

flexicare

Auto&General

Discovery  
Health

FLEXICARE FOR HOUSEHOLD EMPLOYEES 2026

Affordable private  
day-to-day **healthcare cover.**



# Flexicare benefits

**Flexicare exists to protect.**

Everyone deserves access to quality healthcare not just for themselves, but for those they love and those they're responsible for. Flexicare empowers you to care for those who matters most.

With Flexicare, you gain peace of mind, knowing you're in control of the health and wellbeing of those who depend on you.

Because **true care begins with protection.**

	FLEXICARE CORE BENEFITS	FLEXICARE PLUS BENEFITS
Unlimited GP consultations 	Four direct GP visits with additional visits available with Nurse referral or via the Intercare Online Platform	✓
Virtual GP consultations 	✓	✓
Nurse consultations 	✓	✓
Specialist consultations 		✓
Over-the-counter medicine 	✓	✓
Chronic medicine 	✓	✓
Prescribed medicine 	✓	✓
Dentistry 		✓
Optometry 		✓
X-rays 	✓	✓
Blood tests 	✓	✓
Health check 	✓	✓
Maternity benefit 	✓	✓
Procedure in GP's rooms 	✓	✓
HIV care 	✓	✓
FlexiFund 	✓	✓
<b>OPTIONAL ADD-ONS</b>		
Discovery Emergency Cover 		✓



# Introducing the FlexiFund

Day-to-day healthcare needs can be unpredictable. While your Flexicare plan offers strong primary healthcare benefits, you may still face unexpected costs for things like additional medication, specialised tests, or provider fees. To help reduce these out-of-pocket expenses and give you more flexibility, your plan includes the FlexiFund, a benefit designed to support your day-to-day healthcare needs and give you greater control and confidence in managing your health.

## Why the health check matters

The health check measures five key indicators:

-  **Weight status**
-  **Blood pressure**
-  **Blood glucose**
-  **Cholesterol**
-  **Smoking status**

Clinical evidence shows that when these measures are out of range, mortality risk increases significantly. By understanding your results and identifying risks early, you can take meaningful steps to improve your health and wellbeing.

## How the FlexiFund Works:

### 01 | Complete a health check

Every year, each adult member can earn up to R1,000 in your FlexiFund based on their health check results. A health check includes:

-  Weight status
-  Blood Pressure
-  Blood Glucose
-  Cholesterol
-  Smoker Status

### 02 | Earn up to R1,000 in your FlexiFund



Number of health check results in range	Flexicare Core	Flexicare Plus
5	R500	R1,000
3 - 4	R250	R500
≤2	R125	R250

### 03 | Use your FlexiFund

Your claims are automatically paid out of the FlexiFund when there are no available day-to-day benefits.

-  Contraceptives
-  Vaccines
-  Specialist visits
-  Prescribed medication
-  Over-the-counter medication
-  GP consults

Limits, terms and conditions apply.

# Your contributions

Flexicare contributions for you and your family with pricing for optional Accident Cover benefit

ROLE	FLEXICARE CORE	FLEXICARE PLUS	VITALITY ACTIVE
Principal member	R459	R539	R159
Spouse	R459	R499	R159
Adult	R459	R499	R159
Child	R286	R286	R159

ROLE	R400,000			R1,000,000		
	PRINCIPAL MEMBER	ADULT	CHILD	PRINCIPAL MEMBER	ADULT	CHILD
Emergency Core	R218	R218	R92	R313	R313	R137
Emergency Plus	R313	R313	R219	R440	R440	R240
Emergency Max	R439	R439	R302	R626	R626	R302

The Accident Cover benefit is optional. If you activate this benefit, it will apply to you and your dependants on Flexicare. You must select a cover limit of either R400,000 or R1 million. The Accident Cover benefit applies to you and your registered dependants.

There is no limit to the number of children that will be allowed on the policy. Each child will be charged for separately and can stay on Flexicare if they depend on you financially. Child dependants who turn 21 will be charged adult rates from the month after their birthday.

