

20  
25  
BENEFITS

PRODUCT INFORMATION BROCHURE



 **Discovery**  
Health Medical Scheme

 **Discovery**

## DISCOVERY HEALTH MEDICAL SCHEME **UPDATES**

Step into a future of personalised, affordable healthcare solutions for all, while we optimise benefits and contributions for a healthier 2025.

It's the Future of Healthcare. Now.



# 01

## Expanding access to affordable healthcare

In 2025, the Smart Series will be extended to include a new, affordable plan – Active Smart. Active Smart is tailored for young professionals and offers access to high-quality healthcare providers, with Scheme-funded day-to-day benefits at an affordable price.

### INTRODUCING THE ACTIVE SMART PLAN



# 04

## Personalised and precision healthcare for all

Every adult member of Discovery Health Medical Scheme will have access to a Personal Health Pathway that predicts the most important actions you can take to improve your health. You are also rewarded for engaging in improving your health.

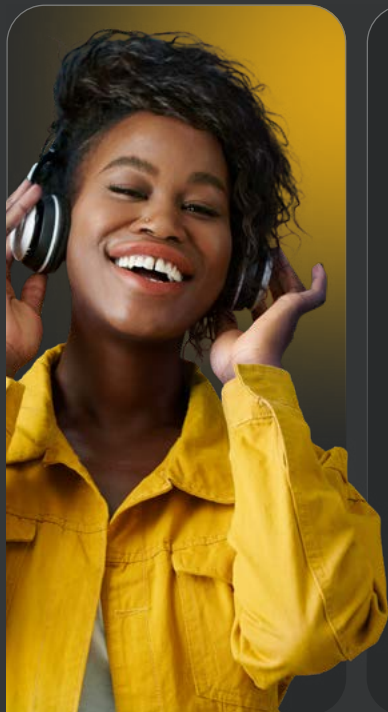
### PERSONAL HEALTH PATHWAYS

# 05

## Additional healthcare benefits for managing your health

The Personal Health Fund offers Discovery Health Medical Scheme members additional day-to-day cover based on your engagement in your Personal Health Pathway.

### PERSONAL HEALTH FUND



# 02

## Optimising benefits and contributions for members

Discovery Health Medical Scheme is the leading open scheme in South Africa, offering comprehensive cover and access to the highest-quality healthcare.

### 2025 CONTRIBUTION UPDATE

# 03

## Enhancing benefits for 2025

Providing you with access to market-leading benefits for healthcare.

### 2025 BENEFIT UPDATES





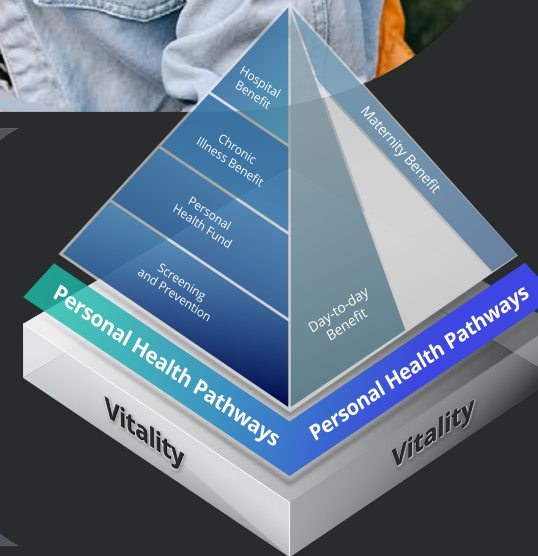
01

# Introducing the new Active Smart plan



The Smart Series offers members the best-quality healthcare at the most affordable price points, with greater day-to-day and hospitalisation cover unlocked by using digital tools and efficient healthcare networks.

In 2025, the Smart Series is evolving to include a new plan, Active Smart, designed to meet the needs of the next generation of South African healthcare consumers. Coupling the fundamental product design elements that characterise Smart plans with a focus on benefits that resonate most with young professionals entering the medical scheme market, Active Smart offers access to high-quality healthcare providers, with Scheme-funded day-to-day benefits at the most affordable price point in the industry for young professionals.



# Active Smart is the ultimate healthcare solution for the next generation of young professionals

The new Active Smart plan is the most affordable plan in the open scheme industry, with a bespoke benefit offering for young professionals starting out their careers.

## Affordability

Active Smart offers the most affordable price point for medical scheme cover in the industry for young professionals.

**R1,350**

per member per month

This presents a new opportunity to expand access to medical scheme cover to young professionals who would not have taken up cover due to cost constraints.

## Healthcare needs



### Full cover for emergencies

Full cover for emergencies in any private hospital.



### Hospital cover

Unlimited hospital cover for admissions in the Dynamic Smart Hospital Network, with a standard deductible of R7,500 per admission for elective admissions not related to Prescribed Minimum Benefits. Specialist reimbursement rate for hospital admissions at 100% of the Discovery Health Rate.

## Healthcare wants

Day-to-day benefits ranked highly by this target market have been embedded in the plan under Scheme-funded benefits.



Unlimited  
GP consultations



Dental  
check-up



Eye test



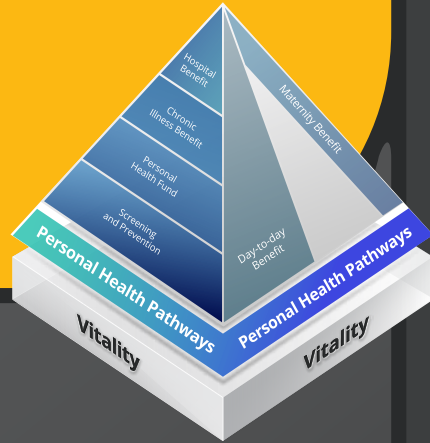
Over-the-counter  
medicine

### Added cover through the Personal Health Fund

Members also have access to R1,000 per adult to spend on additional day-to-day benefits through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses, including contraceptives for females and prescribed medicine.



