



# Discovery

Health Medical Scheme

# 2025

## DISCOVERY HEALTH MEDICAL SCHEME

Shaheen Udemans

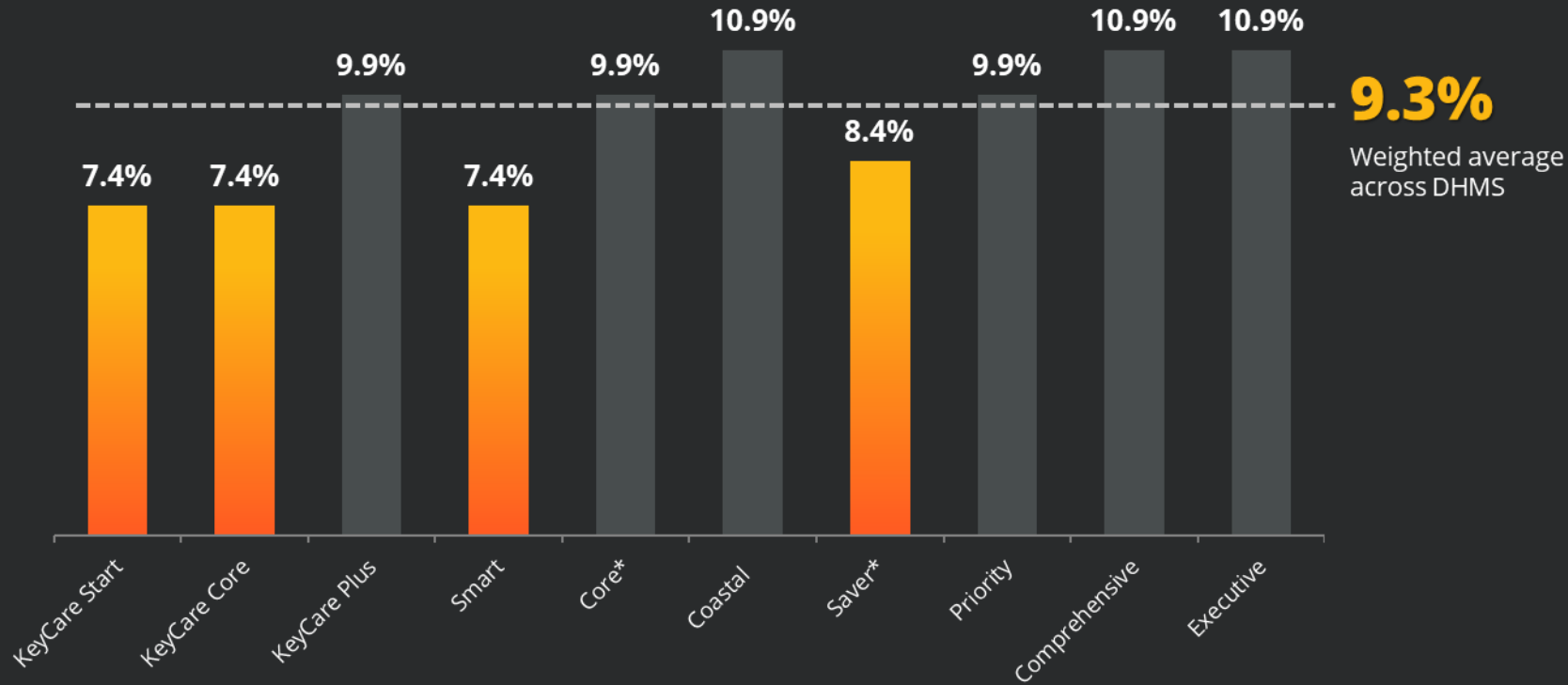


*Discovery Health Medical Scheme (DHMS) benefit changes and contribution increases for 2025 subject to Council for Medical Schemes (CMS) approval*

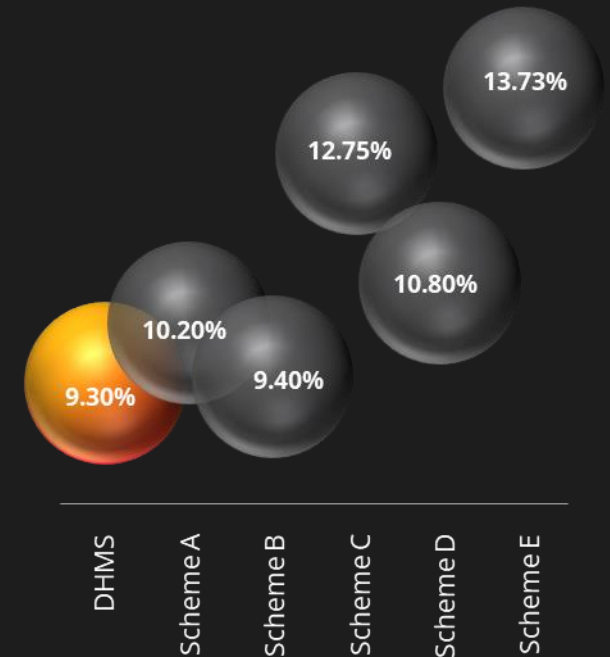


Making people  
**healthier**  
and enhancing and protecting  
their lives

# DHMS CONTRIBUTION INCREASE FOR 2025



ALLOWING DHMS TO KEEP CONTRIBUTION INCREASES IN LINE WITH OR LOWER THAN THE INDUSTRY



## DHMS INVESTS SUBSTANTIALLY IN VARIOUS INITIATIVES IN ORDER TO BALANCE MEDICAL INFLATION AND AFFORDABILITY

- Optimised provider tariffs and value-based care agreements
- Alternative settings of care
- Network discounts
- Medicine cost optimisation
- Fraud, waste and abuse recoveries
- Care programmes

And has the added benefit of **Vitality** driving healthy behaviour and reducing claims in the long term

Vitality is not part of Discovery Health Medical Scheme. Vitality is a separate product sold and administered by Discovery Vitality (Pty) Ltd.

# INTRODUCING PERSONAL HEALTH PATHWAYS

EVERYONE CAN BE HEALTHIER



Personal Health Pathways will provide each member with their own unique health actions

Backed by a precise and science-based approach to make people healthier

Featuring dynamic and hyper-personalised rewards to drive engagement

With an intuitive and gamified user-experience to navigate members to better health



**Improving the health and longevity of our members**

# YOUR PERSONAL HEALTH PATHWAY WILL PROVIDE A SEQUENCE OF ACTIONS UNIQUE TO YOU



## Moderately active 28 year old

Select your primary GP

Go for a Health Check

Complete a Vitality age assessment

Go for a dental check-up

Get a flu vaccine



## 55 year old with diabetes

Consult your primary care GP

Complete a Vitality age assessment

Collect your medicine

Go for an HbA1c test

Go for a mammogram

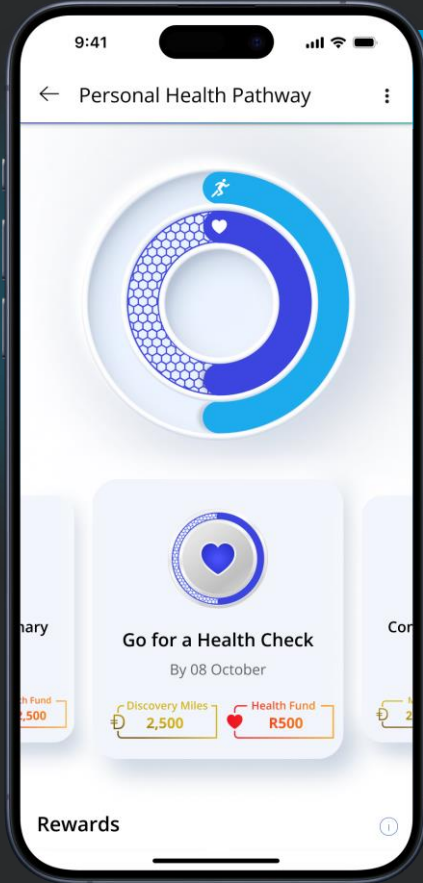
Go for a mammogram

Go for a foot screening

By leveraging sophisticated data science and machine learning models, health actions are personalised based on your unique health status and engagement patterns.

Actions are clinically relevant, shown at the right time and in the right sequence.

# PERSONAL HEALTH PATHWAYS MANIFESTS AS A SIMPLE AND INTUITIVE USER EXPERIENCE



## PERSONAL HEALTH PATHWAYS

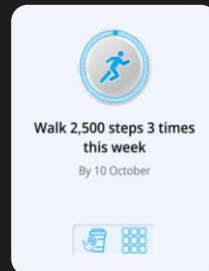
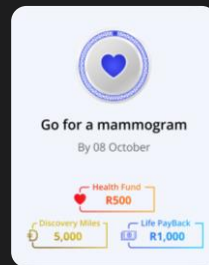
### Health ring

