flexicare

Auto&General | Discovery Health

2026 FLEXICARE EMPLOYER MANUAL

Today's peace of mind. Tomorrow's protection.

Contents

Flexicare gives you peace of mind and certainty with smart, affordable private day-to-day healthcare cover

Activating employees

You can activate cover for new employees and their dependants on www.discovery.co.za using our online bulk applications tool, or by emailing the relevant information to us. Both processes are explained here.

Send us your application using the Flexicare import templates

You can send the relevant information to **groupapplications@discovery.co.za** using the Flexicare Bulk Import templates.

The following templates are available on the Employer Zone to activate employees and their dependants:

FLEXICARE BULK IMPORT TEMPLATE

To add employees only, or employees and their dependants at the same time.

When activating employees and their dependants at the same time, we need the employee's ID number.

FLEXICARE ADDITION OF DEPENDANT BULK IMPORT TEMPLATE

To add dependants to an existing Flexicare policy.

When activating dependants, we need the employee's Flexicare policy number.

Online bulk application tool

Use the bulk applications tool on **www.discovery.co.za** to add your employees onto Flexicare in a seamless manner. You will receive immediate confirmation that the applications went through.

To access the bulk applications tool, log in to the Employer Zone, navigate to the **Apply online** link on the **Flexicare** tab. You can initiate any of the applications from the same tab.

Once you have selected **Apply online** the system will go to the online applications menu. This menu details all the online tool functionalities.

As the employer, you can access any functionality by clicking on the various links. Click on the **Start Bulk Applications** link.

We need the following information to complete the templates:

- Employer number
- Employer branch code
- Employee number
- Policy number (only applies to the *Flexicare addition of dependant Bulk Import template*)
- Dependant role
- Date of birth
- ID number
- Relationship role
- Passport number (where no ID provided)
- Country of issue
- Language
- Sex
- Title
- First names
- Surname
- Work address (only applies to the *Flexicare Bulk Import template*)
- Cellphone number
- Date when cover starts
- Vitality selection (only applies to the *Flexicare Bulk Import template*)

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Important information when activating an employee

- If you choose to send the Flexicare Bulk Import template to us, we will take up to five days to import the data. To avoid delays, the HR representative or financial adviser must check the employee data to make sure the information has been completed correctly before sending it to us for uploading. We will contact the person in your office or financial adviser who submitted the application for any further information we might need.
- The cut-off date for bulk upload requests is the 10th of every month for policies that must be activated by the 1st of the following month. If we have not received the correct data by the 10th of the month, employees will not have cover on the 1st of the next month and may not have access to benefits. This may also affect your billing and result in incorrect payroll deductions, such as double deductions, if the activation is not concluded before your billing date.
- Once the policies are active:
  - Your employees will receive an SMS if you gave us the correct cellphone number for the employees.
  - You will receive an activation email and client list.
  - We will deliver your employees' welcome packs, including their personalised cards, to you.
- If an employee is already a member of a scheme administered by Discovery Health, we will automatically remove their name from the Flexicare template.
- We will invoice you for the service we provide according to the contract. We will send you a list of employees covered each month.
- You can email **groupapplication@discovery.co.za** to find out about the progress of your application.

Dependants

An employee with an active policy on Flexicare may later decide to add more dependants to their membership. This could be for any reason, such as marriage or the birth of a child.

Spouses, and children under the age of 21, are covered on Flexicare. Once a child turns 21, we classify them as an adult dependant and adult dependant contributions will apply. There is no limit to the number of spouses and child dependants that can be added to a policy, as we will charge a premium for each dependant.

Classification of dependants

SPOUSE DEPENDANT

This can be a person who is:

- Legally married to the main member
- Living with the main member and is considered a common-law spouse
- A same-sex spouse, fiancé or a spouse through customary marriage or religious marriage

ADULT DEPENDANT

- Adult dependants are child dependants older than 21 years who are financially dependent on the main member

CHILD DEPENDANT

- A child up to the age of 21 years who depends financially on the main member
- A natural child, stepchild, adopted child or foster child of the main member

NEWBORN

- A newborn baby younger than 90 days

Underwriting

Waiting periods

A waiting period means that your employees or their dependants cannot claim for the associated healthcare services during the waiting period. Unless otherwise approved, a waiting period will apply.