# Benefit details of Active Smart



## R1,350

per member per month

### MONTHLY CONTRIBUTIONS FROM 1 JANUARY 2025

Main member	Adult	Child
R1,350	R1,350	R1,350



BENEFIT	DETAILS (INCLUDING 2025 CO-PAYMENTS AND LIMITS)
Virtual GP and nurse consultations	Unlimited in the network (no co-payments)
In-person GP consultations	Unlimited in the network (co-payment of R125)
Optometry	One eye test per member at a network provider at a cost of R125
Dentistry	One basic dental check-up per member (co-payment of R190)
Over-the-counter medicine	Over-the-counter medicine from the pharmacy network, up to a family limit of R535 per year
GP-prescribed acute medicine, radiology and pathology	Covered through the Personal Health Fund
Physiotherapy	Covered through the Personal Health Fund
Specialist consults	Covered through the Personal Health Fund
Preventive care	Covered through Screening and Prevention Benefit and Personal Health Fund
Contraceptives	Covered through the Personal Health Fund
Mental health	Access to Discovery Health Medical Scheme's <a href="#">Mental Health Care Programme</a>
Hospital care	Full cover for emergencies in any private hospital. Unlimited hospital cover for admissions in the Dynamic Smart Hospital network, with a standard deductible of R7,500 per admission for elective admissions not related to Prescribed Minimum Benefits. Neonatal admissions limited to R70,000. Doctors and allied healthcare service providers while hospitalised are covered up to a maximum of 100% of the Discovery Health Rate.
Oncology and maternity	The Oncology and Maternity programmes cover Prescribed Minimum Benefits in full at a network facility

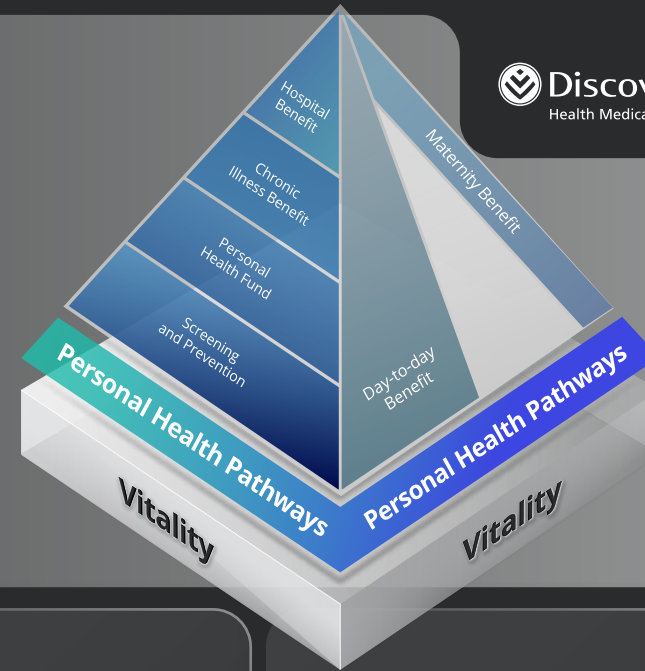


### Enabled through the Dynamic Smart Network

The Dynamic Smart Hospital Network is built on a highly integrated hospital network solution, which dynamically refers members to the most appropriate healthcare provider and Smart network hospital within the member's preferred region. This dynamic pathway leverages artificial intelligence (AI) technology to help guide members along their healthcare journey and achieve efficiency and precision in care.

# The expanded Smart Series tailored for the digitally savvy

The Smart Series was an industry-first innovation that made the prospect of access to private healthcare a tangible reality for hundreds of thousands of South Africans. The Smart Series consists of four plans: Essential Dynamic Smart, Essential Smart, Classic Smart and Active Smart. Each plan is designed to provide the best healthcare solutions for its target market.



**NEW**

## Active Smart

Active Smart balances affordability with the healthcare needs of young professionals who are starting out their careers. The plan offers the day-to-day benefits that are most relevant to young professionals, financial protection for medical emergencies, and access to private hospital cover through the Dynamic Smart Network.



**R1,350**  
PER MAIN MEMBER  
PER MONTH

## Essential Dynamic Smart

Essential Dynamic Smart has been optimised for the needs of more established young professionals. The plan offers a step up in hospital cover through the Dynamic Smart Network, and richer cover for additional healthcare needs, such as maternity and oncology.



**R1,681**  
PER MAIN MEMBER  
PER MONTH

## Essential Smart

Essential Smart is the best fit for health-conscious singles. Members get the certainty of greater provider choice within the Smart Network and richer cover for additional healthcare needs, such as maternity and oncology.



**R2,021**  
PER MAIN MEMBER  
PER MONTH

## Classic Smart

Classic Smart is best suited to the needs of young families, demonstrated by its family pricing structure. Members get comprehensive hospital cover of 200% of the Discovery Health Rate as well as other rich benefits.



**R2,822**  
PER MAIN MEMBER  
PER MONTH

2025 CONTRIBUTIONS





# Contribution update

Discovery Health Medical Scheme is the leading open scheme in South Africa, offering comprehensive cover and access to the highest quality care. The 2025 increase in Scheme contributions is aimed at supporting you with improved affordability, ensuring you continue to enjoy high-value cover, while strengthening the long-term sustainability of the Scheme.

From 1 January 2025, your contributions will change in line with the medical inflation for your specific plan. These adjustments are essential to maintain the long-term sustainability of the Scheme. It allows us to continue offering you market-leading healthcare benefits.

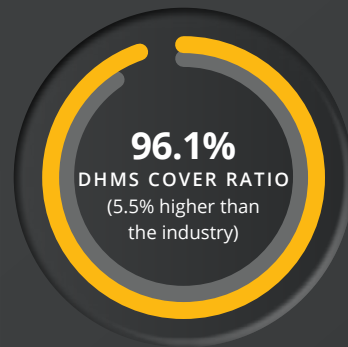
For specific information about the 2025 contributions on each health plan series, please view the Contribution Tables and health plan guides on our [Product Information Page](#).



