - Personalised scorecard to track improvement measures.
- **Mental Health Care**
  - Premier Plus GP to enroll the member based on defined clinical entry criteria for major depression. The programme includes:
    - Extended consultation with a Premier Plus GP;
    - Prescribed formulary medicine for episodes of major depression;
    - Two additional GP consultations for effective evaluation and monitoring of treatment.
- **Diabetes Care**
  - Introduction of a Nurse Educator Programme to support the Premier Plus GP to monitor and manage treatment of diabetes for membership registered on the programme. This will include:
    - Medicine adherence; effective eye and foot care; and promotion of healthy lifestyle and physical activity.

### ➤ Co-payments and deductibles

- MRI / CT Scans co-payments increases to R 2, 900 (Comprehensive, Priority, Saver & Smart)
- Scopes co-payments increases to R 3, 750 (Comprehensive) and R 4, 550 (Saver, Smart & Core)
- Priority plan deductibles will range from R 3, 350 - R 16, 350 for the defined list of procedures.

Click on this link for more information about the [highlighted changes in 2019](#) and for more detailed information follow the link to the HR website:

<http://www.hr.uct.ac.za/hr/benefits/healthcare/discovery#2019>

## BROKER ASSISTANCE - 2019 PLAN & BENEFIT ADVICE

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

Email: [danica.bowran@psg.co.za](mailto:danica.bowran@psg.co.za)

Cell: 084 611 9977

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 to 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 anything 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; banking and personal details updates. These must be directed in writing. Notice periods apply to all changes.	General enquires and requests for forms.
<b>Danica Bowran</b>  Tel: 021 650-5682 Cell: 084 611 9977 Email: <a href="mailto:Danica.Bowran@psg.co.za">Danica.Bowran@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

### Chronic Illness Benefits

- Apply to register your chronic condition to be funded from the Chronic Illness Benefit. Scheme rules for entry criteria and funding apply.
- The application form is available online <http://www.hr.uct.ac.za/hr/benefits/healthcare/discovery#2019>
- Scripts are renewable every 6 months. If there is any change to the medication the script must be sent to Discovery Health to update your approved cover.
- Make use of MedXpress and the MedXpress Pharmacy Network as per your plan type.

### 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 details on your membership.
- You can update your details online at [www.discovery.co.za](http://www.discovery.co.za) and 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 (excluding KeyCare).
- Contact the scheme on 0860 99 88 77 or 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.