Encourages completion of clinical, screening and lifestyle actions

### Exercise ring

Encourages steps, exercise and fitness actions

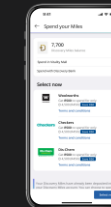
### COMPLETE YOUR NEXT BEST ACTIONS



### CLOSE YOUR RINGS



### GET REWARDED



Instant reward



Discovery Miles

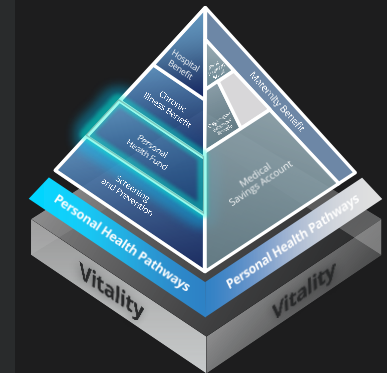


Instant reward



Gameboard play

### ACCUMULATE YOUR PERSONAL HEALTH FUND



Access additional day-to-day funding by managing your health

AVAILABLE ACROSS MULTIPLE PLATFORMS



# DHMS OFFERS **23 PLANS** TO SUIT YOUR MEDICAL AND FINANCIAL NEEDS

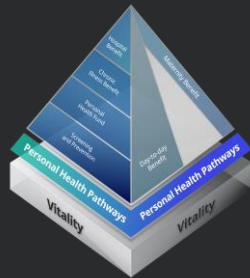
Low range benefit option



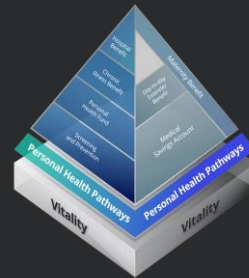
Hospital benefit option



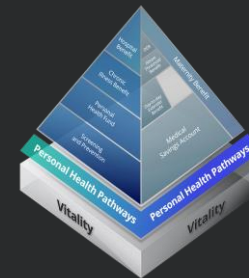
Medium cover benefit option



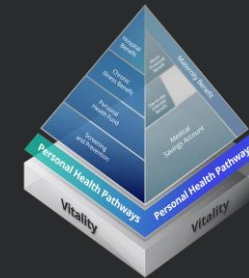
Medium cover benefit option



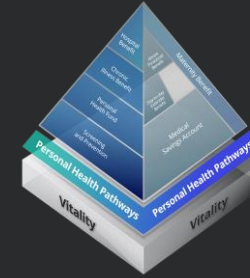
Medium cover benefit option



Comprehensive cover benefit option



Comprehensive cover benefit option



## KEYCARE

Keycare Plus

Keycare Core

Keycare Start

**Keycare Start Regional**

EXPANDED

## CORE

Classic Core

Classic Delta Core

Essential Core

Essential Delta Core

Coastal Core

## SMART

Classic Smart

Essential Smart

Essential Dynamic Smart

**Active Smart**

NEW

## SAVER

Classic Saver

Classic Delta Saver

Essential Saver

Essential Delta Saver

Coastal Saver

## PRIORITY

Classic Priority

Essential Priority

## COMPREHENSIVE

Classic Comprehensive

Classic Smart Comprehensive

## EXECUTIVE

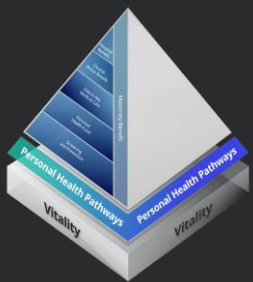
Executive Plan

# Individual DHMS **PLAN DETAILS**

1. KeyCare Series
2. Core Series
3. Smart Series
4. Saver Series
5. Priority Series
6. Comprehensive Series
7. Executive Plan




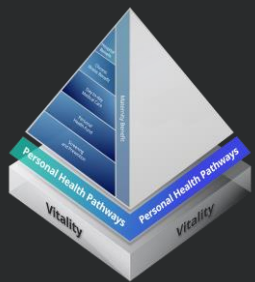




# THE KEYCARE SERIES

## HOSPITAL PLANS FOR MEMBERS SEEKING TO SELF-FUND DAY-TO-DAY EXPENSES

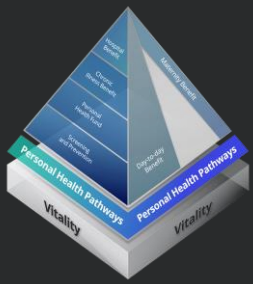
<h3>THE KEYCARE RANGE</h3>	 <h3>KEYCARE START REGIONAL</h3>	<h3>KEYCARE START</h3>	<h3>KEYCARE CORE</h3>	<h3>KEYCARE PLUS</h3>
<p><b>UNLIMITED HOSPITAL COVER FOR HOSPITAL ADMISSIONS</b> At your chosen KeyCare Network hospital or our designated service provider (DSP) for home-based care, where clinically appropriate.</p> <p><b>FULL COVER IN HOSPITAL FOR SPECIALISTS</b> Full cover in hospital for specialists on the KeyCare network, and up to 100% of the Discovery Health Rate (DHR) for other healthcare professionals</p> <p><b>FULL COVER FOR CHRONIC MEDICINE</b> Full cover for chronic medicine on our formulary for all Chronic Disease List (CDL) conditions when you use a MedXpress Network Pharmacy</p> <p><b>COMPREHENSIVE DAY-TO-DAY COVER</b> Unlimited cover for medically appropriate GP consults, blood tests, x-rays or medicine in our KeyCare networks on the KeyCare Plus and KeyCare Start plans</p> <p><b>DIGITAL HEALTH TOOLS</b> The Discovery Health app provides access to advice and healthcare support 24/7 through a set of innovative features.</p>	<p><b>From R1,184</b> per main member</p> <p><b>Greatest value healthcare in selected regions through highly coordinated care delivery</b></p> <p>Full hospital cover in chosen KeyCare Start Regional Network CIB available through chosen KeyCare Start GP PMB level of oncology care at state facilities Maternity cover for pre- and postnatal healthcare Unlimited GP consults, specialist benefit, X-rays, blood tests, dentistry, eye care and medicine</p>	<p><b>From R1,331</b> per main member</p> <p><b>High-value healthcare through an innovative delivery model tailored for the worried well</b></p> <p>Full hospital cover in chosen KeyCare Start Network CIB available through state facilities PMB level of oncology care at state facilities Maternity cover for pre- and postnatal healthcare Unlimited GP consults, specialist benefit, X-rays, blood tests, dentistry, eye care and medicine</p>	<p><b>From R1,381</b> per main member</p> <p><b>Unlimited private in-hospital cover for members with limited day-to-day healthcare needs</b></p> <p>Full hospital cover in chosen KeyCare Network Hospital CIB available at KeyCare GP PMB level of oncology care at DSP Maternity cover for pre- and postnatal healthcare Specialist benefit</p>	<p><b>From R1,817</b> per main member</p> <p><b>Access to extensive private in-hospital and day-to-day cover with defined networks</b></p> <p>Full hospital cover in chosen KeyCare Network Hospital CIB available through chosen KeyCare GP PMB level of oncology care at DSP Maternity cover for pre- and postnatal healthcare Unlimited GP consults, specialist benefit, X-rays, blood tests, dentistry, eye care and medicine</p>
<p><b>Additional day-to-day benefits available through the Personal Health Fund:</b>  <span style="margin-right: 150px;">R500 per adult</span> <span style="margin-right: 150px;">R250 per child</span> <span>Up to R1,000 per family</span></p>				



# THE CORE SERIES

## HOSPITAL PLANS FOR MEMBERS SEEKING TO SELF-FUND DAY-TO-DAY EXPENSES

COASTAL CORE	ESSENTIAL DELTA CORE	ESSENTIAL CORE	CLASSIC DELTA CORE	CLASSIC CORE
<p><b>From R3,011</b> per main member</p> <p><b>High value hospital care delivered through hospitals across the 4 coastal provinces</b></p>	<p><b>From R2,507</b> per main member</p> <p><b>High value in hospital care delivered through the Delta Network</b></p>	<p><b>From R3,138</b> per main member</p> <p><b>High value in hospital care with greater provider choice</b></p>	<p><b>From R2,923</b> per main member</p> <p><b>Access to comprehensive in-hospital cover within the Delta network</b></p>	<p><b>From R3,652</b> per main member</p> <p><b>Access to comprehensive in-hospital cover with greater provider choice</b></p>
<p>Full hospital cover at an approved hospital in the Coastal provinces</p> <p>Full cover for in hospital specialists who we have a payment arrangement with, up to <b>100%</b> of the DHR</p> <p>Day surgery for defined conditions at a private day surgery facility in the Coastal Day Surgery Network</p>	<p>Full hospital cover within the Delta Network</p> <p>Full cover for in hospital specialists who we have a payment arrangement with, up to <b>100%</b> of the DHR</p> <p>Day surgery for defined conditions at a private day surgery facility in the Delta Day Surgery Network</p>	<p>Full hospital cover at any approved private hospital</p> <p>Full cover for in hospital specialists who we have a payment arrangement with, up to <b>100%</b> of the DHR</p> <p>Day surgery for defined conditions at a private day surgery facility in the Day Surgery Network</p>	<p>Full hospital cover within the Delta Network</p> <p>Full cover for in hospital specialists who we have a payment arrangement with, up to <b>200%</b> of the DHR</p> <p>Day surgery for defined conditions at a private day surgery facility in the Delta Day Surgery Network</p>	<p>Full hospital cover at any approved private hospital</p> <p>Full cover for in hospital specialists who we have a payment arrangement with, up to <b>200%</b> of the DHR</p> <p>Day surgery for defined conditions at a private day surgery facility in the Day Surgery Network</p>
<p>Day-to-day benefits available through the Personal Health Fund: R1,000 per adult</p>	<p>Day-to-day benefits available through the Personal Health Fund: R500 per child</p>	<p>Day-to-day benefits available through the Personal Health Fund: Up to R4,000 per family</p>	<p>Day-to-day benefits available through the Personal Health Fund: R2,000 per adult    R1,000 per child</p>	<p>Day-to-day benefits available through the Personal Health Fund: Up to R8,000 per family</p>



# THE SMART SERIES

RE-IMAGINING HEALTHCARE USING DIGITAL TOOLS AND EFFICIENT HEALTHCARE NETWORKS TO PROVIDE THE BEST QUALITY CARE AT AFFORDABLE PRICE POINTS

## THE SMART SERIES

### UNLIMITED HOSPITAL COVER FOR HOSPITAL ADMISSIONS

Full cover at a Dynamic Smart or Smart Network hospital, subject to a deductible for non-PMB planned procedures for Active Smart

### FULL COVER IN HOSPITAL FOR SPECIALISTS

Guaranteed full cover in hospital for specialists on the Smart network, and up to 200% of the Discovery Health Rate (DHR) for other healthcare professionals

### FULL COVER FOR CHRONIC MEDICINE

Full cover for chronic medicine on our formulary for all Chronic Disease List (CDL) conditions when you use a MedXpress Network Pharmacy

### COMPREHENSIVE DAY-TO-DAY COVER

Access to a defined set of benefits including GP consultations, certain over-the-counter medicine, dental check up and optometry check up with fixed co-payments and limits.

### DIGITAL HEALTH TOOLS

The Discovery Health app provides access to advice and healthcare support 24/7 through a set of innovative features.

NO MSA

**NEW** ACTIVE SMART

From R1,350

Outstanding value at the lowest price point for young professionals

Full hospital cover for emergencies in any private hospital. Cover for planned non-PMB admissions within the Dynamic Smart network subject to a deductible.

In hospital specialists, up to 100% of the DHR

PMB level of oncology care at a Dynamic Smart DSP

PMB level of Maternity cover at a Dynamic Smart hospital

Unlimited GP consults, dentistry, eye care and medicine benefits subject to co-payments and limits.

R1,000 per adult

## ESSENTIAL DYNAMIC SMART

From R1,681

Optimised for the needs of more established professionals

Full hospital cover in Dynamic Smart Network

In hospital specialists up to 100% of the DHR

Oncology care, including access to the Oncology Innovation Benefit, within the Dynamic Smart network. Other providers covered at 80% of the DHR.

Maternity cover for pre- and postnatal healthcare

Unlimited GP consults, dentistry, eye care and medicine benefits subject to co-payments and limits.

R500 per child

## ESSENTIAL SMART

From R2,021

Greater provider choice and richer benefits for more advanced healthcare needs

Full hospital cover in chosen Smart Network hospital

In hospital specialists up to 100% of the DHR

Oncology care, including access to the Oncology Innovation Benefit, within the Smart network. Other providers covered at 80% of the DHR.