# Discovery Health Medical Scheme provides industry-leading cover and service levels

Members of Discovery Health Medical Scheme have peace of mind that they have access to the best healthcare, with plan options that offer the highest levels of cover in the industry. This is supported by industry-leading service. Discovery Health and Discovery Health Medical Scheme are committed ensuring that members continue to get the best-value medical scheme cover in the industry in 2025.

## Members are financially protected through greater levels of cover



**+R2.4bn**  
in additional cover for Discovery Health Medical Scheme (DHMS) members in 2023

■ DHMS  
■ Industry

Discovery Health Medical Scheme is focused on delivering industry-leading healthcare cover for its members. Standardised industry analysis indicates that Discovery Health Medical Scheme members have enjoyed higher levels of hospital cover when compared to other medical schemes. On average, 96.1% of all costs related to hospitalisation are covered by the Scheme, compared to 90.6% covered by the rest of the industry.

Discovery Health's extensive provider network agreements, result in members receiving full cover at over 93% of all specialists across the country.

## Members receive a wider range of cover when they need it most

### DHMS CLAIMS EXPERIENCE (2023)



**6.6m**

GP visits for acute conditions



**800k**

Members accessing care for a chronic condition



**400k**

Members claiming for a mental health condition



**29,900**

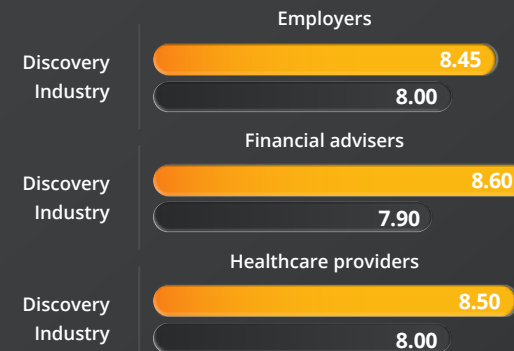
Babies born in last 12 months

Discovery Health Medical Scheme continues to offer the highest levels of cover across a wide range of benefits, particularly complex conditions.

The Scheme is committed to being there for you when you need it most. The Discovery Health high-touch care team has been there for over 6,000 members in 2024. The team offers members going through a life-changing medical condition or traumatic event extensive support, guiding members through a complex healthcare ecosystem to ensure they get the best healthcare during the most challenging times of their lives.

## Members experience industry-leading service levels

Discovery Health's award-winning service is independently recognised by the industry for being exceptional.



Product Supplier of the Year

FIA Experience Awards 2023



Best Domestic Contact Centre

CCMG Awards 2022



Best Contact Centre

Customer Experience Awards 2021





**2025  
General  
benefit  
updates**



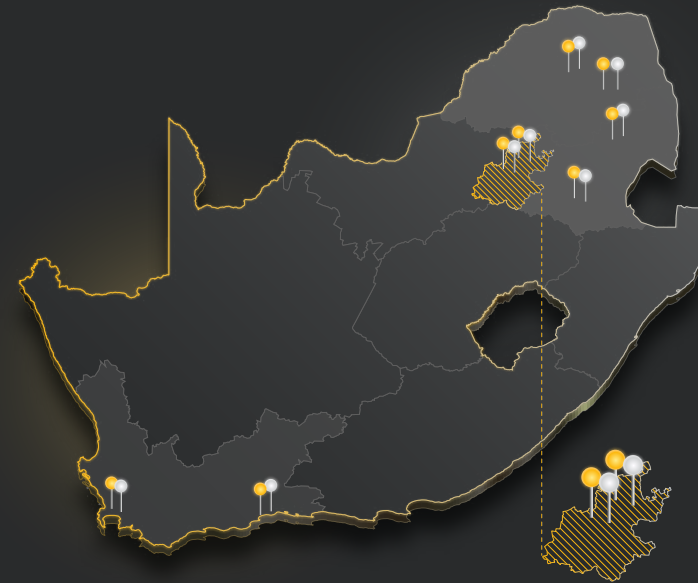
# Expanding the national footprint of KeyCare Start Regional

KeyCare Start Regional was launched in 2022 with a clear purpose to deliver high-quality care at lower contributions by creating efficiencies through an integrated healthcare delivery ecosystem.

Coordination of care on a regional basis, delivered through Mediclinic and Intercare, enables the KeyCare Start Regional plan to unlock one of the most valuable options in the market on the basis of price per benefit.

For 2025, the regions of KeyCare Start Regional have been expanded beyond the six existing regions to include Johannesburg Central and Pretoria

With the expansion of the regional network into South Africa's busiest hubs, KeyCare Start Regional becomes an entry point into the medical scheme environment for more individuals who need access to affordable high quality healthcare cover. With KeyCare Start Regional covering eight regions in 2025, this means that 42% of KeyCare members are now located within a KeyCare Start Regional Hub.



■ Mediclinic (MC) Hospital  
■ Intercare GP's

## Introducing new income bands

In 2025, a new income band will be introduced for KeyCare Start and KeyCare Start Regional plans. The highest income band will be split into two income bands, improving the affordability on the KeyCare Start plan.

## Networks to improve quality of care

A curated set of designated service providers are introduced across specific benefits on KeyCare Start and KeyCare Start Regional to optimise efficiencies and quality of care. These changes will apply to the maternity benefits, mental health benefits and cataract surgery benefits.

REGION	MEDICLINIC (MC) HOSPITAL	INTERCARE GPs
Pretoria	Medforum MC	Intercare Tramshed
Johannesburg Central	Donald Gordon Medical Centre MC	Intercare Linden
Bellville	Milnerton MC   Louis Leipoldt MC	Intercare Century City
George	George MC   Geneva MC	Intercare George
Trichardt	Highveld MC	Contracted
Mbombela	Nelspruit MC	Contracted
Polokwane	Limpopo MC	Contracted
Tzaneen	Tzaneen MC	Contracted



# Providing access to world-class management tools for female health

Discovery Health Medical Scheme is launching tailored benefits, including access to cutting-edge technology for female health. These tools support women through all life stages, from reproductive health to menopause. The benefits will be available in the Women's Health Hub in the Discovery Health app, accessible through the Personal Health Fund.

