PERSONAL HEALTH*fund* 2027



Discovery Health Medical Scheme

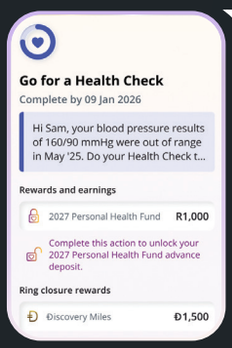
Personal Health Fund is delivering more value in flexible day-to-day benefits. The Personal Health Fund is an innovative day-to-day healthcare benefit helping you to accumulate funds as you engage in your Personal Health Pathway and complete your next best actions. The fund can be used for day-to-day medical expenses.

		ADVANCE IN JANUARY*	FOR COMPLETING PERSONAL HEALTH PATHWAYS ACTIONS**			FOR COMPLETING PERSONAL HEALTH CHALLENGES**	TOTAL PERSONAL HEALTH FUND VALUE**
Series	**Plan**		**Adult**	**Child**	**Max policy value**	**Max policy value**	**Max policy value**
Comprehensive	Executive	R1,000	R3,000	R1,500	R12,000	R12,000	R24,000
	Classic Comprehensive	R1,000	R3,000	R1,500	R12,000	R12,000	R24,000
	Classic Smart Comprehensive	R1,000	R3,000	R1,500	R12,000	R12,000	R24,000
Priority	Classic Priority	R1,000	R2,500	R1,250	R10,000	R10,000	R20,000
	Essential Priority	R1,000	R1,500	R750	R6,000	R6,000	R12,000
Saver	Classic Saver	R1,000	R2,500	R1,250	R10,000	R10,000	R20,000
	Classic Delta Saver	R1,000	R2,500	R1,250	R10,000	R10,000	R20,000
	Essential Saver	R1,000	R1,500	R750	R6,000	R6,000	R12,000
	Essential Delta Saver	R1,000	R1,500	R750	R6,000	R6,000	R12,000
	Coastal Saver	R1,000	R1,500	R750	R6,000	R6,000	R12,000
Smart Saver	Classic Smart Saver	R1,000	R2,500	R1,250	R10,000	R10,000	R20,000
	Essential Smart Saver	R1,000	R1,500	R750	R6,000	R6,000	R12,000
Smart	Classic Smart	R1,000	R2,000	R1,000	R8,000	R8,000	R16,000
	Essential Smart	R1,000	R1,000	R500	R4,000	R4,000	R8,000
	Essential Dynamic Smart	R1,000	R1,000	R500	R4,000	R4,000	R8,000
	Active Smart	R1,000	R1,000	R500	R4,000	R4,000	R8,000
Core	Classic Core	R1,000	R2,000	R1,000	R8,000	R8,000	R16,000
	Classic Delta Core	R1,000	R2,000	R1,000	R8,000	R8,000	R16,000
	Essential Core	R1,000	R1,000	R500	R4,000	R4,000	R8,000
	Essential Delta Core	R1,000	R1,000	R500	R4,000	R4,000	R8,000
	Coastal Core	R1,000	R1,000	R500	R4,000	R4,000	R8,000
	Active Core	R1,000	R1,000	R500	R4,000	R4,000	R8,000
KeyCare	KeyCare Plus	R500	R500	R250	R1,000	R1,000	R2,000
	KeyCare Core	R500	R500	R250	R1,000	R1,000	R2,000
	KeyCare Start	R500	R500	R250	R1,000	R1,000	R2,000
	KeyCare Start Regional	R500	R500	R250	R1,000	R1,000	R2,000
			ACCUMULATES IN ANNUAL PERSONAL HEALTH FUND LIMIT			IN ADDITION TO PERSONAL HEALTH FUND LIMIT	

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.

* Your advance accumulates to your maximum base rate.

** If you join the Scheme after January, you will not receive the full amount because we calculate the amount based on how many months are left in the year.



Immediate once-off benefit for new members

Members who join for the first time, will receive their full Personal Health Fund allocation of up to R12,000 per policy, available immediately in their first year of membership. To qualify, members must:

- Activate Personal Health Pathways.
- Enable physical activity and sleep tracking.
- Complete their once-off high-value action on Personal Health Pathways.

This once-in-a-lifetime benefit is designed to give new members the best possible start to their healthcare journey. To activate the benefit, members must complete these actions within 90 days of joining the Scheme.

How the Personal Health Fund works

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

STEP
01

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



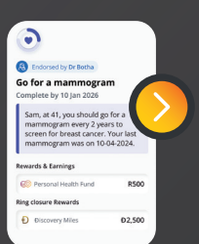
ACTIVATE PERSONAL HEALTH PATHWAYS

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

GET IT ON Google Play

Download on the App Store

STEP
02

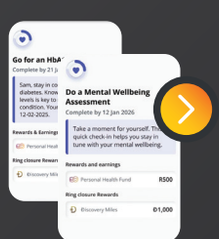


Engage in Personal Health Pathways and accumulate funds

Complete health and exercise or sleep actions and earn up to R500 per action until you reach your limit.*

*once you run out of health actions, you can complete exercise or sleep actions to earn up to R100 per week.

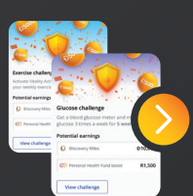
STEP
03



Unlock your kids' Personal Health Fund allocation

Get all adults on your policy to activate Personal Health Pathways and complete at least two recommended actions to automatically unlock the Personal Health Fund child allocation.

STEP
04

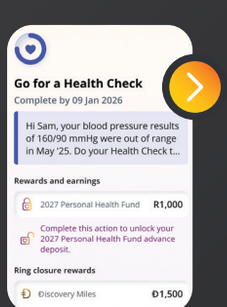


Boost your Personal Health Fund with challenges

All adults on the policy can complete challenges to earn up to R1,500 per challenge for up to a maximum of 2 challenges per year.

STEP
05

Unlock your advance



To unlock the Personal Health Fund Advance in January 2027, activate Personal Health Pathways, complete your Health Check and enable tracking before the end of 2026 to start 2027 with up to R1,000 per adult in your Personal Health Fund.

Visit www.discovery.co.za or the Discovery Health app to get more details of how to enable tracking.

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.

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