



Administered by Discovery Health



Frequently Asked Questions
May 2010

You may be exposed to many new processes during the transition in administration from Metropolitan Health to Discovery Health. We have put this document together to answer any questions you may have about the new administrative processes.

Ensure we have your updated details

New membership packs, containing your new membership card, emergency car sticker and benefit guides were sent to you in February 2010. Please check all the details reflected on your new membership card are correct. Having up to date records ensures we pay your claims quickly and send you all the relevant correspondence.

You and your registered dependants remain Remedi members, but your new membership number will be the only valid membership number for any future claims from 1 March 2010 onwards.

Please contact the Remedi call centre on 0860 116 116 if you did not receive your membership pack or your details were incorrect. This number, which can also be found on your membership card and in the documents we send to you, is the only one you need to call should you have any questions about your cover or the new administration processes.

www.yourremedi.co.za is now live!

From 1 March you would have been able to access your benefit information, latest Remedi brochures and forms electronically by registering on the www.yourremedi.co.za website.

If you are a Vitality member or have a DiscoveryCard, the website provides you with a link to your Discovery Vitality and Discovery Card information.

Before you register, please send us your email address – this is required as an added security measure when you log in. Send this to service@discovery.co.za and only then should you continue to register. Click on the Register button and you will be guided through the registration process. Please call 0860 100 696 if you need help with registering on the website.

Your 2010 claims

Discovery Health will administer all 2010 claims from 1 March onwards. They will also manage, claims for January and February 2010 if you haven't already sent them to Metropolitan Health.

How to claim from Remedi at Discovery Health

There will be times you need to go to the doctor, and that's why it is important to know how the Scheme will pay doctors and other healthcare providers. Please make sure that your doctor or healthcare provider updates your personal file and uses your new membership number after 1 March 2010. You can email your claim to claims@discovery.co.za or fax to 0860 329 252. Please refer to the brochure for more information.

For approval of admission to hospital

You can must contact Discovery Health on 0860 116 116 to apply for any hospital admissions. Please refer to the brochure for more information.

Rate of reimbursement for hospital related claims

Currently only certain codes for in-hospital surgical and medical procedures are being paid up to 200% of NHRPL. The problem is being fixed so that all codes billed by the practitioner for surgical and medical procedures performed in hospital are paid up to the 200% of NHRPL. The payment of the affected claims has been suspended until the healthcare professional payment cycle on 19 May.

Specialised dentistry

Specialised dentistry is rejecting as scheme exclusion on Classic Option plans. Instead these claims must be paid from the Insured Out-of-Hospital (IOH) limit. Specialised dentistry codes will be added to the Classic Option from 17 May.

Laboratory codes are not included as part of the specialised dental coding. This is resulting in the laboratory codes rejecting as exclusion and, for Comprehensive Option members, paying from PMSA. These codes will be added to the specialised dental benefit on Comprehensive and Classic Options from 17May.

DiscoveryCare will manage your disease management needs

All the information about your chronic and other managed healthcare programmes previously managed by Qualsa have been transferred to Discovery Health's database. DiscoveryCare will manage these benefits through the comprehensive disease management programmes, including the chronic Illness Benefit and your cancer-related benefits. For more detail please refer to your Member Guide.

How your Chronic Illness benefit works

Chronic medicine is medicine prescribed by a registered practitioner that has to be taken on an ongoing basis for a life-threatening medical condition.

Your Medicine Risk Management Programme under Qualsa, is now Discovery Health's Chronic Illness Benefit. It covers medicine for a specified list of chronic conditions, including HIV and AIDS, according to the Prescribed Minimum Benefits (PMB) Chronic Disease List (CDL) on all Remedi Options. Provided you adhere to the defined PMB formulary list and purchase your medicines from selected Remedi Preferred Providers the PMB CDL benefit is unlimited.