## Enhanced maternity support in partnership with Parent Sense

Fourteen thousand Discovery Health Medical Scheme members register each year as first-time parents on the maternity programme.

Recognising the need to increase support for young families, in addition to the maternity benefit, you will now get access to an 18-month subscription to the Parent Sense app, an all-in-one parenting app and baby tracker.

## Personalised menopause care in partnership with Stella

Embrace's Menopause Survey done in July 2023 indicated that 35% of women do not know whether they are in menopause or not, with 61% acknowledging that they are experiencing menopause symptoms.

Discovery Health Medical Scheme has partnered with the Stella app to bring members access to groundbreaking end-to-end menopause management, funded through the Personal Health Fund.

Powered by 

Powered by **STELLA**



### HEALTH

Vaccine schedules and reminders, weight tracking and access to medical resources.



### SLEEP

Sleep routine planning and tracking, tips for night and day sleep.



### FEEDING

Breastfeeding and bottle-feeding guidance, personalised feeding schedules and solids recipe planning.



### PLAY

Daily play activities, age-specific play advice, milestone tracking and sense stimulation tips.



Symptom-assessment tools



Personalised behavioural and lifestyle-change plans



One-on-one coaching support



Curated content library



Virtual consultations with GPs trained in menopause care



Supportive online community

In addition, all Discovery Health Medical Scheme members can fund contraceptives through their Personal Health Fund.

# Discovery Health Medical Scheme benefit updates and enhancements for 2025



## Depression Risk Management Programme

The Depression Risk Management Programme is a six-month long care programme grounded in neuroscience, aimed at reducing the risk of depression and enhancing mental wellbeing. Members are eligible for the programme either based on the results of their mental wellbeing assessment, or they will be proactively identified by a cutting-edge machine-learning algorithm designed to dynamically identify depression risk.



### Input

Current clinical, assessment and demographic data



### Model

Predictive modelling through machine learning



### Output

Members at risk of claiming or registering for depression



### Action

Structured benefits to reduce the risk and severity of depression

Members identified as being at risk of depression will have access to the following benefits to reduce their risk of being diagnosed with depression:

- Face-to-face or virtual mental wellbeing consultations with a Premier Plus Network GP or psychologist on the Mental Health Network.
- Cover for three virtual coaching sessions with a suitably trained healthcare professional to monitor progress and identify the appropriate next steps.
- Two sessions with a dietitian.
- Digital therapeutics and internet-based cognitive behavioural therapy to improve mental wellbeing and reduce the severity of depression symptoms.
- Continued monitoring and screening of symptom severity through validated mental health and wellbeing assessments.

Cover is up to the Discovery Health Rate and subject to the Scheme's clinical entry criteria, treatment guidelines and protocols.



## Enhancement to the Maternity Benefit

In 2025, the Scheme will enhance the Maternity Benefit by allowing the two mental health consultations and one nutrition assessment to be available during pregnancy or after delivery.



## Enhancements to the Screening and Prevention Benefit

In order to support members and encourage early detection, the Scheme will enhance its Screening and Prevention Benefit to include:

- Self-sampling testing kits and related pathology tests for bowel cancer screening, once every two years.
- Self-sampling testing kits and related pathology tests for human papillomavirus (HPV) testing, once every five years.



# Annual benefit updates for 2025



## Changes to cover for scopes

In 2025, the Scheme is introducing a quality network for in-room scopes. If a scope is performed in-room at a healthcare professional outside of the network, then a co-payment will be applied. Co-payments will not apply to gastroscopies, colonoscopies, proctoscopies and sigmoidoscopies for children 12 years and younger, or for Prescribed Minimum Benefit (PMB) conditions.

The in-rooms co-payment will be applicable to all Discovery Health Medical Scheme plans, with the exception of the KeyCare Series where only PMB scopes are covered, and is as follows:

- For a single scope, the co-payment will be R1,750
- For bi-directional scopes, the co-payment will be R3,000.



## Introduction of a designated service provider for cataract surgery

In 2025, the Scheme will introduce a designated service provider (DSP) for cataract surgery. When cataract surgery is done at the DSP, members will have full cover for their surgery. If a member doesn't go to the DSP for their surgery, a 20% co-payment will apply to the hospital account.

The co-payment will apply to all Discovery Health Medical Scheme plans, with the exception of KeyCare Start and KeyCare Start Regional, where a deductible of R6,000 will apply. The co-payment or deductible will not apply in the case of involuntary access to a non-designated service provider.



## Introduction of supportive post-surgery programme

For unilateral hip and knee joint replacements performed in the Scheme's Short-stay Surgical Network, the Scheme will pay for a defined risk-funded basket of care for post-operative care, including:

- Access to two daily visits by a qualified Discovery HomeCare health professional.
- Pain management as required to supplement oral medicine.
- At-home post-operative recovery care through the Scheme's approved Virtual Therapy programme.

Cover is subject to meeting the Scheme's clinical entry criteria, treatment guidelines and protocols



## Limits, co-payments, deductibles and thresholds

- Co-payments and deductibles will be increased in line with relevant inflation of 4.8% in 2025.
- Annual thresholds for the Executive, Comprehensive and Priority options will be increased by 1% more than the contribution increases on each plan.
- The Above Threshold Benefit limit for Comprehensive and Priority plans will not increase.
- Benefit limits will increase on 1 January 2025 in line with relevant inflation, with the following exceptions remaining constant:
  - Oncology Benefit Threshold
  - Specialised Medicine and Technology Benefit
  - International Travel Benefit
  - Overseas Treatment Benefit
  - Surgical and appliance items including hip, knee and shoulder joint prosthesis, and external medical appliances.