General waiting period

Any dependant, who joins 60 days post the main member, will incur a three-month general waiting period. Newborn children can be added onto an existing policy within 90 days of birth, free of underwriting.

Policy maintenance

We need the following information to make changes:

- The employee's name and membership number (the nine-digit number), preferably in the subject line
- The employer and branch number, if applicable
- The date on which the change must happen

CONTINUING MEMBERSHIP

Employees on Flexicare can continue their membership when they leave their employer in private capacity.

WITHDRAWALS

To end cover for employees or dependants, the employer contact must send the following information to Flexicareadmin@discovery.co.za so we can withdraw the membership:

- Policy number
- Reason for withdrawal
- Date on which membership will end

VITALITY ACTIVATIONS AND UPGRADES

Members have access to Vitality. You must show the employee's Vitality selection either on the online bulk applications tool or on the Flexicare Bulk Upload template. To activate Vitality for existing policies, send the request to flexicareadmin@discovery.co.za. Employees cannot pay for and activate Vitality themselves, because we will bill you for Vitality.

DISCOVERY EMERGENCY COVER OFFERED BY DISCOVERY INSURE

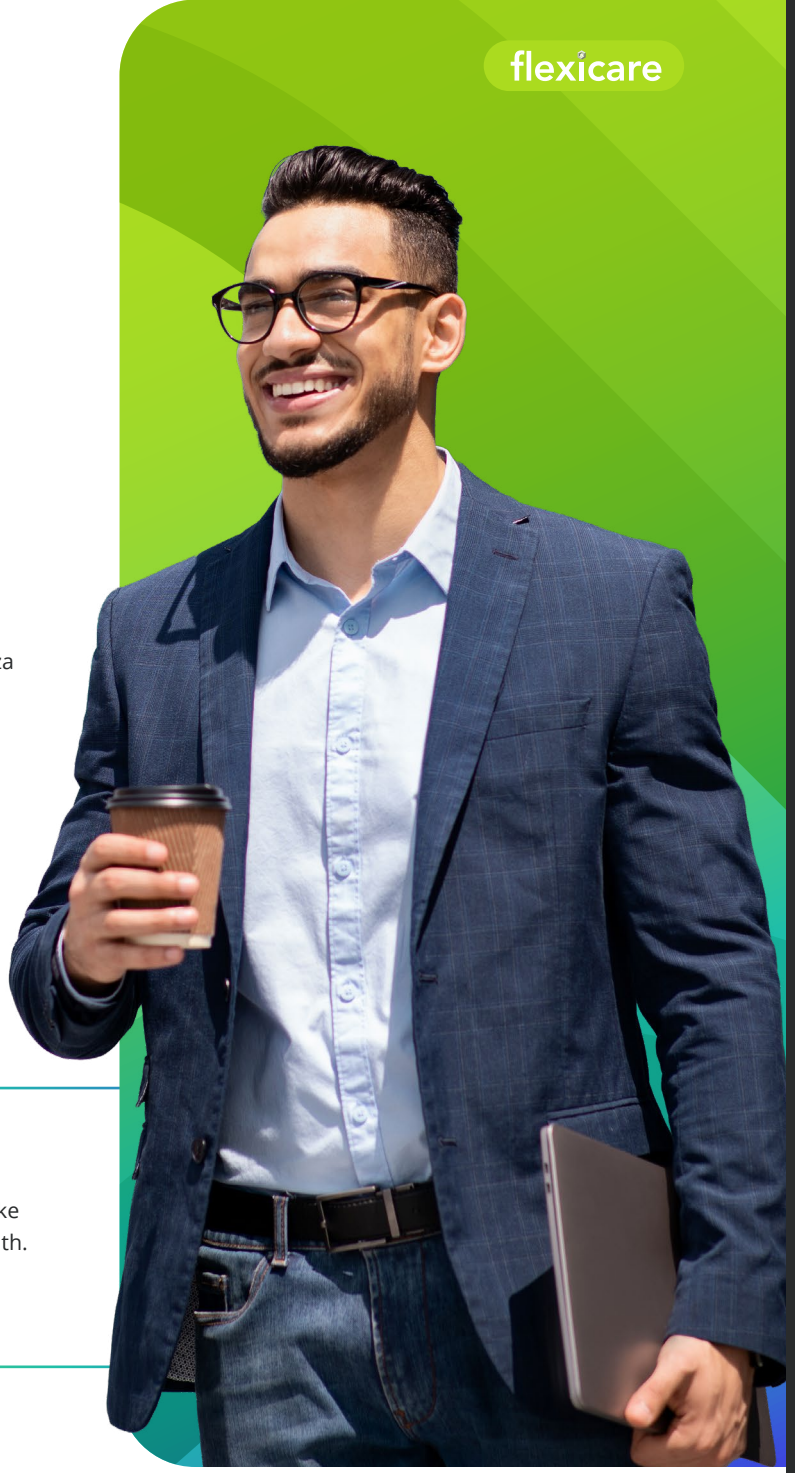
If you are an existing Flexicare employer and are interested in activating Discovery Emergency Cover, send your request to flexicareadmin@discovery.co.za