Maternity cover for pre- and postnatal healthcare

Unlimited GP consults, dentistry, eye care and medicine benefits subject to co-payments and limits.

Up to R4,000 per family

## CLASSIC SMART

From R2,822

Suited for young families with a family pricing structure

Full hospital cover in chosen Smart Network hospital

In hospital specialists up to 200% of the DHR

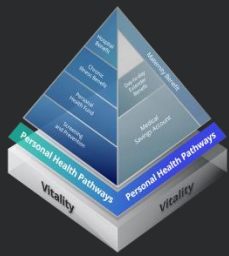
Oncology care, including access to the Oncology Innovation Benefit, within the Smart network. Other providers covered at 80% of the DHR.

Maternity cover for pre- and postnatal healthcare

Unlimited GP consults, dentistry, eye care and medicine benefits subject to co-payments and limits.

Personal Health Fund available:  
R2,000 per adult R1,000 per child  
Up to R8,000 per family

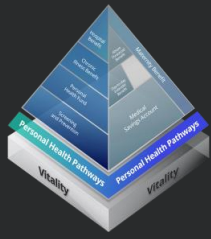
Day-to-day benefits available through the Personal Health Fund:



# THE SAVER SERIES

## FLEXIBLE COVER FOR DAY-TO-DAY BENEFITS THROUGH THE MEDICAL SAVINGS ACCOUNT WITH EXTENSIVE COVER FOR HOSPITALISATION

COASTAL SAVER	ESSENTIAL DELTA SAVER	ESSENTIAL SAVER	CLASSIC DELTA SAVER	CLASSIC SAVER
<p><b>From R3,797</b> per main member</p> <p><b>R6,828</b> Annual MSA per main member</p>	<p><b>From R2,898</b> per main member</p> <p><b>R3,468</b> Annual MSA per main member</p>	<p><b>From R3,634</b> per main member</p> <p><b>R4,356</b> Annual MSA per main member</p>	<p><b>From R3,624</b> per main member</p> <p><b>R8,688</b> Annual MSA per main member</p>	<p><b>From R4,535</b> per main member</p> <p><b>R10,872</b> Annual MSA per main member</p>
<p>Full hospital cover at an approved hospital in the Coastal provinces</p> <p>Full cover for in hospital specialists who we have a payment arrangement with and up to <b>100%</b> of the DHR for alternative specialists.</p> <p>Day surgery for defined conditions at a private day surgery facility in the Coastal Day Surgery Network</p> <p>MSA of <b>15%</b> of annual contributions</p> <p>The Day-to-day Extender Benefit for essential healthcare services in our network</p>	<p>Full hospital cover within the Delta Network</p> <p>Full cover for in hospital specialists who we have a payment arrangement with and up to <b>100%</b> of the DHR for alternative specialists.</p> <p>Day surgery for defined conditions at a private day surgery facility in the Delta Day Surgery Network</p> <p>MSA of <b>10%</b> of annual contributions</p> <p>The Day-to-day Extender Benefit for essential healthcare services in our network</p>	<p>Full hospital cover at any approved private hospital</p> <p>Full cover for in hospital specialists who we have a payment arrangement with and up to <b>100%</b> of the DHR for alternative specialists.</p> <p>Day surgery for defined conditions at a private day surgery facility in the Day Surgery Network</p> <p>MSA of <b>10%</b> of annual contributions</p> <p>The Day-to-day Extender Benefit for essential healthcare services in our network</p>	<p>Full hospital cover within the Delta Network</p> <p>Full cover for in hospital specialists who we have a payment arrangement with and up to <b>200%</b> of the DHR for alternative specialists.</p> <p>Day surgery for defined conditions at a private day surgery facility in the Delta Day Surgery Network</p> <p>MSA of <b>20%</b> of annual contributions</p> <p>The Day-to-day Extender Benefit for essential healthcare services in our network</p> <p>Cover for child casualty visits</p>	<p>Full hospital cover at any private hospital approved by the scheme</p> <p>Full cover for in hospital specialists who we have a payment arrangement with and up to <b>200%</b> of the DHR for alternative specialists.</p> <p>Day surgery for defined conditions at a private day surgery facility in the Day Surgery Network</p> <p>MSA of <b>20%</b> of annual contributions</p> <p>The Day-to-day Extender Benefit for essential healthcare services in our network</p> <p>Cover for child casualty visits</p>
<p>Day-to-day benefits available through the Personal Health Fund: R1,000 per adult      R500 per child      Up to R4,000 per family</p>			<p>Day-to-day benefits available through the Personal Health Fund: R2,500 per adult      R1,250 per child      Up to R10,000 per family</p>	



# THE PRIORITY SERIES

FLEXIBLE COVER FOR DAY-TO-DAY BENEFITS THROUGH THE MEDICAL SAVINGS ACCOUNT AND ADDITIONAL RISK FUNDED BENEFITS WITH EXTENSIVE COVER FOR HOSPITALISATION



Please refer to the Priority Series product brochure for full details

## PRIORITY ESSENTIAL

**R4,981**

per main member

**R8,964**

Annual MSA per main member

Annual Threshold per adult: **R25,400**

Above Threshold Benefit Limits: **R19,370**

Full hospital cover at any private hospital approved by the scheme

Full cover for in hospital specialists who we have a payment arrangement with and up to **100%** of the DHR for alternative specialists.

Comprehensive maternity benefits

Extensive day to day benefits including GP consults with a Smart GP, subject to a copayment.

The Day-to-day Extender Benefit for essential healthcare services in our network

Benefits available through the Personal Health Fund:  
R1,500 per adult                      R750 per child  
Up to R6,000 per family

## PRIORITY CLASSIC

**R5,796**

per main member

**R17,396**

Annual MSA per main member

Annual Threshold per adult: **R25,400**

Above Threshold Benefit Limits: **R19,370**

Full hospital cover at any private hospital approved by the scheme

Full cover for in hospital specialists who we have a payment arrangement with and up to **200%** of the DHR for alternative specialists.

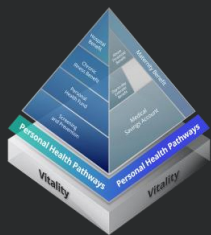
Comprehensive maternity benefits

Extensive day to day benefits including GP consults with a Smart GP, subject to a copayment.

The Day-to-day Extender Benefit for essential healthcare services in our network

Cover for child casualty visits

Benefits available through the Personal Health Fund:  
R2,500 per adult                      R1,250 per child  
Up to R10,000 per family



# THE COMPREHENSIVE SERIES

A PREMIUM OPTION OFFERING BEST IN CLASS COVER FOR DAY-TO-DAY BENEFITS AND MORE ADVANCED HEALTHCARE NEEDS, WITH A NETWORK OPTION TO BALANCE AFFORDABILITY AND COVERAGE



Please refer to the Comprehensive Series product brochure for full details

## CLASSIC SMART COMPREHENSIVE

**R7,945**

per main member

**R14,292**

Annual MSA per main member

Annual Threshold per adult: **R32,250**

Above Threshold Benefit Limits: **R30,000**

Full hospital cover at any Smart network hospital

Full cover for in hospital for specialists who we have a payment arrangement with and up to **200%** of the DHR for alternative specialists.

Extensive day-to-day benefits including GP consults with a Smart GP, subject to a copayment.

Comprehensive maternity benefits including access to the Assisted Reproductive Therapy Benefit

Access to the Oncology Innovation Benefit

Benefits available through the Personal Health Fund:  
R2,500 per adult                      R1,250 per child  
Up to R10,000 per family

## CLASSIC COMPREHENSIVE

**R9,298**

per main member

**R27,876**

Annual MSA per main member

Annual Threshold per adult: **R32,250**

Above Threshold Benefit Limits: **R35,000**

Full hospital cover at any private hospital approved by the scheme

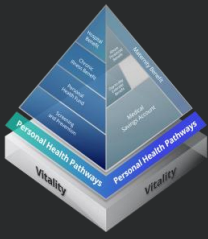
Full cover for in hospital for specialists who we have a payment arrangement with and up to **200%** of the DHR for alternative specialists.

Extensive day-to-day benefits including the day-to-day benefit extender and above threshold cover.

Comprehensive maternity benefits including access to the Assisted Reproductive Therapy Benefit

Access to the Oncology Innovation Benefit and the Extended Oncology Benefit

Benefits available through the Personal Health Fund:  
R2,500 per adult                      R1,250 per child  
Up to R10,000 per family



# THE EXECUTIVE PLAN

INDUSTRY LEADING HEALTHCARE COVER WITH A RANGE OF INNOVATIVE BENEFITS FOR ADVANCED HEALTHCARE NEEDS MAKING THIS OUR MOST COMPREHENSIVE PLAN



Please refer to the Executive Plan product brochure for full details

## EXECUTIVE PLAN

**R11,430**

per main member

**R11,430**

per adult member

**R2,185**

per child member

**R34,284**

Annual MSA per main member

**R34,284**

Annual MSA per main member

**R6,552**

Annual MSA per main member

Annual Threshold per adult: **R39,440**

Unlimited Above Threshold Benefit

Full hospital cover at any approved hospital together with full cover for in hospital for specialists who we have a payment arrangement with and up to **300%** of the DHR for alternative specialists.

Day surgery for defined conditions at a private day surgery facility

Extensive day to day benefits supported by an MSA of **25%** of annual contributions and the new Personal Health Fund, in addition to the day-to-day benefit extender and Above Threshold Benefit which provides comprehensive coverage.

Comprehensive Oncology treatment including the Oncology Innovation Benefit, which covers defined innovative treatment with a 25% copay.

Comprehensive maternity benefits including access to the Assisted Reproductive Therapy Benefit

Access to the Overseas Treatment Benefit for treatment not available in South Africa.

Access to emergency cover of up to \$1,000,000 while travelling outside of South Africa, subject to terms.

Additional day-to-day benefits available through the Personal Health Fund:

R2,500 per adult

R1,250 per child

Up to R10,000 per family

# DHMS OFFERS A **COMPREHENSIVE** SUITE OF BENEFITS ACROSS OUR PLANS

## UNLIMITED HOSPITAL COVER FOR HOSPITAL ADMISSIONS

There is no overall limit for hospital cover on any DHMS plans, subject to network restrictions and deductibles where these apply.



## FULL COVER FOR CHRONIC MEDICINE

Full cover for chronic medicine on our formulary for all Chronic Disease List (CDL) conditions when you use a Network Pharmacy.



## DAY-TO-DAY BENEFITS

We pay your day-to-day medical expenses from the available funds allocated to your MSA or risk funded benefits. The Personal Health Fund, Day-to-day Extender Benefit (DEB) and Above Threshold limits extend benefits depending on the plan selected.