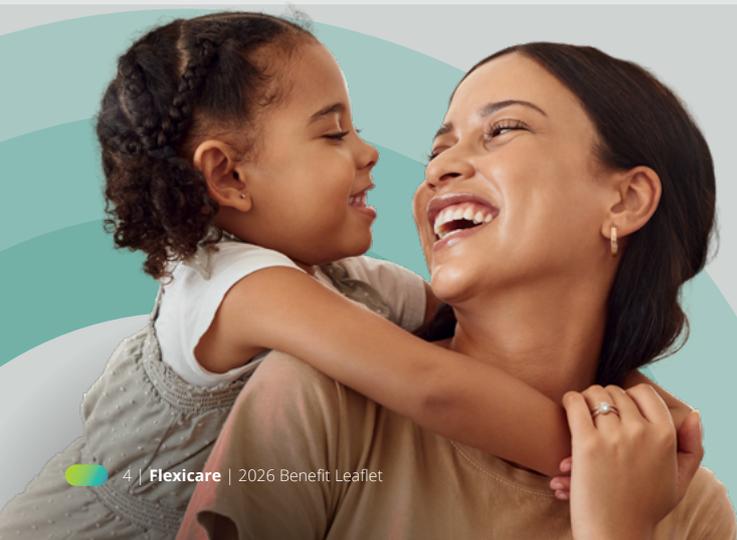
## Underwriting

### Waiting periods

A waiting period means that you or your dependants cannot claim for the associated healthcare services during the waiting period. Unless otherwise approved the following waiting periods will apply. A 12-month, condition-specific waiting period may be applied for any condition (including chronic illnesses and HIV) that existed before the start date of the membership.

### WAITING PERIOD DESCRIPTIONS

General Waiting Period	1-month general waiting period on all benefits
Radiology and Pathology Waiting Period	1-month waiting period
Over-The-Counter Medicine Waiting Period	
Emergency Cover Waiting Period	
Dentistry Waiting Period	3-month waiting period
Optometry Waiting Period	
Maternity Waiting Period	12-month waiting period
HIV Waiting Period	
Chronic Conditions Waiting Period	



# Discovery Emergency Cover

End-to-end protection during an emergency which includes emergency transport, casualty and in-hospital treatment for a broad range of accidental and traumatic events.

**EMERGENCY CORE**  
from **R218**

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**Trauma and Accident Benefit**

Private emergency healthcare services, including treatment in casualty and hospital admission, for a broad range of traumatic events.

**EMERGENCY PLUS**  
from **R313**

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**Casualty Benefit**

Cover for stabilisation and treatment in casualty for all medical emergencies, including hospital admissions for confirmed heart attacks or strokes.

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**Trauma and Accident Benefit**

Private emergency healthcare services, including treatment in casualty and hospital admission, for a broad range of traumatic events.

**EMERGENCY MAX**  
from **R439**

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**Major Medical Protection Benefit**

Cover for 9 expensive and frequently experienced medical emergency conditions.

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**Casualty Benefit**

Cover for stabilisation and treatment in casualty for all medical emergencies, including hospital admissions for confirmed heart attacks or strokes.

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**Trauma and Accident Benefit**

Private emergency healthcare services, including treatment in casualty and hospital admission, for a broad range of traumatic events.



**DISCOVERY EMERGENCY COVER**  
R400,000 or R1,000,000 cover options



**FLEXICARE CORE OR FLEXICARE PLUS**

This extensive emergency cover pairs perfectly with the primary healthcare benefits accessed through the Flexicare product, ensuring you have cover for your day-to-day healthcare needs and financial certainty in the unfortunate case of an accident, emergency or unforeseen hospital admission.

# Accessing your benefits

## Finding a healthcare provider

Finding a doctor, dentist, optometrist or pharmacy is easy with our Flexicare Provider Search Tool:



## Visiting a healthcare provider

When you visit your doctor, pharmacy, dentist or optometrist, you need to take your digital or physical membership card and either your ID, passport or driving licence with you so that your healthcare provider can confirm that you are a Flexicare member. Confirm with your healthcare provider that your treatment or medicine is on our list of benefits.

## Accessing maternity cover

To access your maternity benefits you need to visit your doctor (GP) first, they will refer for the necessary blood tests or scans and will be able to prescribe your day-to-day medicine.

## Accessing Emergency cover, offered by Discovery Insure

If your employer has selected Emergency cover for you, please contact us on 0860 44 47 79 for an authorisation for trauma related admission.

# Join Flexicare today

Speak to your employer or financial adviser to learn more.

## Contact us



### WHATSAPP

0860 44 47 79



### EMAIL

flexicare@discovery.co.za



### CLAIMS

claims@discovery.co.za



### COMPLIANCE

compliance@discovery.co.za



### CALL CENTRE

0860 44 47 79





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Flexicare is not a medical scheme. The cover is not the same as that of a medical scheme and is not intended to be a substitute for medical scheme membership. Flexicare is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07 an authorised financial services provider and underwritten by Auto& General Insurance Company Limited, registration number 1973/016 880/06, a licensed non-life insurer and financial services provider. Discovery Emergency Cover is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/ 011882/06, a licensed non-life insurer and an authorised financial services provider and administered by Discovery Health (Pty) Ltd. Terms, conditions and limits apply.

The Funeral Benefit is a life insurance policy, underwritten by Discovery Life Limited. Registration number 1966/003901/06, a licensed life insurer and an authorised financial services and registered credit provider, NCR registration number NCRCP3555. Flexicare is a separate non-life insurance policy and is not conditional on the purchase of a Funeral Benefit policy.