## Changes to high-cost chronic medicine of Specialised Medicine and Technology Benefit, Chronic Drug Amounts and medicine lists

In light of negotiations with various pharmaceutical groups and the introduction of new generic medicines, the Scheme expects to get price reductions for a defined list of medicine on the medicine list (formulary). There will be corresponding changes to prices and the medicine list from 1 January 2025.

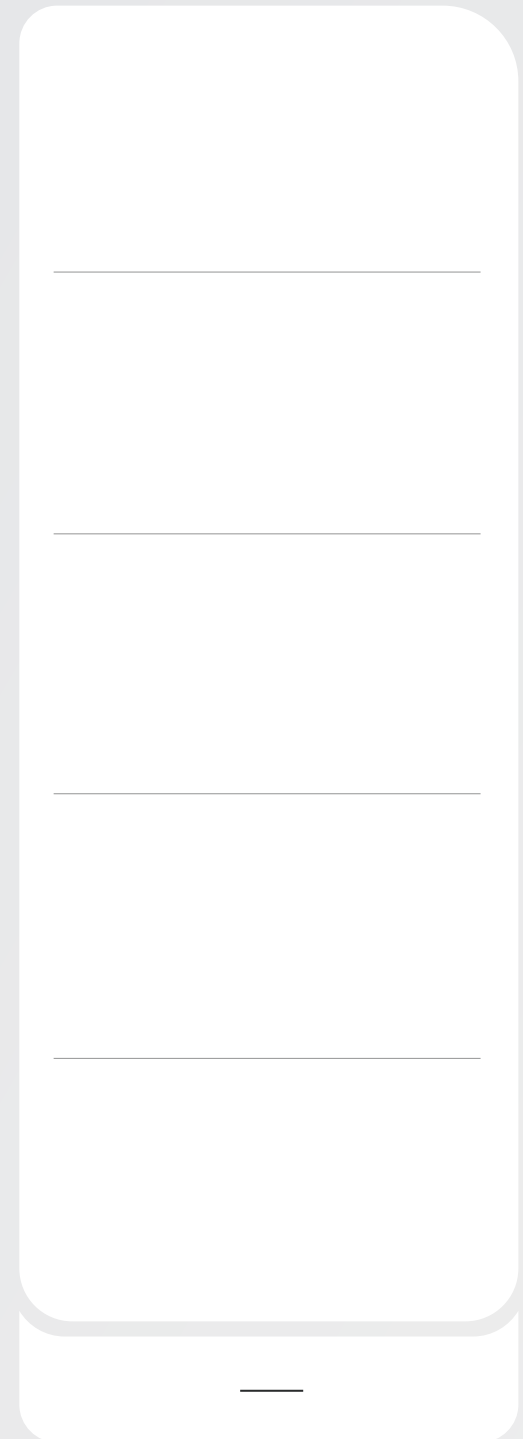


# Personal Health Pathways

Discovery Health has pioneered a groundbreaking approach to personalised healthcare. By analysing data that spans more than 60 million life years, Discovery Health has determined the optimal health actions and personalised health pathways for each of the 2.2 million eligible adult members on Discovery Health Medical Scheme.

In 2025, each eligible Discovery Health Medical Scheme member will get access to their Personal Health Pathway – a unique sequence of the most important actions they can take to improve their health.

Personal Health Pathways is brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider, administrator and managed-care provider of medical schemes. Personal Health Pathways is enabled by the combination of Discovery Health's healthcare capabilities and Vitality's behaviour-change expertise. Discovery Health Medical Scheme, registration number 1125, is an independent non-profit entity governed by the Medical Schemes Act, and regulated by the Council for Medical Schemes. Vitality is a separate wellness product, sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07. Limits, terms and conditions apply.



# The science behind **PERSONAL** **HEALTH PATHWAYS**

Despite the universal desire of people to live in good health, most individuals remain uncertain of the steps they can and should take to improve their health. As a result, they delay the simple actions that can have a significant impact on their long-term health and life expectancy.

Through a few precise and tailored actions, everyone can improve their health, and by making these actions a habit, people can live longer in better health. These simple actions and habits are diverse in nature, from adhering to prescribed medicine and completing routine health assessments to exercising regularly.

Discovery has unparalleled repositories of clinical, lifestyle, and behavioural data. By deploying sophisticated machine learning and artificial intelligence across this data, Discovery Health has pioneered a groundbreaking approach to precision healthcare that predicts the next best actions a member should take to improve their health, motivating them to form healthy habits, and ultimately improving their healthspan and lifespan.

For Discovery Health Medical Scheme, this scientific approach to healthcare enables personalised pathways and actions for each of the 2.2 million eligible adult members.

## What Personal Health Pathways offers members

03

### DYNAMIC AND PERSONALISED ENGAGEMENT

Pathways are dynamic and respond to changing health risks, lifestyle habits and individual preferences. Methods of motivation and engagement are personalised based on a member's unique health status and engagement patterns, encouraging them to form healthy habits and improve their health.

02

### INTUITIVE AND GAMIFIED MEMBER EXPERIENCE

A series of unique next best actions make up each member's Personal Health Pathway in a simple and intuitive journey through WhatsApp or the Discovery Health app.

01

### PRECISE AND SCIENCE-BASED NEXT BEST ACTIONS

Discovery Health can recommend precise, clinically relevant and personalised actions that have the highest likelihood of improving each member's health. The actions are based on causal models using clinical, actuarial and behavioural data.



# Everyone can be healthier with Personal Health Pathways

Discovery Health Medical Scheme will present you with a personalised healthcare pathway through the Discovery Health app and an intuitive WhatsApp journey, making it easier for you to navigate the healthcare system and to know what actions to take to have the biggest impact on your long-term health. Completing these actions will not only have a positive influence on your health but will also reward and incentivise you to stay engaged in your health.