## BEST IN CLASS ONCOLOGY BENEFITS

Extensive and innovative oncology benefits available across a wide range of plans.

## COVER IN HOSPITAL FOR SPECIALISTS

Guaranteed full cover in hospital for network specialists who we have a payment arrangement with, and up to **300%** of the DHR depending on plan selected.



## EXTENSIVE MATERNITY BENEFITS

Comprehensive benefits for maternity and early childhood that cover certain healthcare services before and after birth.



## SCREENING AND PREVENTION

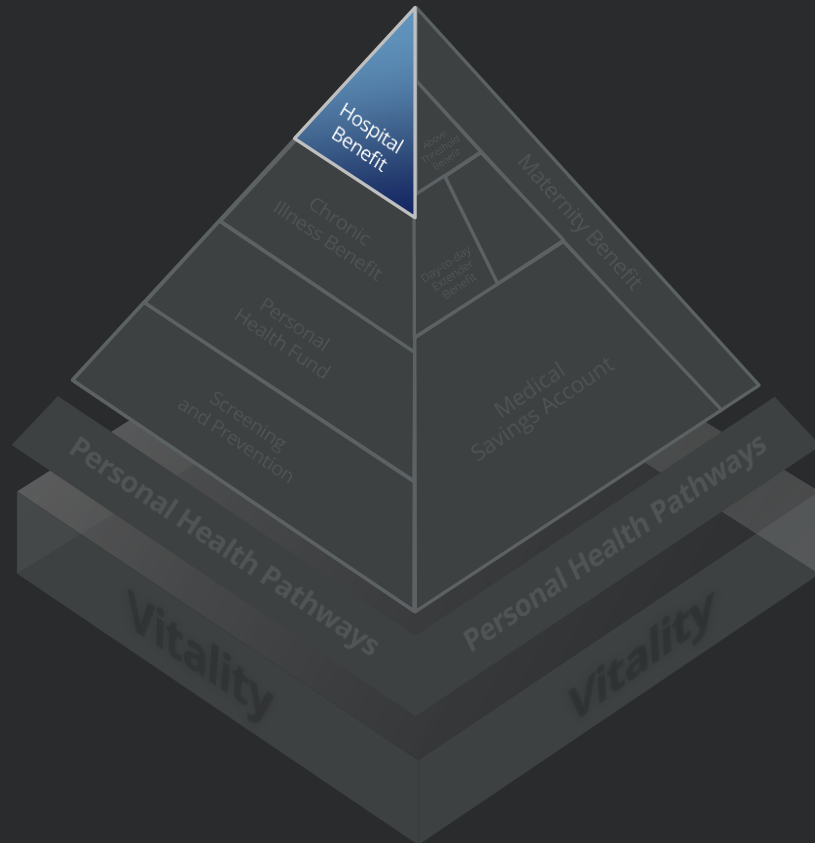
Screening and prevention benefits that cover vital tests to detect early warning signs of serious illness.



## DIGITAL HEALTH TOOLS

The Discovery Health app gives you access to a personalised health journey and a way to navigate the healthcare system easily. Access the advice and healthcare support you need 24/7.





## CORE BENEFITS



### UNLIMITED HOSPITAL COVER FOR HOSPITAL ADMISSIONS

There is no overall limit for hospital cover on any Discovery Health Medical Scheme plan.



### COVER FOR IN-HOSPITAL SPECIALISTS

Specialists who we have a payment arrangement with: DHMS covers the full account at the agreed rate

Specialists and other HCP who we don't have a payment arrangement with:

DHMS Plan	IH specialist cover
Essential / Coastal	100%
Classic	200%
Executive	300%



### FULL COVER FOR EMERGENCIES

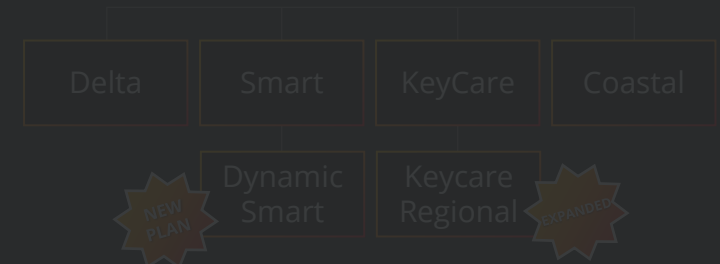
Full cover at any hospital for emergencies and access to a dedicated panel of ER Doctors on call 24/7.

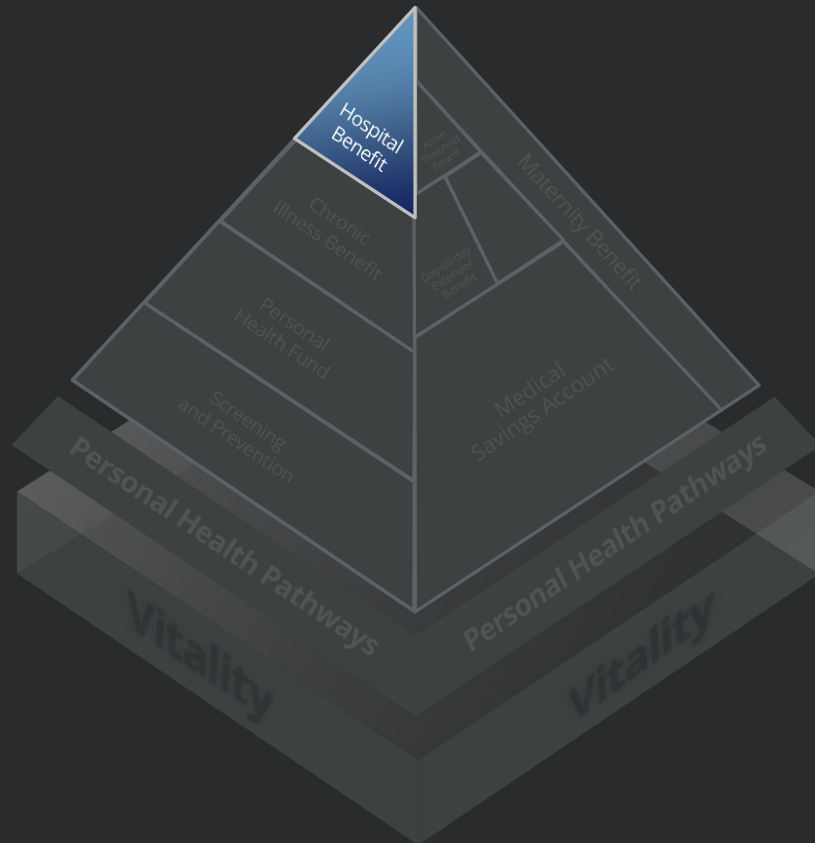


### FULL COVER FOR EMERGENCIES

Full cover at any hospital for emergencies and access to a dedicated panel of ER Doctors on call 24/7.

4 Network options





## CORE BENEFITS



### UNLIMITED HOSPITAL COVER FOR HOSPITAL ADMISSIONS

There is no overall limit for hospital cover on any Discovery Health Medical Scheme plan.



### FULL COVER FOR EMERGENCIES

Full cover at any hospital for emergencies and access to a dedicated panel of ER Doctors on call 24/7.



### COVER FOR IN-HOSPITAL SPECIALISTS

Specialists who we have a payment arrangement with: DHMS covers the full account at the agreed rate

Specialists and other HCP who we don't have a payment arrangement with:

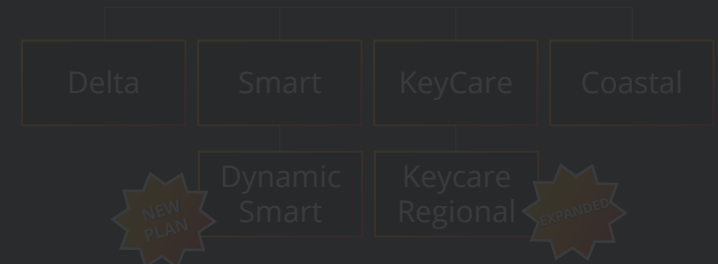
DHMS Plan	IH specialist cover
Essential / Coastal	100%
Classic	200%
Executive	300%



### FULL COVER FOR EMERGENCIES

Full cover at any hospital for emergencies and access to a dedicated panel of ER Doctors on call 24/7.

4 Network options



## ASSISTANCE DURING OR AFTER A TRAUMATIC EVENT

- Access to trauma support 24 hours a day
- Includes access to counselling and additional benefits for trauma related to gender-based violence

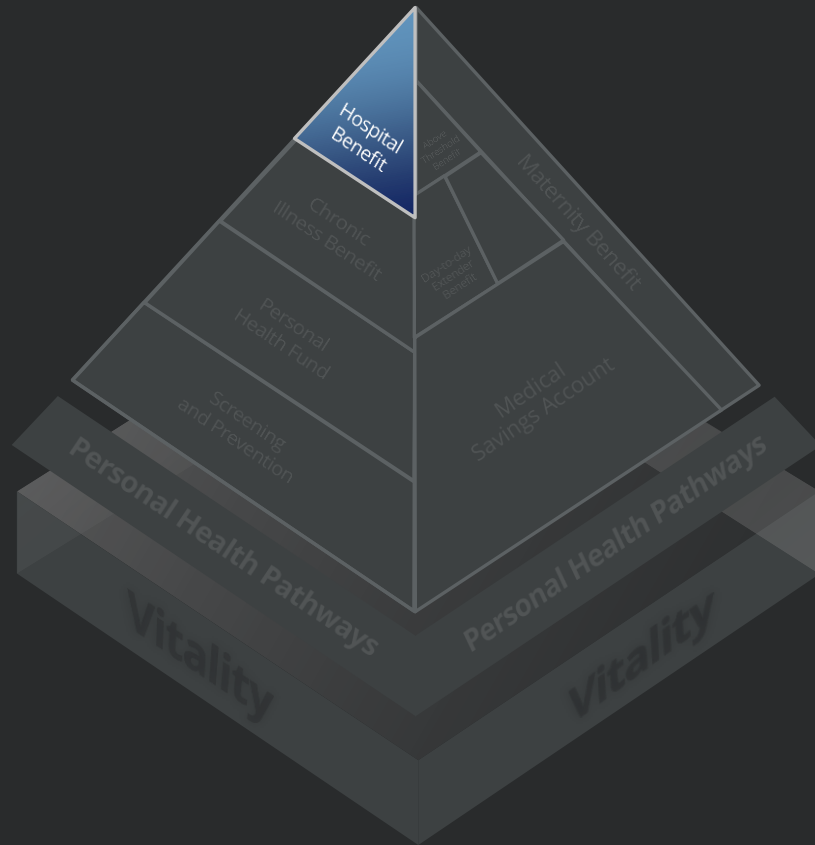


## WHAT WE PAY FOR

- The ambulance
- The hospital account
- Admitting doctor account
- The anaesthetist
- Any other approved healthcare provider



*An emergency medical condition, also referred to as an emergency, is the sudden and unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide treatment would result in serious impairment to bodily functions, serious dysfunction of a body organ or part, or would place the person's life in serious jeopardy*




## CORE BENEFITS



### UNLIMITED HOSPITAL COVER FOR HOSPITAL ADMISSIONS

There is no overall limit for hospital cover on any Discovery Health Medical Scheme plan.



