

Personal Health Fund



From 2025, members will accumulate additional value in their annual Personal Health Fund by completing their next best health actions indicated on Personal Health Pathways. The amount available in additional day-to-day funding is defined by the member's plan choice and the family structure of the membership.

MAXIMUM PERSONAL HEALTH FUND ALLOCATION BY PLAN SERIES PER ANNUM

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




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



Go for a Health Check

By 21 November 2024

 **Discovery Miles** **R2,500**

 **Personal Health Fund** **R2,500**

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 joining members will continue to get a once-per-lifetime benefit, built into the Personal Health Fund in 2025. New joining Discovery Health Medical Scheme members who activate Personal Health Pathways and complete their once-off high-value 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 annual 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.

How the **Personal Health Fund** works

The Personal Health Fund is a new category of healthcare funding which members can accumulate as they engage in their Personal Health Pathway and complete their recommended next best actions. The fund can be used for eligible day-to-day medical expenses.

STEP

01

Download the Discovery Health app and activate Personal Health Pathway to understand your next best actions



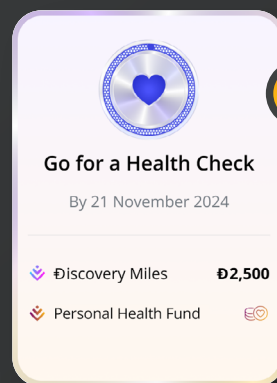
All members can view their next best actions on the Personal Health Pathways programme, available on the Discovery Health App and Discovery website.



STEP

02

Complete recommended next best actions and build up the Personal Health Fund, up to the maximum annual limit



For every completed next best health action on Personal Health Pathways, members accumulate up to R500 into their Personal Health Fund. Members can also earn up to R100 for each completed exercise action. They can continue to accumulate funds up to a maximum limit each year, based on the plan choice and family structure of the 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 eligible day-to-day expenses



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