## Get healthy

COMPLETE YOUR NEXT BEST ACTIONS AND CLOSE YOUR RINGS



Consult your primary care GP  
By 24 September

Health Fund R500

Discovery Miles 5,000 Life Payback R1,000




Walk 2,500 steps 3 times this week  
By 25 October



Brought to you by Discovery Health



## Get rewarded

GET PERSONALISED REWARDS FOR CLOSING YOUR RINGS

Instant reward



Discovery Miles



OR

Instant reward



Play the gameboard



OR

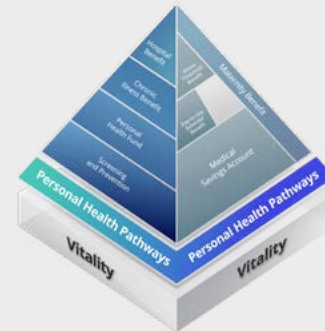
Brought to you by Discovery Vitality



## Access your Personal Health Fund

ACCESS ADDITIONAL HEALTHCARE BENEFITS FOR MANAGING YOUR HEALTH

As you complete your next best actions, you accumulate additional cover for day-to-day healthcare costs in your Personal Health Fund.



Discovery Health Medical Scheme

Brought to you by Discovery Health Medical Scheme

# Complete your next best actions and close your rings

Discovery Health Medical Scheme recognises the significant impact that small actions to improve health and regular exercise can have on optimising long-term health and wellbeing. Through Personal Health Pathways, you are encouraged to complete both your health and exercise actions to close your rings.



Start Personal Health Pathways by accessing the Discovery Health app.

STEP

# 01

## Complete your next best actions

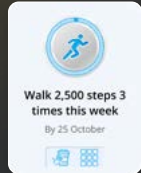
You get up to 3 next best actions at a time: 2 health actions and 1 exercise action. When you complete an action, it contributes to closing a ring. Each completed action is replaced by a new action on your unique Personal Health Pathway.

**Health actions**



- Encourages completion of clinical, screening and lifestyle actions.
- Each health action displays a date by when you must complete the action to close the ring.

**Exercise actions**



- This entails physical activity appropriate for you, such as walking, going to the gym or heart-rate workouts.
- Each exercise action runs on a weekly cycle from a Saturday morning until the next Friday at midnight.



STEP

# 02

## Close your rings

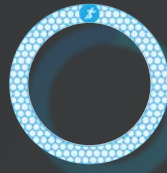
You have 2 rings: the health ring and the exercise ring. You close your rings by completing your next best actions.

**Health ring**



- Each health action will close the ring by a defined amount, based on that action's contribution to improving your health.
- For example, some actions may close the ring by a half, while others may close the ring fully.

**Exercise ring**



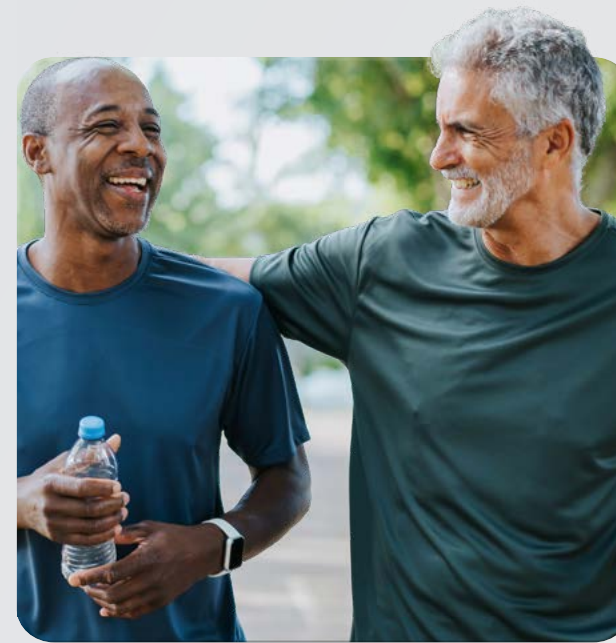
- Each exercise action closes the ring fully each week.

The Discovery Health app and Personal Health Pathways are brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider, administrator and managed-care provider of medical schemes.

# Next best actions are hyper-personalised for you

## Clinically verified and personalised health actions

Each individual's healthcare pathway is personalised for them. For a member with 12 actions, there are more than 7 million possible pathways to complete those actions. If you increase this to 24 actions, this number soars to the billions. By leveraging sophisticated data-science and machine-learning models, these actions have been personalised for you based on your unique health status and engagement patterns. Actions are clinically relevant, shown at the right time and in the right sequence, and automatically update and adjust based on your changing healthcare needs.



**YOUNG, HEALTHY PERSON**  
Sample pathways

- Nominate your primary care GP
- Go for a Health Check
- Complete a Vitality Age assessment
- Go for a dental check-up
- Get a flu vaccination
- Complete a mental wellbeing assessment



**MIDDLE-AGED PERSON LIVING WITH DIABETES**  
Sample pathways

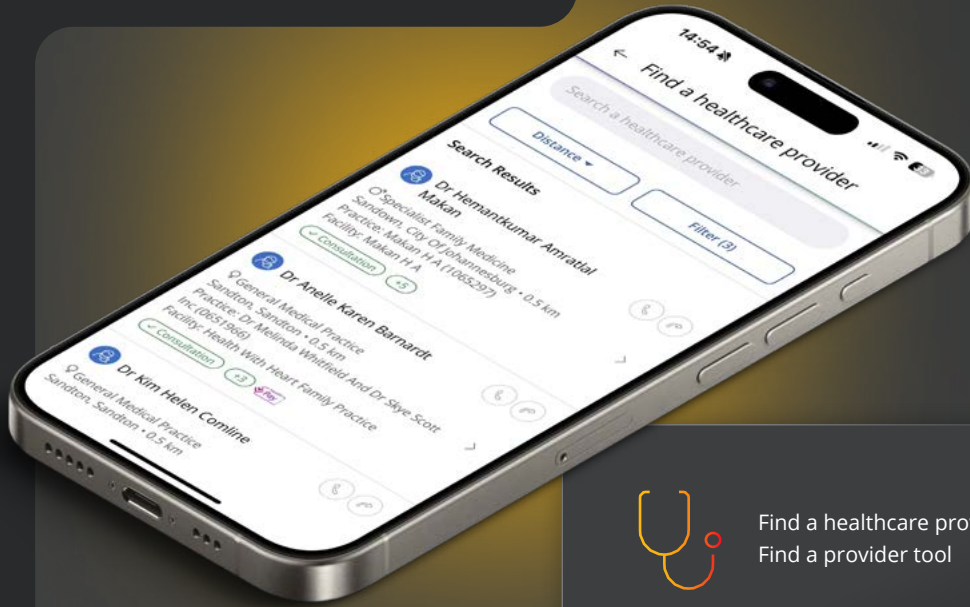
- Consult your primary care GP
- Complete a mental wellbeing assessment
- Complete a Vitality Age assessment
- Go for an HbA1c test
- Go for a mammogram
- Go for a foot screening
- Get a flu vaccination
- Collect your medicine
- Go for a Pap smear