### FULL COVER FOR EMERGENCIES

Full cover at any hospital for emergencies and access to a dedicated panel of ER Doctors on call 24/7.




### COVER FOR IN-HOSPITAL SPECIALISTS

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Specialists and other HCP who we don't have a payment arrangement with:

DHMS Plan	In-Hospital specialist cover
Essential / Coastal	100%
Classic	200%
Executive	300%

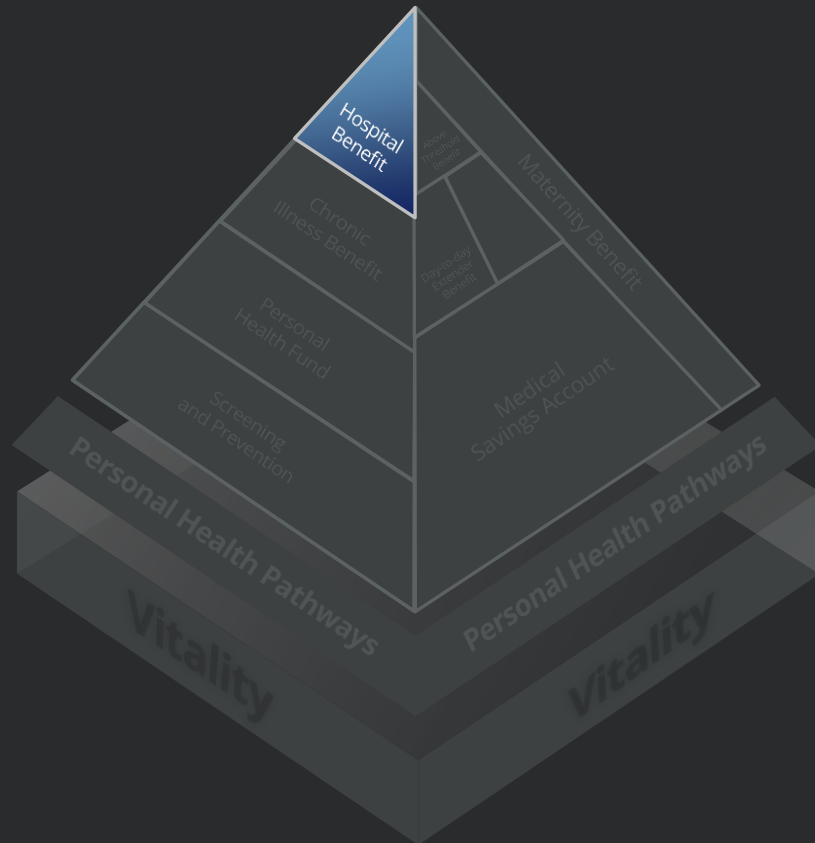


### FULL COVER FOR EMERGENCIES

Full cover at any hospital for emergencies and access to a dedicated panel of ER Doctors on call 24/7.

4 Network options

- Delta
- Smart
- KeyCare
- Coastal
- Dynamic Smart (NEW PLAN)
- Keycare Regional (EXPANDED)



## CORE BENEFITS



### UNLIMITED HOSPITAL COVER FOR HOSPITAL ADMISSIONS

There is no overall limit for hospital cover on any Discovery Health Medical Scheme plan.



### FULL COVER FOR EMERGENCIES

Full cover at any hospital for emergencies and access to a dedicated panel of ER Doctors on call 24/7.



### COVER FOR IN-HOSPITAL SPECIALISTS

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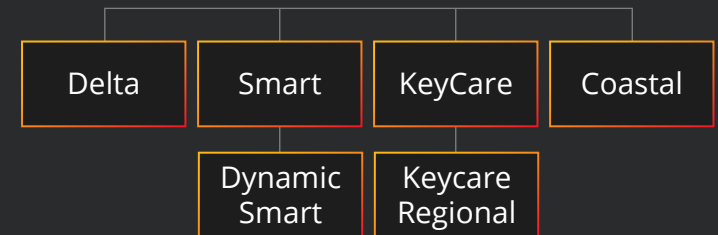
DHMS Plan	IH specialist cover
Essential / Coastal	100%
Classic	200%
Executive	300%



### FULL COVER FOR EMERGENCIES

Full cover at any hospital for emergencies and access to a dedicated panel of ER Doctors on call 24/7.

**4** Network options



# HOW DO **HOSPITAL NETWORK** PLANS WORK?

## HOW ARE HOSPITALS SELECTED?



Clinical quality metrics



Availability and range of healthcare services and facilities



Efficiency metrics



Participation of specialists in DH payment arrangements



Accessibility to DHMS membership base

### **DELTA NETWORK**

>50 Hospitals  
>130 Day Clinics

### **COASTAL NETWORK**

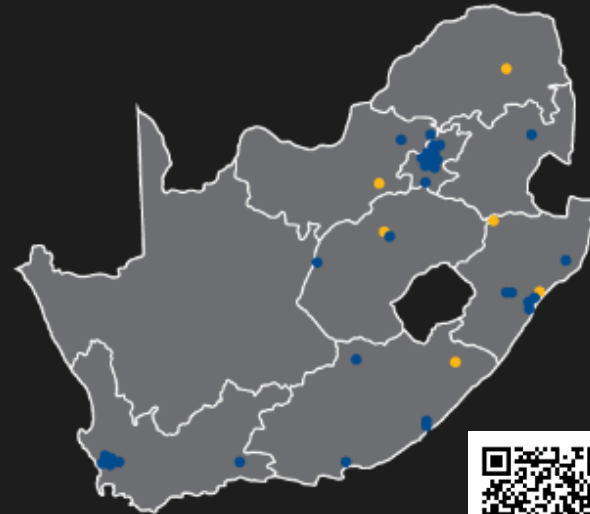
All Hospitals  
in coastal regions

### **SMART NETWORK**

>65 Hospitals

### **KEYCARE NETWORK**

>105 Hospitals



Scan here to access  
DHMS network list

## IMPLICATIONS FOR MEMBERS

**Greater affordability:** Network options offer lower contributions with no impact on the quality of care delivered to members

**20%** Average contribution savings when using the Delta network

**Co-payments for voluntary use of non-network hospitals:** Members who opt for planned admissions to hospitals outside of their plan network will be required to pay an upfront co-payment

# INTRODUCING ACTIVE SMART – R1 350

THE MOST AFFORDABLE PLAN IN THE OPEN MEDICAL SCHEME INDUSTRY FOR YOUNG PROFESSIONALS



Full cover for emergency hospital admissions

Financial protection for planned admissions

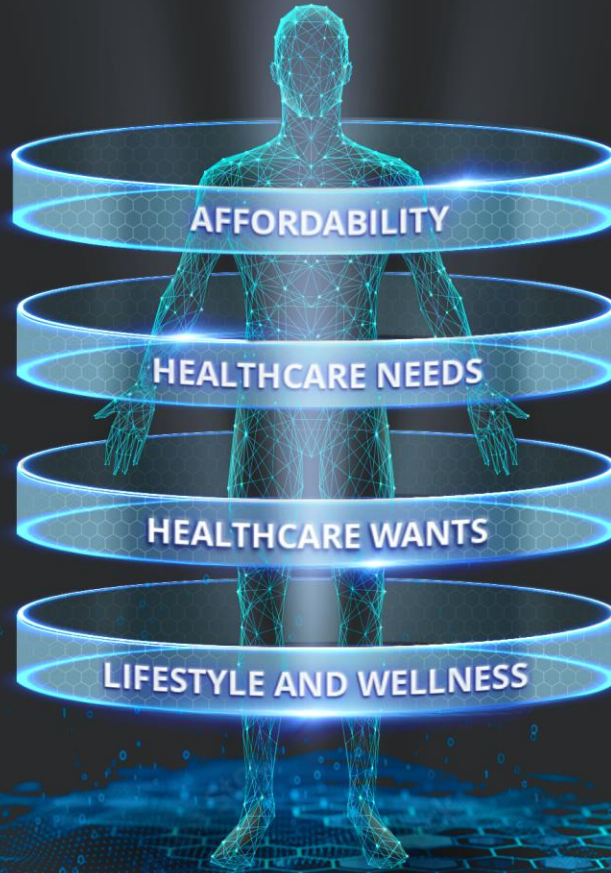
*R7,500 deductible on elective procedures*



Essential PMB level maternity and oncology cover



Enabled through the Smart Digital Platform and Dynamic Smart Network



## CUSTOMISED DAY-TO-DAY BENEFITS



Unlimited GP Visits



Dental and optical cover



Mental wellbeing



OTC medication

**R1,000 PERSONAL HEALTH FUND**

per adult for additional day-to-day cover

CUSTOMISED FOR THE HEALTHCARE WANTS AND NEEDS OF YOUNG PROFESSIONALS

# WHAT IS THE DYNAMIC SMART NETWORK?

The Dynamic Smart Network uses a unique algorithm to present the member with the most efficient hospitals within the Smart network.

