

Del Newsletter February - 2024 Benefits

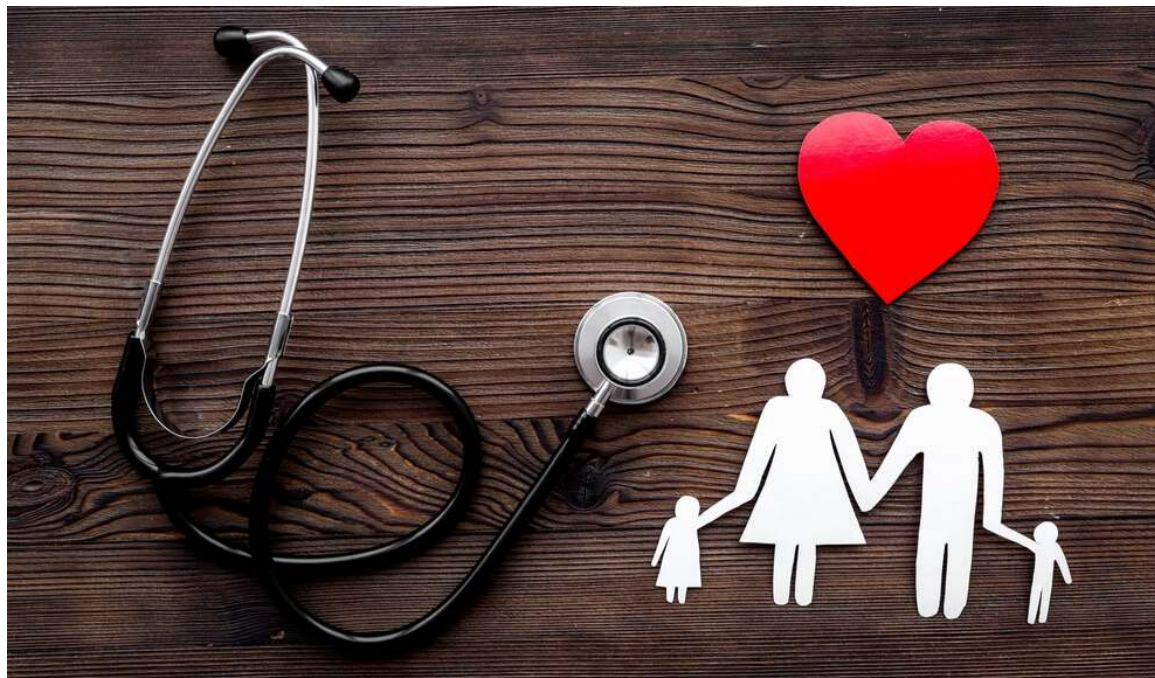
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Thu 15 Feb 2024 08:46

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2024 Benefits Explained



Already mid-way through February! Time flies. We thought we'd use this newsletter to remind you of some of the benefits of Discovery Health, scheme rules and things to be aware of.

WELLTH Fund

The WELLTH Fund was implemented in 2023 to compensate for the low use of the screening and prevention benefit during the COVID-19 pandemic. This benefit provides up to R10,000 per family which can be used to access a comprehensive list of health screening and preventative healthcare services, over and above the normal annual screening benefits. You can read more about this benefit [here](#).

Any amount not used in 2023 carries over to 2024 but this benefit will not carry over to 2025, so you should take advantage of it this year. If you have registered for the benefit, you can log in to the Discovery website and check your usage and available balance [here](#).

Chronic Medication

Based on the significant opportunity to improve health outcomes through care coordination, from 2024, all members registered for Prescribed Minimum Benefit chronic conditions will be **required to nominate a primary care network GP** for the management of their chronic illnesses.

Should a member with a registered chronic condition opt not to nominate a primary care network GP, or should a member voluntarily choose to consult a GP other than their nominated network GP, the Scheme will cover the consultation at 80% of the Discovery Health Rate.

You can nominate your primary care GP through the Discovery Health app, the call centre or directly with the network GP. You can find out more about this process [here](#).

Keycare Plans

There are a few changes to Keycare plans in 2024:

- **Primary GP nomination** - To align with the Scheme's single care coordination strategy, KeyCare Plus members will no longer have cover for secondary GP consultations, with all day-to-day healthcare needs being addressed and coordinated by one nominated primary GP.
- **Out of network consultations** - Similarly, out-of-network GP consultations will be replaced with one annual consultation with a network nurse or healthcare provider at a network pharmacy clinic. Members will be referred for a virtual consultation with a GP or an in-person consultation where needed.
- **Changing a nominated GP** - KeyCare members have the option to change their nominated GP three times per year, after which approval is needed.
- Tonsillectomies, Myringotomies and Adenoidectomies will be added to the exclusions list.

- Changes have been made to the KeyCare Hospital Network. You can find the network hospitals [here](#).

Preventative Screening

Prevention is better than cure. As part of your Discovery plan, you are covered for a number of screening and prevention tests every year at designated providers. These do not affect your day-to-day benefits as they are covered by the scheme. This benefit includes:

- **Annual Health Check** - this can be completed at Dischem or Clicks and includes a voluntary HIV test, blood glucose, blood pressure, cholesterol, body mass index and weight assessment. For those on Vitality, you will earn points towards your Vitality status based on the results.
- **Mammogram** - one cancer screening every two years or every year for those regarded as high risk.
- **Pap smear or HPV test** - one every three years or every year for high risk individuals.
- **Prostate Specific Antigen Test** - one per year.
- **Seasonal Flu Vaccine** - one flu vaccine each year for those who are pregnant, a registered healthcare professional, older than 65 years or suffer from a list of specified chronic conditions.
- **Bowel Screening Test** - bowel cancer stool screening test every two years for members between 45 and 75 years of age. High risk members have access to additional colonoscopy testing.

Co-payments

Co-payments are a requirement to ensure the ongoing sustainability of a medical aid. Co-payments are not only imposed on members to consider the necessity of benefits before using them. It is also to keep the overall usage of the combined pooled funds down. In turn, this means lower annual premium increases and more competitive premiums.

If a medical scheme plan does not cover 100% of the costs of a medical expense, the member will be liable for a co-payment. The co-payment can either be a stated fixed Rand value amount or a percentage of the cost.

The following co-payments may apply:

- **Admission co-payment** - An admission co-payment is an amount a medical aid requires you to pay prior to admission for a planned in-hospital event.
- **Procedural co-payment** - A procedural co-payment is relevant to certain specialised procedures or treatments identified by your medical aid option. Some of these specialised procedures or treatments could be performed either in the doctors' rooms, in a day-hospital or a hospital.
- **Penalty co-payment** - A penalty co-payment is an amount you must pay for the voluntary use of non-designated (non-network) service providers for planned medical events. Certain medical aids will impose a penalty co-payment for late authorisation requests after an event has already taken place.
- **Chronic cover co-payments** - You will experience a chronic benefit co-payment when the prescribed treatment for your condition does not fall within the approved formulary and when you make use of a non-designated pharmacy provider when obtaining monthly medication.

It is important to take note of co-payments that may apply to certain procedures on your specific plan. You can check these on the relevant plan guide, which you can find [here](#). For those on the **Discovery Core plans**, for example, there is no cover for out hospital MRI and CT scans. On other plans it is covered but with a co-payment. This means that on the Core plans you cannot claim from gap, while on plans with a co-payment you can.

The best way to avoid the financial strain of having to cover co-payments out of pocket is to ensure you have **gap cover** in place. We can advise and assist with this. You can read more about gap cover [here](#).

Best wishes,

Peter

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Contact Details

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