



UCT STAFF DISCOVERY HEALTH MEMBERS



2018 ANNUAL RENEWAL

DEADLINE FOR RETURNS

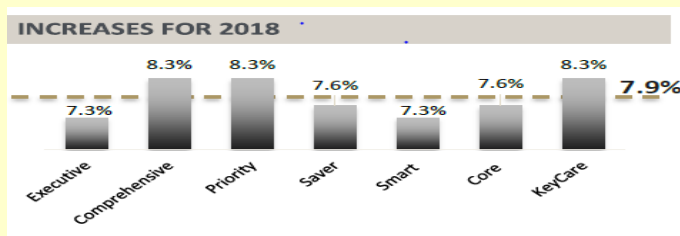
THURSDAY, 30 NOVEMBER 2017

Option Change Form

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Include the KeyCare Form if you are moving to a KeyCare Plan or upgrading from KeyCare Core to KeyCare Plus.

➤ 2018 DISCOVERY HEALTH AVERAGE WEIGHTED INCREASE IS 7.9%



Click here for the 2018 contribution table with thresholds.

➤ HIGHLIGHTED UPDATES FOR 2018

MAJOR BENEFIT CHANGES

- Young Family Benefit
- Day-to-Day Extender benefit
- Executive Plan enhancements
- Digital Health technology

SMART PLAN

- NEW:** Over the counter medication:
- Classic Smart – R 600 p.f.p.a.
 - Essential Smart – R 400 p.f.p.a

VITALITY ENHANCEMENTS

- 3 NEW offerings Move, Active & Purple
- Surprise rewards
- New Booster benefits

Click on this link to for the highlighted changes in 2018 and for more detailed information follow the link to the HR website <http://www.hr.uct.ac.za/hr/benefits/healthcare/discovery#2018>

2018 PLAN SELECTION ASSISTANCE

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

Cell: 084 611 9977

Tel: 021 650-5682

➤ ONLINE ACCESS TO YOUR HEALTH PROFILE

- Register as a user at 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. |
| Danica Bowran Tel: 021 650-5682 Cell: 084 611 9977 Email: Danica.Bowran@psg.co.za | Debra de Gouveia-Meyer Tel: 021 650-4001 Fax: 021 650-2968 Email: Debra.DeGouveia-Meyer@uct.ac.za | Gaynor May Tel: 021 650-3519/4001 Fax: 021 650-2968 Email: Gaynor.May@uct.ac.za |

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.
- 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 online at 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 1st of the month following the 21st 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 for entry criteria and funding apply.
- The application form is available online <http://www.hr.uct.ac.za/hr/benefits/healthcare/discovery#2018>