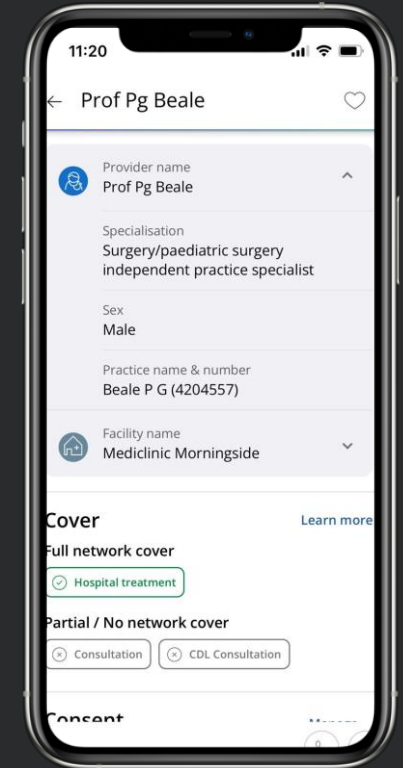
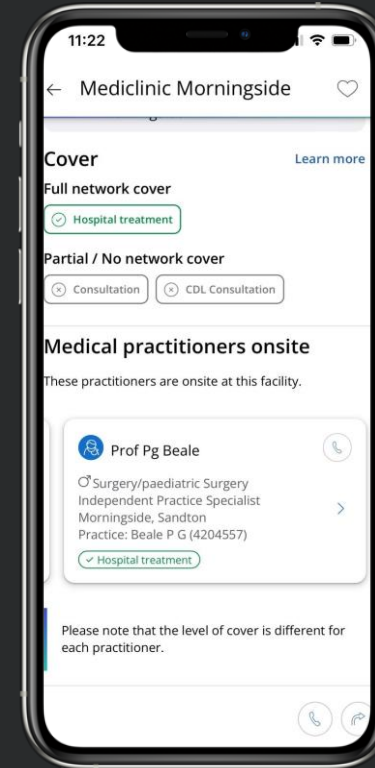
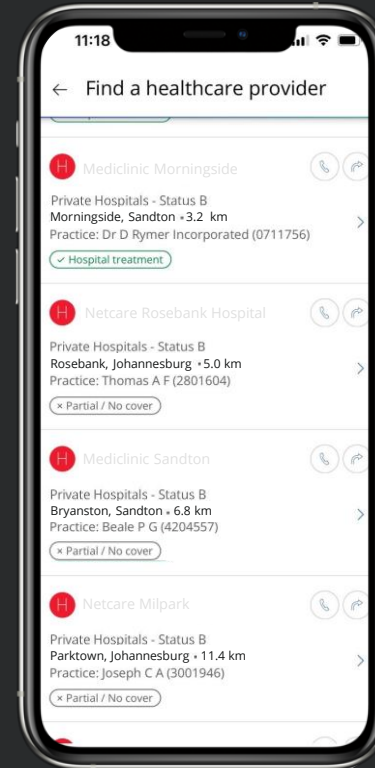
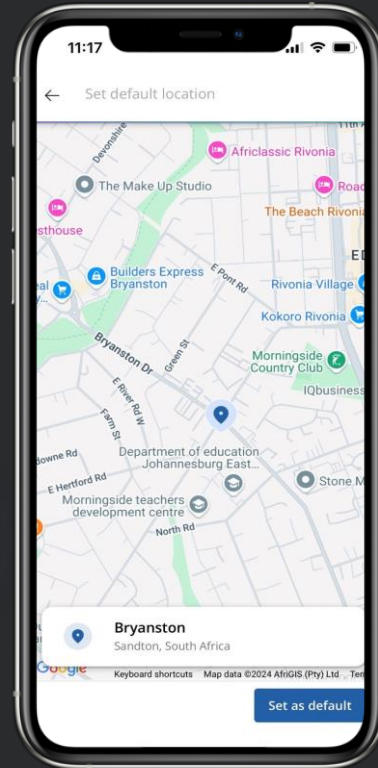
All recommended hospitals are part of the Smart network. Members can select which of the recommended hospitals they'd like to utilise and will always have at least one Smart hospital to choose from.

**1** Open the Find a Provider tool on the Health App

**2** View hospitals on the network near you

**3** View all providers that admit to the network hospital

**4** View the details of your provider of choice that admit to the network hospital



**EXAMPLE MEMBER JOURNEY: A MEMBER INJURED HIS ANKLE PLAYING PADEL AND NEEDS TO SEE A SPECIALIST**



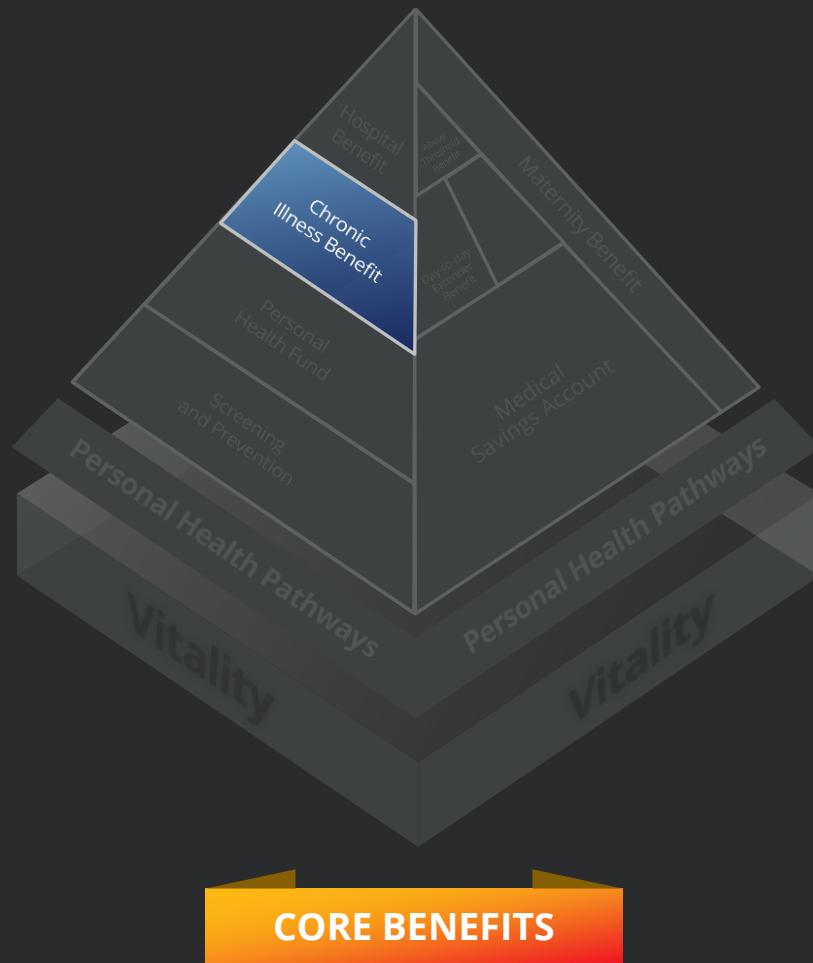
# BENEFIT DETAILS OF ACTIVE SMART

Benefit	Details
Virtual GP & nurse consults	Unlimited in the network (No co-payments)
In-person GP consults	Unlimited in the network (Co-payment of R125)
Optometry	One eye test per member at provider in the Smart Optometry Network (Co-payment of R125)
Dentistry	One basic dental check-up per member (Co-payment of R190)
Over-the-counter medication	Over-the-counter medicine obtained through the pharmacy network, up to a family limit of R535 per annum
GP prescribed acute medication, radiology and pathology	Covered through the Personal Health Fund
Physiotherapy	Covered through the Personal Health Fund
Specialist consults	Covered through the Personal Health Fund
Preventative care	Covered through the Screening and Prevention Benefit and Personal Health Fund
Contraceptives	Covered through the Personal Health Fund
Mental health	Access to the DHMS Mental Health Care Programme
Hospital care	Cover for emergencies in any private hospital  Unlimited hospital cover for admissions in the Dynamic Smart Hospital network, with a standard deductible of R7,500 per admission for elective non-PMB admissions.  Doctors and allied healthcare service providers while hospitalised are covered up to a maximum of 100% of the Discovery Health Rate.
Oncology and maternity	The Oncology and Maternity programmes cover PMB level-of-care in full at a network facility.

**Exclusions: The same exclusions as Essential Smart apply to Active Smart, with the addition of tonsillectomies, myringotomies and adenoidectomies and a hospital limit on neonatal admissions up to R70,000 per family.**

# CHRONIC ILLNESS BENEFIT

ACCESS TO COVER FOR A LIST OF MEDICAL CONDITIONS KNOWN AS  
THE CHRONIC DISEASE LIST AND FOR THE ADDITIONAL DISEASE LIST



*You must apply for the Chronic Illness Benefit (CIB).  
Your primary care GP must complete the form online  
or send it to us for approval.*

## CHRONIC DISEASE LIST (CDL) CONDITIONS

**27** conditions covered on  
**ALL** plans

- A** Addison's disease , asthma
- B** Bipolar mood disorder, bronchiectasis
- C** Cardiac failure, cardiomyopathy, chronic obstructive pulmonary disease, chronic renal disease, coronary artery disease, Crohn's disease
- D** Diabetes insipidus, diabetes Type 1, diabetes Type 2, dysrhythmia
- E** Epilepsy
- G** Glaucoma
- H** Haemophilia, HIV, hyperlipidaemia, hypertension, hypothyroidism
- M** Multiple sclerosis
- P** Parkinson's disease
- R** Rheumatoid arthritis
- S** Schizophrenia, systemic lupus erythematosus
- U** Ulcerative colitis

## ADDITIONAL DISEASE LIST (ADL) CONDITIONS

Conditions covered on the  
**CLASSIC COMPREHENSIVE**  
& **EXECUTIVE** plans

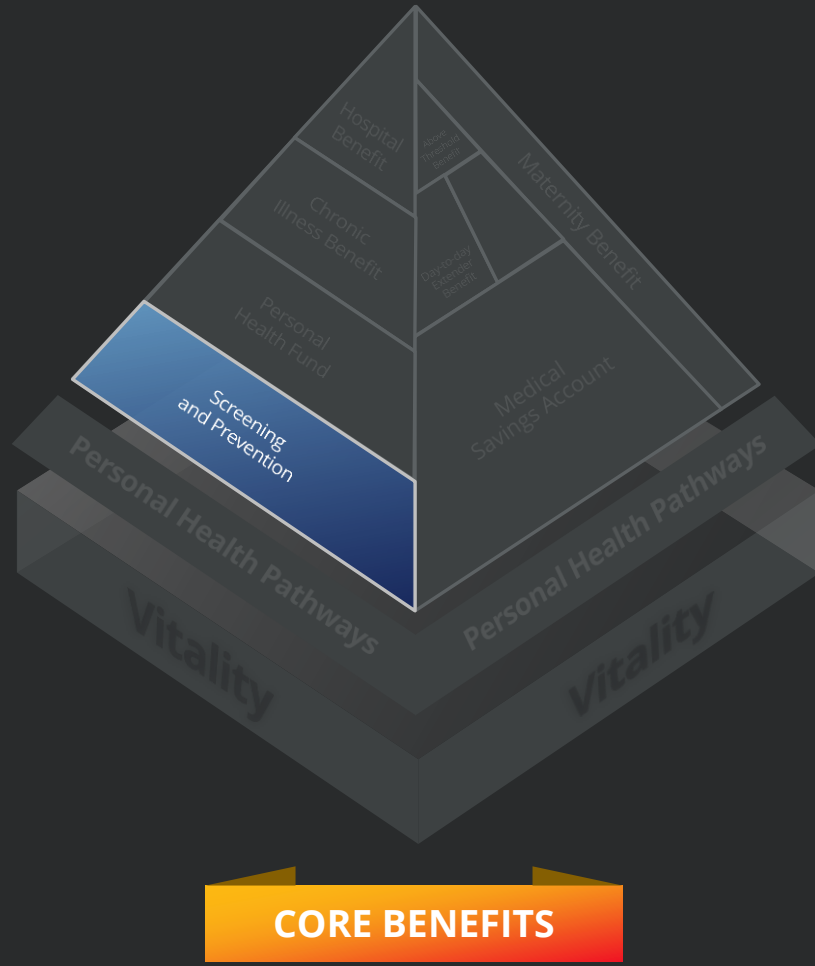
- A** Ankylosing spondylitis
- B** Behcet's disease
- C** Cystic fibrosis
- D** Delusional disorder, dermatopolymyositis
- G** Generalised anxiety disorder
- H** Huntington's disease
- I** Isolated growth hormone deficiency
- M** Major depression, muscular dystrophy and other inherited myopathies, myasthenia gravis, motor neuron disease
- O** Obsessive compulsive disorder, osteoporosis
- P** Paget's disease, panic disorder, polyarteritis nodosa, post-traumatic stress disorder, psoriatic arthritis, pulmonary interstitial fibrosis
- S** Sjögren's syndrome, systemic sclerosis