You also have cover for additional non-PMB, life-threatening or degenerative chronic conditions as defined by Remedi, subject to specific monthly limits as detailed in the benefit schedule. Although your doctor may define a condition as chronic, it may not meet the rules for cover from this benefit, in which case it will be paid from your acute medicine benefit. Where the monthly limits for non-PMB conditions are exceeded, you will be liable for the difference.

How do I know who Remedi's preferred Providers are?

A list of Preferred Providers is available on the website at www.yourremedi.co.za or you may obtain it by calling 0860 116 116.

What if my doctor changes my existing chronic treatment or diagnoses a new chronic condition?

If you need to change the medicine (dosage, strength, form or quantity) that was already authorised, or wish to apply for cover on the Chronic Illness Benefit as a new applicant you and your doctor will need to complete a Chronic Illness application form, which is available on www.yourremedi.co.za or by calling 0860 116 116.

In some cases it may be necessary for your doctor to provide extra motivation to finalise the application. We will confirm whether your application was successful and tell you more about your condition and further benefits that may be available to help manage this.

Co-payments for chronic medicine

If you do not use the medicine on the formulary and choose to use medicine that is not deemed to be clinically appropriate or effective in the treatment of your PMB condition without the approval of the Remedi Medical Advisor, a co-payment of 30% of the cost of the medicine (including the dispensing fee and VAT) will apply.

From 1 March 2010, Remedi has adopted the DiscoveryCare formulary for PMB CDL conditions and any new chronic medicine approvals. It will also apply when you change your current authorisation after that date.

If you do not get your PMB CDL medicine from one of Remedi's Preferred Providers (PPs) you may have to pay co-payments for any difference between the dispensing fee and/or any related fees. A list of Preferred Providers is available on the website at www.yourremedi.co.za or you may obtain it by calling 0860 116 116.

When will the errors on hospital and dentistry claims be corrected?

Claims that did not process correctly will be corrected by 19 May.

How will I know what my benefits will be and how I can access them?

Your benefits will not change, but in some instances we will introduce new processes and new Preferred Providers. You will, for instance, have to get authorisation for future chronic medicine and hospital authorisations from the managed care area at Discovery, called DiscoveryCare. Please make sure you are aware of these changes, by reading the information in your benefit brochures

We will transfer your accumulated 2009 savings after May 2010

This is because there could be claims you incurred during 2009 which Metropolitan Health must, in accordance with the Medical Schemes Act, still pay for four months in 2010.

Once we are sure any savings balances are correct, these will be loaded onto the Discovery system and become available to you.

Please note that by law, you are not allowed a cash refund of savings while you are a member of the Scheme, unless you have downgraded to Classic or Standard Options. We therefore have to transfer your savings balances to your credit and benefit under the new administrator.

You get access to extra Discovery Health features

Extra Discovery Health features will be available to you, as a Remedi Medical Aid Scheme member. Briefly, these include:

1. Vitality programme

Discovery Vitality is a voluntary wellness programme that offers you incentives to live a healthier lifestyle. As you get healthier, you move up in status – from Blue to Diamond – by earning Vitality points. As you move from one status to another, the rewards improve.

You will have full access to the Discovery Vitality benefits and future communication will include the application form for you to join Vitality. Vitality is an additional cost.

While you can join Vitality at any time in the year, you will have to wait three months before you can enjoy any travel benefits.

When you join Vitality, you have immediate access to several Vitality partners. You will not receive a Vitality card as the benefit is linked to your Remedi membership.

2. **HealthyFood™ Benefit**

Once you join Vitality you will automatically have access to the HealthyFood™ benefit from 1 July 2010 at no extra cost. You do however need to activate the benefit as required.

When you've activated the benefit, you will be able to save when you shop for healthy food at Pick n Pay stores.

3. **DiscoveryCard**

If you choose to join Vitality, you can apply for the DiscoveryCard, a Visa credit card backed by FNB. You will get cash back when you use your DiscoveryCard in the network of Discovery partner stores. The savings will depend on your Vitality status.

You will find all the information you need about these Discovery Vitality benefits in the membership pack you received in February 2010 and on www.yourremedi.co.za