

PERSONAL HEALTH FUND

DISCOVERY HEALTH MEDICAL SCHEME
2025

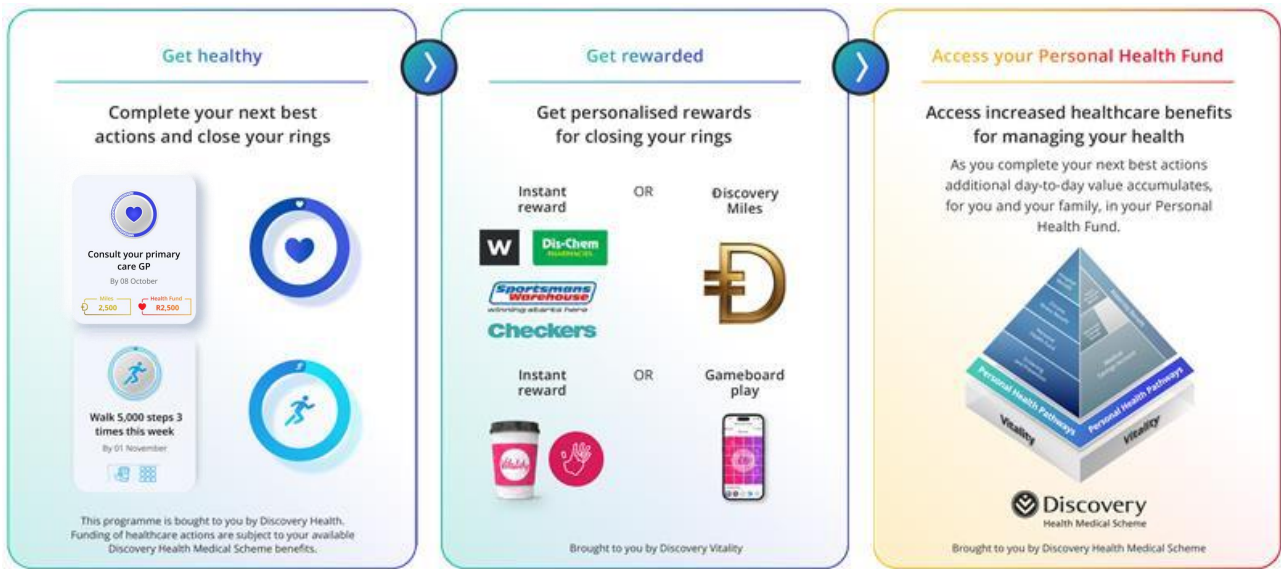




Overview

The Personal Health Fund is a new benefit which has been introduced to add value to you and your family. This benefit offers the next level of personalised healthcare and is available to all Discovery Health Medical Scheme members. You can accumulate funds towards the benefit every time you complete your recommended next best actions in your Personal Health Pathway. You can use the accumulated funds for day-to-day medical expenses on an annual basis.

Discovery Health Medical Scheme recognises the significant impact of relevant actions and regular exercise to improve long-term health and wellbeing. Through Personal Health Pathways, members are encouraged to complete both their health and exercise actions on a healthcare journey to improve their health. You can find out more about Personal Health Pathways on the content hub [here](#). The below explains how Personal Health Pathways works to unlock your Personal Health Fund.



About some of the terms we use in this document

Some of the terms in this document may not be familiar to you. Here are their meanings:

TERMINOLOGY	DESCRIPTION
Above Threshold Benefit	Available on the Executive, Comprehensive and Priority plans Once the day-to-day claims you have sent to us add up to the Annual Threshold, we pay the rest of your day-to-day claims from the Above Threshold Benefit (ATB), at the Discovery Health Rate or a portion of it. The Executive Plan has an unlimited ATB, and the Comprehensive and Priority plans have a limited ATB.
Day-to-day benefits	These are the available funds allocated to the Medical Savings Account and Above Threshold Benefit, where applicable. Depending on the plan you choose, you may have cover for a defined set of day-to-day benefits. The level of day-to-day benefits depends on the plan you choose.
Discovery Health Rate	This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.
Medical Savings Account	Available on the Executive, Comprehensive, Priority and Saver plans The Medical Savings Account is an amount that is given to you at the beginning of each year or when you join the Scheme. You pay this amount back in equal portions as part of your monthly contribution. We pay your day-to-day medical expenses such as GP and specialist consultations, acute medicine, radiology and pathology from the available funds allocated to your MSA. You can choose to have your claims paid from the MSA either at the Discovery Health Rate, or at cost.