Full cover for approved chronic medicine formulary


For medicine not on our list, we cover you up to a set monthly Rand amount called the **Chronic Drug Amount (CDA)**

# SCREENING AND PREVENTION

EARLY IDENTIFICATION OF POSSIBLE RISKS IS CRITICAL TO SUPPORT MEMBERS ON THEIR PERSONAL HEALTH JOURNEY




### SCREENING FOR ADULTS



**Health check**, including blood glucose, blood pressure, cholesterol, body mass index & HIV

- **Additional tests** include: Mammogram or breast ultrasound every 2 years
- Pap smear once every 3 years or HPV test once every 5 years
- PSA test every year
- Bowel cancer screening every 2 years for members aged 45+
- Mental wellbeing assessments

### SCREENING FOR KIDS



**Growth assessment tests**, including:

- Height and weight
- Head circumference
- Health & milestone tracking

### SCREENING FOR SENIORS



**Age-appropriate screening tests for members aged 65+** including:

- Falls risk assessment in our defined pharmacy network
- Additional falls risk assessment when referred to a GP in the Premier Plus network

Investing in screening:

**198,000**  
Mammograms

**204,000**  
Prostate screenings

**152,000**  
Flu vaccines

# DISEASE PREVENTION PROGRAMME

PROACTIVE AI-DRIVEN IDENTIFICATION OF MEMBERS AT GREATEST RISK, PROVIDING A TARGETED 12-MONTH SUPPORT PROGRAMME AIMED AT AVOIDING MORE SERIOUS CONDITIONS



## RISK IDENTIFICATION

Qualifying members are proactively identified through predictive modelling



## RISK-FUNDED BASKET OF CARE

In partnership with healthcare professionals, DHMS will provide a comprehensive basket of care to members identified and enrolled on the programme



## ONGOING MANAGEMENT ON DIAGNOSIS

At the end of the 12-month programme, the member is provided with appropriate support given their remaining level of risk



Health Check results



Family history



claims patterns



demographics

## PROGRAMME ENROLMENT

### 01 | Health coach

At-risk members are proactively contacted by a health coach to inform them of their eligibility

### 02 | Enrolment

Member consent required for programme enrolment

### 03 | Premier Plus GP

Member visits GP to confirm risk and enrolment

## Clinical assessment and monitoring



2 GP consultations

## Lifestyle management



12 Coaching sessions



2 Nutritional assessments

## Clinical management



Prescribed medication

1

### Controlled level of risk



Member exits the programme equipped with lifestyle changes to maintain their reduced level of risk

2

### Diagnosed with Impaired Glucose Tolerance or Impaired Fasting Glucose



Ongoing access to prescribed risk-funded medication

3

### Diagnosed with Diabetes



Enrolled onto CIB with access to PMB basket of care and additional benefits through Diabetes Care Programme

# DEPRESSION RISK MANAGEMENT PROGRAMME

PROACTIVE AI-DRIVEN IDENTIFICATION OF MEMBERS AT GREATEST RISK, PROVIDING A TARGETED 12-MONTH SUPPORT PROGRAMME AIMED AT AVOIDING MORE SERIOUS CONDITIONS



## RISK IDENTIFICATION

Qualifying members proactively identified through predictive modelling



### Input

Clinical, assessment and demographic data



### Model

Predictive modelling through machine learning



### Output

Members at risk of claiming or registering for Depression



## INTERVENTION

Risk-funded proactive interventions for those at risk of depression



One face-to-face or virtual **mental wellbeing consultation** with a Premier Plus Network GP or psychologist



Cover for **three virtual coaching sessions**



Two **sessions with a dietitian**



**Digital therapeutics and Internet Based Therapy**



Continued **monitoring and screening of symptom severity**



## ONGOING MANAGEMENT ON DIAGNOSIS

Risk-funded benefits for management and support



### Mental Health Care Programme

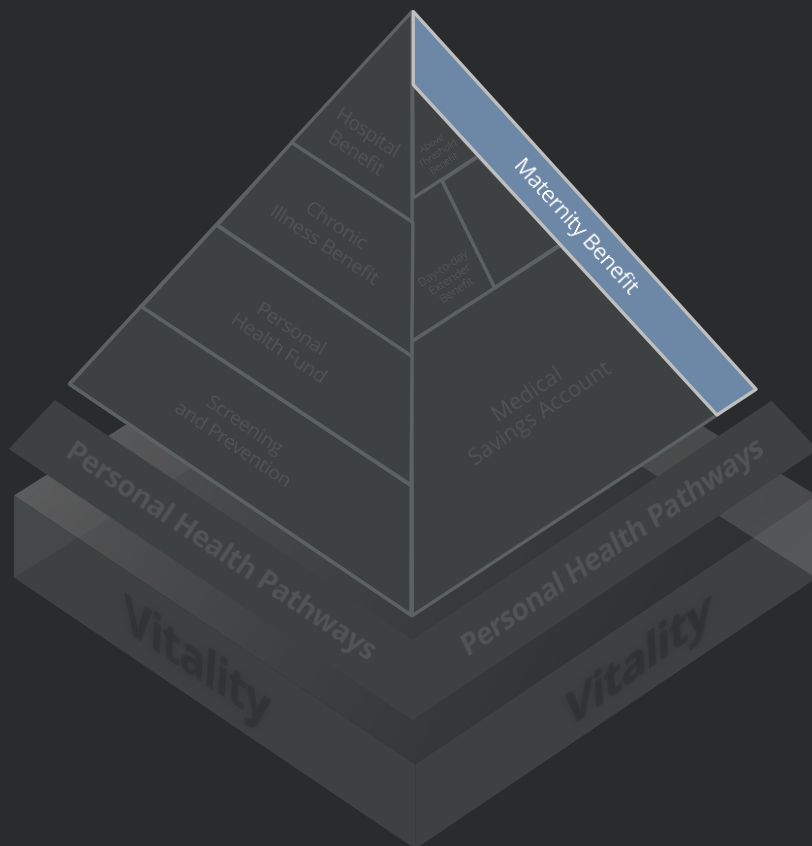
- Up to **three consultations** (face-to-face or virtual) with the enrolling Premier Plus GP
- **Psychotherapy sessions**
- **Antidepressant medicine**



### Internet-based cognitive behavioural therapy

- Up to one ICBT course on **SilverCloud**
- Available for any DHMS member when referred

# MATERNITY BENEFIT



## CORE BENEFITS

Active Smart maternity benefit subject to available day-to-day benefits  
KeyCare Start maternity consultations accessible through nominated GP,  
or subject to specialist benefit limit



## DURING PREGNANCY

### ANTENATAL CONSULTATIONS

- 8 consultations with your gynaecologist, GP or midwife
- 12 consultations on Executive and Comprehensive plans

### ULTRASOUND SCANS AND SCREENING

- 2 2D scans
- 1 nuchal translucency test
- NIPT

### FLU VACCINATIONS

- 1 flu vaccine

### BLOOD TESTS

- Defined list of blood tests

### PRIVATE WARD\*

- Private ward for delivery



## AFTER YOU GIVE BIRTH

### GP AND SPECIALIST CONSULTATIONS

- Baby < 2 years is covered for 2 visits to a GP, paediatrician or an ear, nose and throat specialist

### OTHER HEALTHCARE SERVICES

- Postnatal consultation for complications post delivery
- Nutritional assessment with a dietitian
- 2 mental healthcare consultations with a counsellor or psychologist



## PRE- AND POST NATAL CARE

### OTHER HEALTHCARE SERVICES

- 5 antenatal or postnatal classes or consultations
- One breastfeeding consultation

**NEW** Now available during or after pregnancy

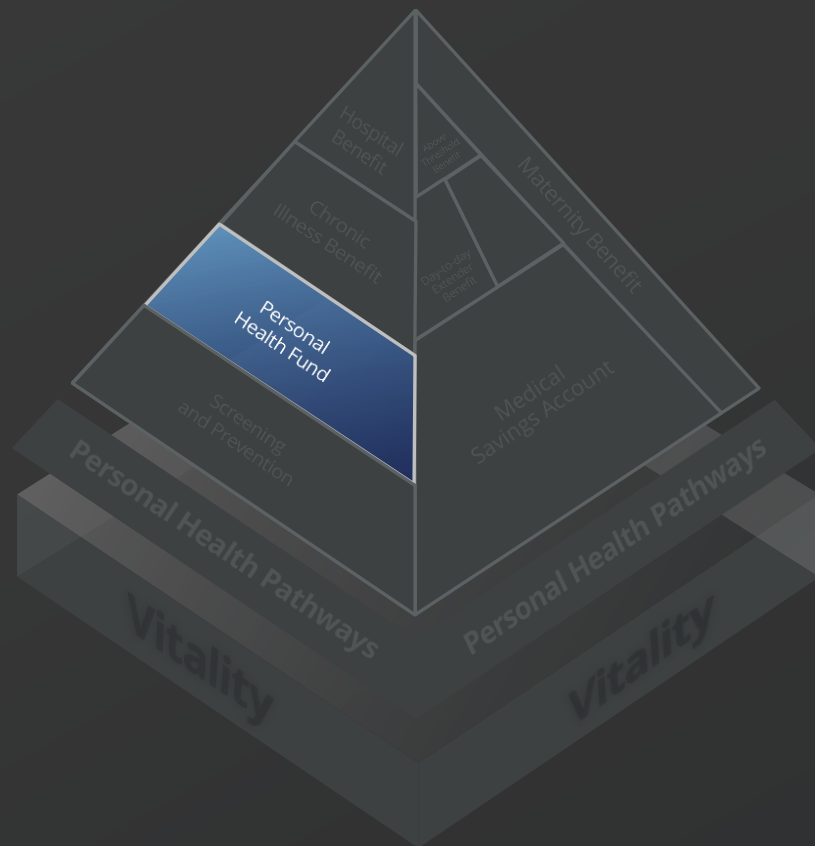
### ESSENTIAL DEVICES\*

- Cover for essential registered devices

\*Executive and Comprehensive plans only

# INTRODUCING THE PERSONAL HEALTH FUND

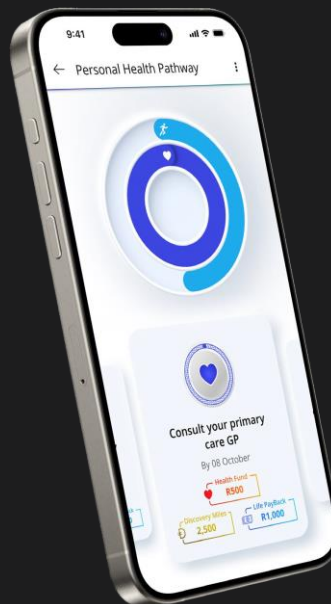
A NEW CATEGORY OF HEALTHCARE FUNDING AVAILABLE TO ALL DISCOVERY MEMBERS



## CORE BENEFITS

Members accumulate their Personal Health Fund through engaging with their Personal Health Pathways