EMPLOYER CONTACT DETAILS

The following contact people on our database can access the employer's details on the website:

- Executives
- Primary payroll administrator
- Secondary payroll administrator
- Employer financial administrator

Please send all financial changes to **flexicareadmin@discovery.co.za.** We will make the changes from the 1st of the following month. We cannot make backdated changes.



Billing

Important payment information Bank Accounts

To make sure we allocate and reconcile payments accurately, you must pay into the correct account.

Flexicare banking details for manual payment of contributions

Account name:	Flexicare Bank Account
Bank name:	First National Bank
Branch number:	255005
Account number:	62501286547
Account type:	Cheque

Vitality banking details for manual payment of contributions

Account name:	Discovery Health (Pty) Ltd
Bank name:	First National Bank
Branch number:	255005
Account number:	62029166825
Account type:	Cheque

Payment dates

Payments are required by no later than three days after the due date, which is the 1st of every month. If we have not received the money by the 3rd of each month, we will contact your payroll representative to find out why payment was delayed. If we do not receive payment by the 4th, we will suspend your employees' cover until we receive payment. We will notify the payroll representative and financial adviser (if applicable) before we suspend your cover.

Reference numbers

Please always use the 18-digit reference number that appears on your billing statement when you pay. Without this reference number, we cannot assign the money to your account, which could lead to suspension of cover. Also, send proof of payment to the billing specialist.

Reconciliations

You must send all reconciliations electronically to the administration team on the same day payment is made. The reconciliation must match with the payment. We will point out any differences we come across after we have reconciled the payment. We will also send an eligibility report showing all child dependants turning 21, as they will be classified as an adult dependant and adult dependant contributions will apply. We will send this report to the employer two months before the change to allow for payroll updates.

Billing Statement

We will create your billing statement monthly and send it to you. This will tell you what amount is due for payment and it is available on our website at **www.discovery.co.za**.

Contact your allocated billing specialist for all billing-related queries, such as payment queries, reconciliation queries, billing statements and client-list inquiries.

Tax Certificates

Flexicare is a healthcare product offered by Auto & General and is not a registered medical scheme. Members do not qualify for Medical Scheme Fees Tax Credit (MTC). MTC is allowed for medical scheme contributions. It applies to fees paid by a taxpayer to a registered medical scheme (or similar registered scheme outside South Africa) for that taxpayer and their dependants. Therefore, we will not issue any tax certificates to members.

IRP5 Considerations

The appropriate source code can be found in the SARS guide for codes applicable to employee tax certificates, which SARS publishes every year.