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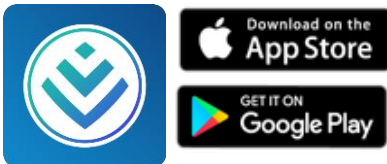
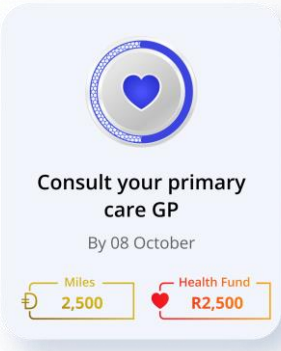
TERMINOLOGY	DESCRIPTION
	Any unused funds will carry over to the next year. Should you leave the Scheme or change your plan during the year and have used more of the funds than what you have contributed, you will need to pay the difference to us.
Personal Health Fund	The Personal Health Fund is a new category of healthcare funding. You accumulate value by engaging with Personal Health Pathways and completing your recommended next best actions . Accumulated funds can be used for eligible day-to-day medical expenses.
Personal Health Pathways	Personal Health Pathways is a personalised care programme that predicts and recommends the most important actions you can take to improve your health.

How the Personal Health Fund works

The Personal Health Fund is activated when you accept the terms and conditions for Personal Health Pathways on the Discovery Health app or the Whatsapp journey. Once activated, you can accumulate funds to your Personal Health Fund as you engage in your Personal Health Pathway and complete your recommended next best actions. All eligible adult members (aged 18 and older) can accumulate funds into the Personal Health Fund, up to a set limit depending on your chosen health plan and family size.

This benefit provides access to additional day-to-day cover and helps preserve the available money in your Medical Savings Account (MSA) and Above Threshold Benefit (ATB), if applicable, as eligible healthcare services will be paid from the Personal Health Fund first. The fund can be used for day-to-day medical expenses such as GP and specialist consultations, medicine, radiology and pathology. The available funds in your Personal Health Fund can be used by any member on the membership, regardless of who completed the action or accumulated the funds. Any available funds can be used immediately, as soon as they have been added to the Personal Health Fund.

You can activate and start using the Personal Health Fund in three simple steps:

STEP 1		<p>Download the Discovery Health App to participate in your Personal Health Pathway, accept the terms and conditions and understand your next best actions</p> <ul style="list-style-type: none"> You can view your next best actions on the Personal Health Pathways programme, available on the Discovery Health App.
STEP 2		<p>Complete your recommended next best actions and build the Personal Health Fund, up to the maximum annual limit.</p> <ul style="list-style-type: none"> For every completed recommended next best action on Personal Health Pathways, you accumulate R500 into your Personal Health Fund. You can continue to accumulate funds up to a maximum benefit limit each year. If there are no next best health actions available and the full benefit entitlement has not been accumulated yet, you will be able to earn R100 per exercise action per week, added to the Personal Health Fund, until another health action becomes available in your Personal Health Pathway. All adults on the membership must complete at least two recommended next best actions on their Personal Health Pathway to unlock the value for the children on the policy. <p>The maximum amount that can be accumulated in the Personal Health Fund depends on your chosen plan type and family structure on your membership. You can find more information in the Benefits available for your plan type section.</p>