## Personalised exercise actions based on your physical activity levels

Personalised exercise actions make it easy for you to create healthy exercise habits through the recommendation of physical activity that meets your weekly exercise goal. This journey will make forming a healthy exercise habit easier by guiding you on how best to achieve your weekly exercise goal through a variety of physical activities, including heart-rate workouts, parkruns and by walking.



GET HEALTHY



# Supporting you along your healthcare pathway



Find a healthcare provider in minutes using the Find a provider tool



Snooze or dismiss your health next best actions to complete at a later time



Book an appointment with a doctor using an integrated appointment booking platform



View actions endorsed by your treating doctor



Upload a script and order medicine for delivery



Get personalised nudges and reminders along the way



Link a phone or fitness device to track exercise



View and track progress in the activity history

## A gateway to a personalised, end-to-end healthcare journey

Accessing healthcare has never been easier, with a suite of digital tools and functionality integrated into your Personal Health Pathway towards better health.

*The Discovery Health app and Personal Health Pathways are brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider, administrator and managed-care provider of medical schemes.*

# Dynamic and personalised rewards to drive engagement

You are rewarded for completing next best actions. This gamified rewards system creates healthy habits and makes you healthier.



## Get rewarded

### Exercise rewards



Choose an instant reward  
OR  
Play the gameboard on Rewards Wednesday



### Health rewards



Choose an instant reward  
OR  
Earn Discovery Miles



Enabled by Vitality's behaviour-change expertise.

## Redeem Discovery Miles

You can redeem your Discovery Miles in the Vitality Mall – from coffees and smoothies to shopping and entertainment rewards.



05

# Personal Health Fund

The WELLTH Fund, which was introduced in 2023, has been highly successful. More than 850,000 Discovery Health Medical Scheme members have completed their Health Check since 2023, and unlocked R800 million in supplementary day-to-day benefits. In addition, the multitude of health actions enabled by the WELLTH Fund resulted in the collection of over 6.3 million data points to feed into the Personal Health Pathways engine, elevating the accuracy and precision of the recommendations offered through Personal Health Pathways.

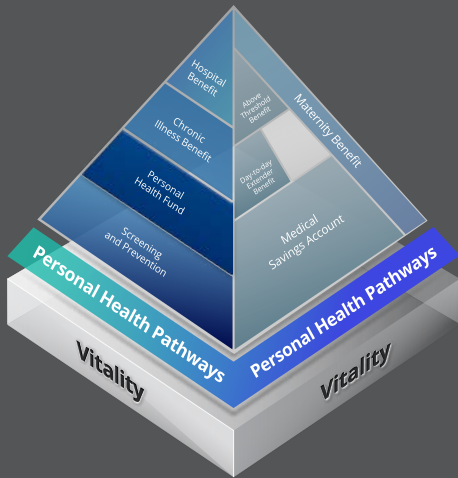
Now the WELLTH Fund is evolving to the next level of precise and personalised healthcare through the Personal Health Fund. You accumulate funds every time you complete a health action in your Personal Health Pathway. You can use the funds for certain day-to-day medical expenses.





# Access additional healthcare benefits through the **Personal Health Fund**

The Personal Health Fund is a new category of healthcare funding that you can accumulate as you engage in your Personal Health Pathway and complete your next best health actions. The fund can be used for day-to-day medical expenses.



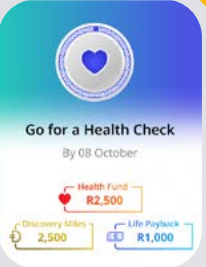
From 2025, you will accumulate additional value in your yearly Personal Health Fund by completing your next best health actions in your Personal Health Pathway. The amount available in extra day-to-day funding is determined by your plan choice and the family structure of your membership.

### MAXIMUM PERSONAL HEALTH FUND ALLOCATION BY PLAN PER YEAR

	Per adult	Per child	Per family
Executive plan	R2,500	R1,250	R10,000
Classic Comprehensive	R2,500	R1,250	R10,000
Classic Priority			
Classic Saver	R2,000	R1,000	R8,000
Classic Core			
Classic Smart			
Essential Priority	R1,500	R750	R6,000
Essential Saver			
Coastal Saver			
Essential Core			
Essential Smart	R1,000	R500	R4,000
Active Smart			
Coastal Core			
KeyCare plans	R500	R250	R1,000



Accumulated funds in the Personal Health Fund can be used for day-to-day medical expenses, such as GP and specialist consultations, medicine, radiology and pathology.



## New members joining Discovery Health Medical Scheme from 2025 can access an additional once-per-lifetime benefit in their Personal Health Fund.

Following the success of the WELLTH Fund in 2023 and 2024, all new members will continue to get a once-per-lifetime benefit, built into the Personal Health Fund in 2025. New Discovery Health Medical Scheme members who activate Personal Health Pathways and complete their once-off high-value tile action will get up to R10,000 in additional funds in their Personal Health Fund, available immediately. This is a once-per-lifetime benefit in addition to the yearly Personal Health Fund allocation received by all Discovery Health Medical Scheme members. The once-per-lifetime benefit is the same value as the maximum Personal Health Fund allocation by plan series, as shown in the table above.