Claims

Flexicare is structured in such a way that the employee does not have to pay for services provided by a healthcare provider in our networks. Flexicare will pay healthcare providers who are part of our approved networks, directly.

Claims for workers compensation

You must send all enquiries about workers compensation for occupational injuries and diseases to Discovery Third-party Recovery Services at **discovery_third_party_recovery_services@discovery.co.za.**

Claims payment

If the healthcare provider has already sent us the claim, your employee does not have to send us another copy.

If an employee paid for the services provided, they can submit their claims to Flexicare by email to **claims@discovery.co.za.**

Note: Please make sure the image is clear before submitting.

Corporate services

Roles and responsibilities

ROLE	CORPORATE HEALTH MANAGER (CHM)	CLIENT LIAISON OFFICER (CLO)
Employer size	Minimum of 35 Discovery Health Medical Scheme members or 135 Flexicare members.	Less than 35 Discovery Health Medical Scheme members or 135 Flexicare members.
Level of support	Face-to-face	Telephonic or email correspondence
Financial adviser service strategy	Meetings with the financial adviser or financial adviser house and shares Discovery Health's service updates, along with any relevant industry updates	Not applicable
Support Discovery initiatives for health and wellness	Show employers how to use Discovery Health's initiatives for wellness, for example Employer Wellness Days and HIV counselling and testing (HCT) events.	Not applicable
Targeted information sharing	Give important insights and information about targeted and specific campaigns and initiatives.	
Provide report data	Send monthly and quarterly strategic reports to employer groups. These reports give the health data of specific employer groups and allow employer groups to hold targeted health and wellness initiatives in their companies.	
Year-end revision	Send supporting documents, training presentations and year-end revision details to help financial advisers and employer groups with changes for the following year. Give service support during this time to make sure of a smooth year-end revision. Keep the financial advisers and employer groups informed of processes, changes and deadlines for submitting member plan changes.	
Employee product training and education	Train employer groups when needed. Minimum attendance requirements apply.	Assist with navigation of member training and employer helpdesk sessions on request. Give employer educational collateral to help the employer and its employees to better understand the product and benefits.
Escalated query resolution	Guarantee thorough investigation and timeous resolution to any escalated queries and complaints by the financial adviser or employer group.	
Process improvement	Identify challenges with and improve process efficiencies between Discovery and the employer group. R286	

IMPORTANT

If an employee experiences any issues at healthcare providers in our networks, they can contact the Flexicare call centre on **0860 444 779** for immediate or make use of the USSD option.

Contact us

General Enquiries, Chronic Illness Benefit and Claim Enquiries

Telephone: 0860 44 47 79

Email: flexicare@discovery.co.za

You can email administration enquiries and withdrawal requests to flexicareadmin@discovery.co.za.

Complaints

Email: flexicareescalations@discovery.co.za

If you still have concerns, you can contact Discovery's Group Compliance at the address below.

Email: compliance@discovery.co.za

HIV

HIV_Queries_Flexicare@discovery.co.za

Hospital Preauthorisation

Telephone: 0860 44 47 79

Emergency Services

If you have the Emergency Cover activated, you can call the Flexicare call centre on 0860 44 47 79. If you call after hours, we will divert the call to our Emergency Cover partner, Netcare 911.

Finding a healthcare provider

To find out which providers are part of the Flexicare network, contact our Flexicare call centre on **0860 44 47 79.**

You can also use the **Find a healthcare provider** tool on the Discovery website at www.discovery.co.za to locate healthcare providers in our networks.

Website support

For all internet-related questions, such as registration problems, security issues, compatibility issues, login problems, a forgotten password and trouble with navigating the site, call 0860 10 06 96. This contact number is available weekdays only, from 07:00 to 18:00.

Servicing team

GENERAL QUERIES

flexicare@discovery.co.za

ESCALATIONS

flexicareescalations@discovery.co.za

BILLING SERVICES

flexicareadmin@discovery.co.za

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