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STEP 3		<p>Use the available funds for day-to-day medical expenses.</p> <ul style="list-style-type: none"> You can use the available funds on day-to-day medical expenses, such as GP visits, specialist consultations, physiotherapy and medicine. The maximum cover amount for over-the-counter medication from the Personal Health Fund is R500 per family per year. Any unused funds in the Personal Health Fund expire at the end of the benefit year, and do not carry over to the next benefit year. If there are no funds available in your Personal Health Fund, relevant day-to-day claims will be paid from your available day-to-day benefits, if applicable.
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Additional once-per-lifetime benefit for new Discovery Health Medical Scheme members

New joining Discovery Health Medical Scheme members who activate Personal Health Pathways and complete their once-off high-value action, will get additional funds in their Personal Health Fund up to the maximum annual benefit limit, 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 detailed in the *Benefits available for your plan type* section.

On activation of Personal Health Pathways, each adult member will be required to complete one high-value recommended next best action to earn the once-per-lifetime benefit in their Personal Health Pathway.

- If there are children on the policy, their allocation will be added to the Personal Health Fund once all adult members on the policy have completed their high-value recommended next best action.

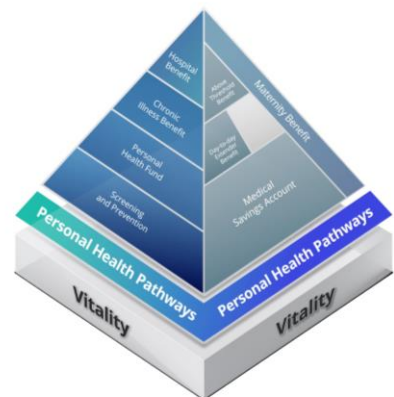
The once-per-lifetime allocation must be unlocked within 90-days of joining the Scheme and will be available to use in the year of joining and the year thereafter.

Benefits covered by the Personal Health Fund

The Personal Health Fund covers out-of-hospital healthcare services that would typically be covered from day-to-day benefits like the Medical Savings Account and Above Threshold Benefit, where applicable.

We will automatically pay relevant claims from the Personal Health Fund if there are funds available, up to a maximum of the Discovery Health Rate. Where there is not enough money available to pay the full amount up to the DHR, we will part-pay the claim from the Personal Health Fund and use the next available benefit to pay the rest of the claim. If there are no available day-to-day benefits, you will have to cover the balance of the claim.

Only valid healthcare services will be covered from the Personal Health Fund. All treatment guidelines, protocols, and frequency limits will still apply. A maximum cover amount applies to over-the-counter medication. If you are on a network plan, you must use a network provider according to your chosen health plan for cover from the Personal Health Fund.



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Benefits available for your plan type

EXECUTIVE PLAN

Your maximum annual benefit limit

For every completed next best action on Personal Health Pathways, you accumulate up to R500 into your Personal Health Fund. You can continue to accumulate funds up to a maximum limit each year, based on your plan choice and family structure on the membership. If there are no next best health actions available but the benefit limit has not been reached yet, you will be able to earn up to R100 per exercise action per week, added to the Personal Health Fund, until another health action becomes available.

All adults on the membership must complete at least two next best actions on their Personal Health Pathway to unlock the value for children under the age of 18 on the policy. The maximum amount that can be accumulated in the Personal Health Fund depends on the family structure on your membership:

Per adult dependent	Per child dependent	Maximum family value
R2,500	R1,250	R10,000

We will pay qualifying claims up to 100% of the Discovery Health Rate from the available balance in your Personal Health Fund before using the money in your Medical Savings Account or Above Threshold Benefit. Specialists are paid up to 300% of the Discovery Health Rate. The maximum cover amount for over-the-counter medication from the Personal Health Fund is R500 per family per year.

COMPREHENSIVE PLANS

Your maximum annual benefit limit

For every completed next best action on Personal Health Pathways, you accumulate up to R500 into your Personal Health Fund. You can continue to accumulate funds up to a maximum limit each year, based on your plan choice and family structure on the membership. If there are no next best health actions available but the benefit limit has not been reached yet, you will be able to earn up to R100 per exercise action per week, added to the Personal Health Fund, until another health action becomes available.