Personal Health Pathways is brought to Discovery Health Medical Scheme members by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. Vitality is a separate wellness product, sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07. Limits, terms and conditions apply.

# How the Personal Health Fund works

The Personal Health Fund represents a new category of healthcare funding that gives all Discovery Health Medical Scheme members access to up to R10,000 in day-to-day, Scheme-funded benefits for medical expenses each year. This is how the benefit works:

STEP

01

Download the Discovery Health app and understand your next best actions



To view your next best actions, activate Personal Health Pathways, available in the Discovery Health app and on the Discovery website.

STEP

02

Complete recommended health actions and build up the Personal Health Fund, up to the maximum yearly limit



### MAXIMUM PERSONAL HEALTH FUND ALLOCATION BY PLAN PER YEAR

	Per adult	Per child	Per family
Executive plan	R2,500	R1,250	R10,000
Classic Comprehensive	R2,500	R1,250	R10,000
Classic Priority			
Classic Saver	R2,000	R1,000	R8,000
Classic Core			
Classic Smart			
Essential Priority	R1,500	R750	R6,000
Essential Saver			
Coastal Saver	R1,000	R500	R4,000
Essential Core			
Essential Smart			
Active Smart			
Coastal Core	R500	R250	R1,000
KeyCare plans			

For every completed next best health action in your Personal Health Pathway, you accumulate R500 in your Personal Health Fund. You can continue to accumulate funds up to a maximum limit each year, based on your plan choice and the family structure of your membership. Any unused funds in the Personal Health Fund expire at the end of a benefit year, and do not carry over to the next benefit year.

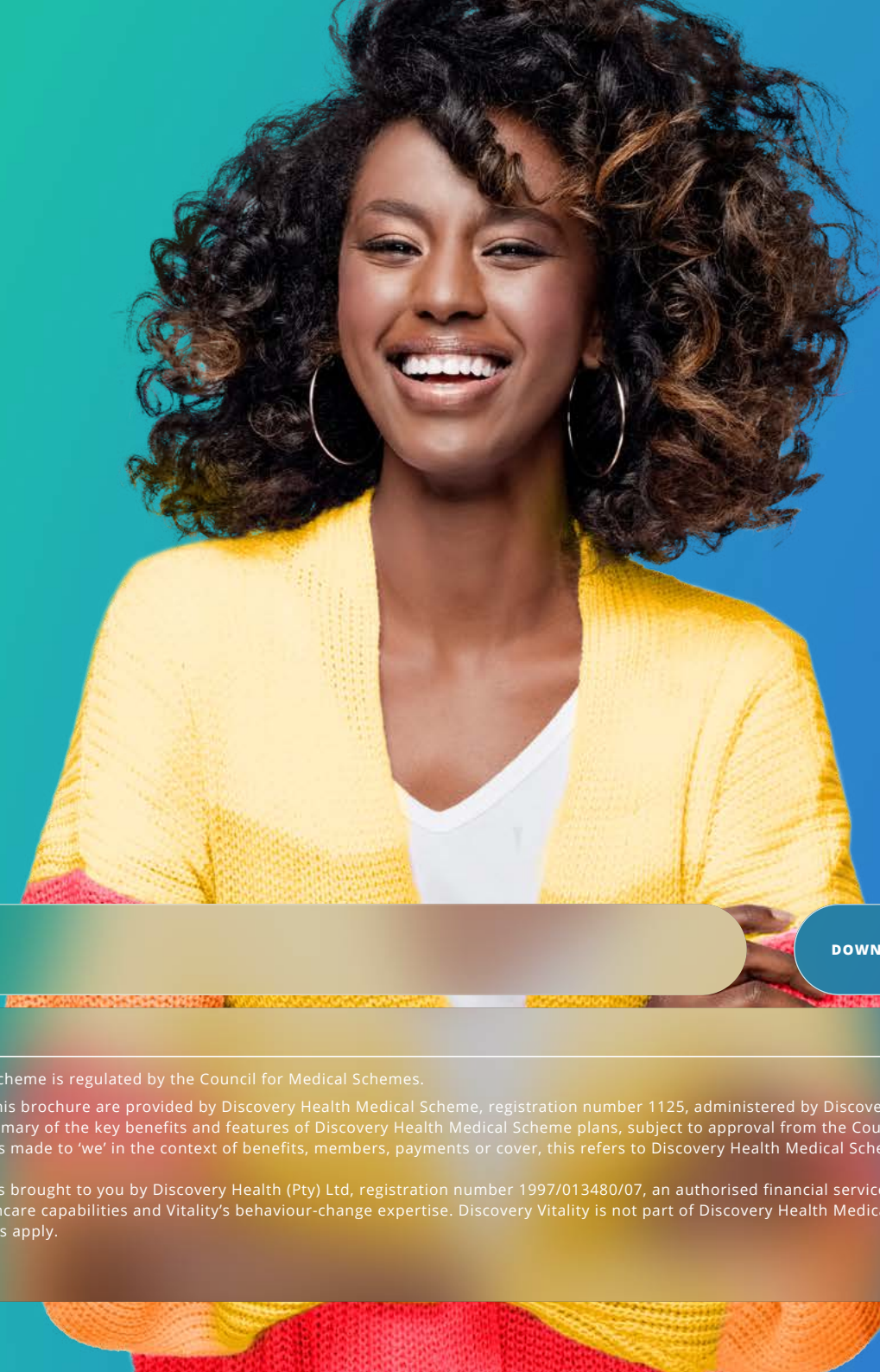
STEP

03

Use available funds for day-to-day medical expenses



You can use available funds on day-to-day medical expenses, such as GP visits, specialist consultations, physiotherapy and medicine.



DOWNLOAD THE DISCOVERY APP



Discovery Health Medical Scheme is regulated by the Council for Medical Schemes.

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