All adults on the membership must complete at least two next best actions on their Personal Health Pathway to unlock the value for children under the age of 18 on the policy. The maximum amount that can be accumulated in the Personal Health Fund depends on the family structure on your membership:

Per adult dependent	Per child dependent	Maximum family value
R2,500	R1,250	R10,000

We will pay qualifying claims up to 100% of the Discovery Health Rate from the available balance in your Personal Health Fund before using the money in your Medical Savings Account or limited Above Threshold Benefit. On the Classic Smart Comprehensive Plan, we will continue to cover your GP consultations with a Smart GP from your defined day-to-day benefits until you reach your Annual Threshold, subject to a co-payment of R70 per consultation. Once you reach the Annual Threshold and you have funds available in your Personal Health Fund, we will pay the GP consultations from your Personal Health Fund first. The maximum cover amount for over-the-counter medication from the Personal Health Fund is R500 per family per year.

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PRIORITY PLANS

Your maximum annual benefit limit

For every completed next best actions on Personal Health Pathways, you accumulate up to R500 into your Personal Health Fund. You can continue to accumulate funds up to a maximum limit each year, based on your plan choice and family structure on the membership. If there are no next best health actions available but the benefit limit has not been reached yet, you will be able to earn up to R100 per exercise action per week, added to the Personal Health Fund, until another health action becomes available.

All adults on the membership must complete at least two next best actions on their Personal Health Pathway to unlock the value for children under the age of 18 on the policy. The maximum amount that can be accumulated in the Personal Health Fund depends on your chosen plan type and the family structure on your membership:

Plan type	Per adult dependent	Per child dependent	Maximum family value
Classic Priority	R2,500	R1,250	R10,000
Essential Priority	R1,500	R750	R6,000

We will pay qualifying claims up to 100% of the Discovery Health Rate from the available balance in your Personal Health Fund before using the money in your Medical Savings Account or limited Above Threshold Benefit. The maximum cover amount for over-the-counter medication from the Personal Health Fund is R500 per family per year.

SAVER PLANS

Your maximum annual benefit limit

For every completed next best action on Personal Health Pathways, you accumulate up to R500 into your Personal Health Fund. You can continue to accumulate funds up to a maximum limit each year, based on your plan choice and family structure on the membership. If there are no next best health actions available but the benefit limit has not been reached yet, you will be able to earn up to R100 per exercise action per week, added to the Personal Health Fund, until another health action becomes available.

All adults on the membership must complete at least two actions on their Personal Health Pathway to unlock the value for children under the age of 18 on the policy. The maximum amount that can be accumulated in the Personal Health Fund depends on your chosen plan type and the family structure on your membership:

Plan type	Per adult dependent	Per child dependent	Maximum family value
Classic Saver and Classic Delta Saver	R2,500	R1,250	R10,000
Essential Saver, Essential Delta Saver, and Coastal Saver	R1,500	R750	R6,000

We will pay qualifying claims up to 100% of the Discovery Health Rate from the available balance in your Personal Health Fund before using the money in your Medical Savings Account. The maximum cover amount for over-the-counter medication from the Personal Health Fund is R500 per family per year.

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SMART PLANS

Your maximum annual benefit limit

For every completed next best action on Personal Health Pathways, you accumulate up to R500 into your Personal Health Fund. You can continue to accumulate funds up to a maximum limit each year, based on your plan choice and family structure on the membership. If there are no next best health actions available but the benefit limit has not been reached yet, you will be able to earn up to R100 per exercise action per week, added to the Personal Health Fund, until another health action becomes available.

All adults on the membership must complete at least two actions on their Personal Health Pathway to unlock the value for children under the age of 18 on the policy. The maximum amount that can be accumulated in the Personal Health Fund depends on your chosen plan type and the family structure on your membership:

Plan type	Per adult dependent	Per child dependent	Maximum family value
Classic Smart	R2,000	R1,000	R8,000
Essential Smart, Essential Dynamic Smart, and Active Smart	R1,000	R500	R4,000

We will pay qualifying claims up to 100% of the Discovery Health Rate from the available balance in your Personal Health Fund. We will continue to cover claims from your defined day-to-day benefits, subject to the applicable co-payments. Once you have reached the limit for these benefits, where applicable, any further claims or day-to-day claims not covered by your defined day-to-day benefits will be funded from the available balance in your Personal Health Fund.

We will not fund any claims from the Personal Health Fund where a non-network provider is used. You have to see a Smart Network GP for us to cover your claims from the defined day-to-day benefits or Personal Health Fund, subject to the co-payment applicable to your plan. You will need to pay any GP claims from a non-network provider. The maximum cover amount for over-the-counter medication from the Personal Health Fund is R500 per family per year.

CORE PLANS

Your maximum annual benefit limit

For every completed next best action on Personal Health Pathways, you accumulate up to R500 into your Personal Health Fund. You can continue to accumulate funds up to a maximum limit each year, based on your plan choice and family structure on the membership. If there are no next best health actions available but the benefit limit has not been reached yet, you will be able to earn up to R100 per exercise action per week, added to the Personal Health Fund, until another health action becomes available.

All adults on the membership must complete at least two actions on their Personal Health Pathway to unlock the value for children under the age of 18 on the policy. The maximum amount that can be accumulated in the Personal Health Fund depends on your chosen plan type and the family structure on your membership:

Plan type	Per adult dependent	Per child dependent	Maximum family value
Classic Core and Classic Delta Core	R2,000	R1,000	R8,000
Essential Core, Essential Delta Core, and Coastal Core	R1,000	R500	R4,000

We will pay qualifying claims up to 100% of the Discovery Health Rate from the available balance in your Personal Health Fund. The maximum cover amount for over-the-counter medication from the Personal Health Fund is R500 per family per year.

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KEYCARE PLANS

Your maximum annual benefit limit

For every completed next best health action on Personal Health Pathways, you accumulate up to R500 into your Personal Health Fund. You can continue to accumulate funds up to a maximum limit each year, based on your plan choice and family structure on the membership. If there are no next best health actions available but the benefit limit has not been reached yet, you will be able to earn up to R100 per exercise action per week, added to the Personal Health Fund, until another health action becomes available.

All adults on the membership must complete at least two actions on their Personal Health Pathway to unlock the value for children under the age of 18 on the policy. The maximum amount that can be accumulated in the Personal Health Fund depends on your chosen plan type and the family structure on your membership:

Per adult dependent	Per child dependent	Maximum family value
R500	R250	R1,000

We will pay qualifying claims up to 100% of the Discovery Health Rate from the available balance in your Personal Health Fund. We will continue to cover claims from your defined day-to-day benefits, where applicable. Once you have reached the limit for these benefits, where applicable, any further claims or day-to-day claims not covered by your defined day-to-day benefits will be funded from the available balance in your Personal Health Fund. This does not apply to any GP, dentistry, or optometry claims. These services are not covered from your Personal Health Fund.

For specialist claims, once you reach your Specialist Benefit limit, you must still obtain specialist authorisation for these claims to be funded from the available balance in your Personal Health Fund.

We will not fund any claims from the Personal Health Fund where a non-network provider is used. You have to see your nominated KeyCare GP for us to cover your claims from the defined day-to-day benefits or Personal Health Fund. You will need to pay any claims from a non-network provider. The maximum cover amount for over-the-counter medication from the Personal Health Fund is R500 per family per year.

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Working to care for and protect you

Our goal is to provide support for you in the times when you need it most.

How to contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to www.discovery.co.za to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

What to do if you have a complaint

01 | TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

02 | TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

03 | TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the [website](#).

04 | TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | complaints@medicalschemes.co.za | 0861 123 267 | www.medicalschemes.co.za.

Your privacy is important to us

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement. You can view our latest version on > Medical aid > About Discovery Health Medical Scheme.