Download the **Discovery Health App** and activate Personal Health Pathways



Members will be able to use the App or WhatsApp to view and engage with their next best actions

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

Use available funds for **day-to-day** medical expenses

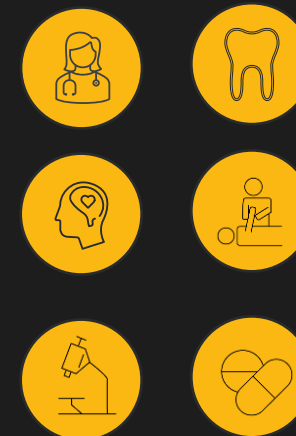
### Maximum Personal Health Fund Allocation

#### By plan per year

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

**Up to R10,000**

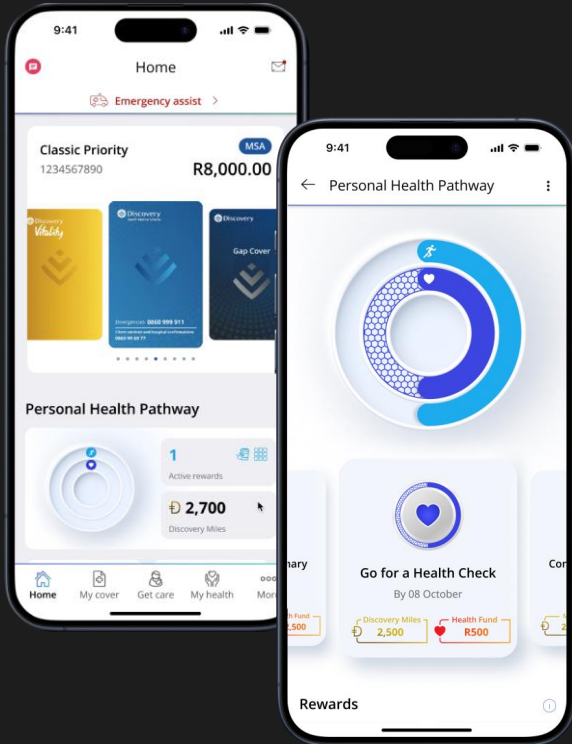
per policy p.a. based on plan choice and family structure



Benefits are paid out at 100% of the Discovery Health rate

# ACCUMULATION OF FUNDS IS LINKED TO COMPLETION OF ACTIONS IN A PERSONAL HEALTH PATHWAY

## DOWNLOAD THE DISCOVERY HEALTH APP AND ACTIVATE PERSONAL HEALTH PATHWAYS



## ACCUMULATING FUNDS TOWARDS THE PHF



Each **health action** accumulates  
**R500**



If there are no health actions,  
**exercise actions** will accumulate  
**R100**

Once each adult has completed **2 actions**, adults can start accumulating the children's proportion of the fund

The accumulation on each policy is limited to a maximum depending on the plan type

## HOW TO USE THE PHF



Accumulated funds can be used to cover day-to-day medical expenses covered by MSA



Day-to-day claims will be taken from the **PHF first** after which it will be taken from **available MSA**. For KeyCare or Smart plans, risk funded day-to-day benefits will apply first before the PHF.



**Any member** within the policy can use **any part** of the fund



Funds need to be used **within** the same **calendar year**. The fund resets on **1 January** of each year.



# DHMS GIVES YOU ACCESS TO A RANGE OF ADDITIONAL BENEFITS

Discovery  
Health Medical Scheme

## THAT ENHANCE YOUR COVER



01

### CANCER COVER

Comprehensive oncology benefits and access to innovative cancer treatments

*Benefits available are plan dependent*



02

### CHRONIC CARE

Condition specific care programmes providing access to clinical care, day-to-day health management, medication and additional support

*Benefits available depend on care programme*

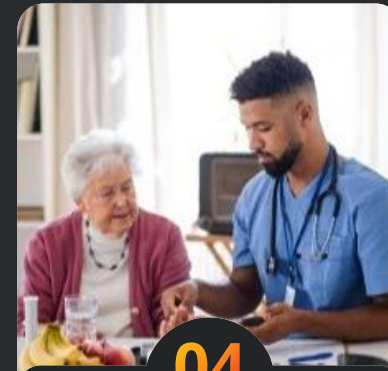


03

### CARE AT HOME

Offering you quality care in the comfort of your own home when recommended by your doctor as an alternative to a hospital stay

*Available for a defined list of conditions*

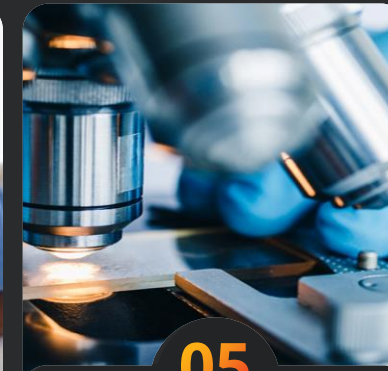


04

### ASSISTED REPRODUCTIVE THERAPY

Providing a broad range of cover for various Assisted Reproductive Therapies (ART) such as In-Vitro Fertilisation (IVF)

*Comprehensive and Executive plans only*



05

### DIGITAL TOOLS

A wide range of digital health tools are available anchored by the Discovery Health app

*Benefits available are plan dependent*



06

### AND MORE

Additional benefits ranging from emergency medical treatment while travelling to discounts on everyday personal care items

*Benefits available are plan dependent*

# CHRONIC CARE PROGRAMMES

## CONDITION-SPECIFIC CARE PROGRAMMES FOR DIABETES, MENTAL HEALTH, HIV AND HEART CONDITIONS



### MENTAL HEALTH CARE PROGRAMME

Access to cover for the management of major depression including cover for:

- Prescribed medication
- Individual or group psychotherapy sessions
- Additional GP consultations

Qualifying members also have access to a relapse prevention programme



### DIABETES CARE PROGRAMME

For members registered on CIB for diabetes and enrolled on the programme by a Premier Plus GP, access to:

- Additional glucometer strips
- Consultations with dieticians and biokineticists
- Nurse educator to assist in the day-to-day management of your condition



### CARDIO CARE PROGRAMME

For members registered on CIB for hypertension, hyperlipidaemia or ischaemic heart disease, and enrolled on the programme by a Premier Plus GP, access to:

- Defined basket of care
- Annual cardiovascular assessment if referred by a Premier Plus GP



### HIV CARE PROGRAMME

For members registered on CIB for HIV and enrolled on the programme by a Premier Plus GP, access to:

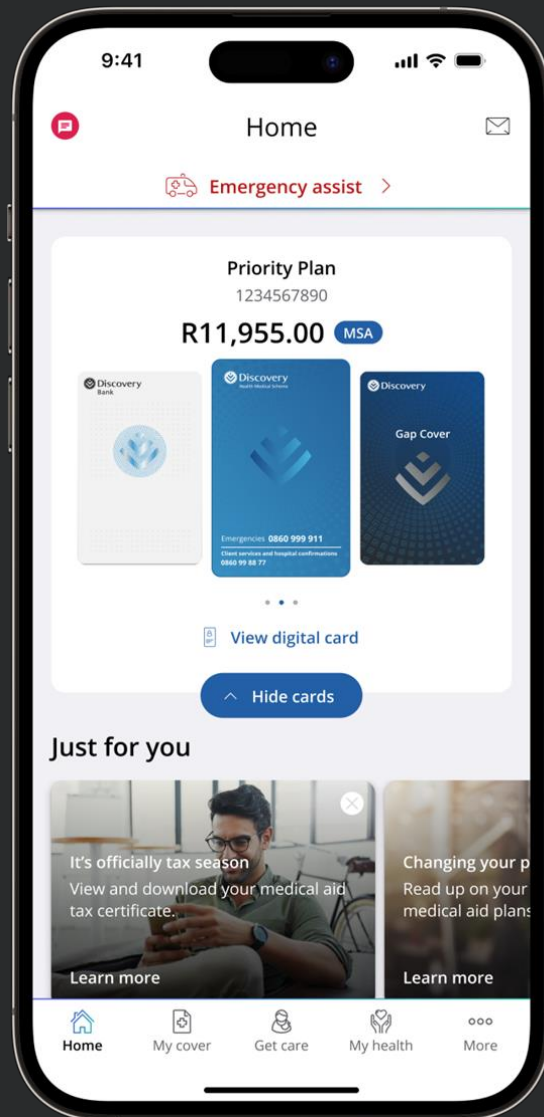
- Clinical care
- Cover for social workers
- Prescribed medicine

### TRACK YOUR HEALTH

- Access to personalised health goals that help manage your weight, nutrition and exercise
- Track your progress on the Discovery Health app and get rewarded for meeting your goals



# HEALTHCARE IN THE PALM OF YOUR HAND THROUGH THE **DISCOVERY HEALTH APP**



**THE GATEWAY TO A PERSONALISED,  
END-TO-END HEALTHCARE JOURNEY**



SCAN TO DOWNLOAD THE APP

# A SINGLE ACCESS POINT FOR ALL YOUR DIGITAL HEALTHCARE NEEDS

## CHECK YOUR SYMPTOMS

Use our Artificial Intelligence (AI) platform to diagnose your symptoms and get guidance, talk to a doctor, or request emergency assistance



## ONLINE PHARMACY

Order your medicine for delivery or shop all other in-store items – delivered to your door



## MANAGE YOUR PLAN

Seamlessly manage your medical aid plan – find healthcare providers, submit and track claims, monitor benefits and more



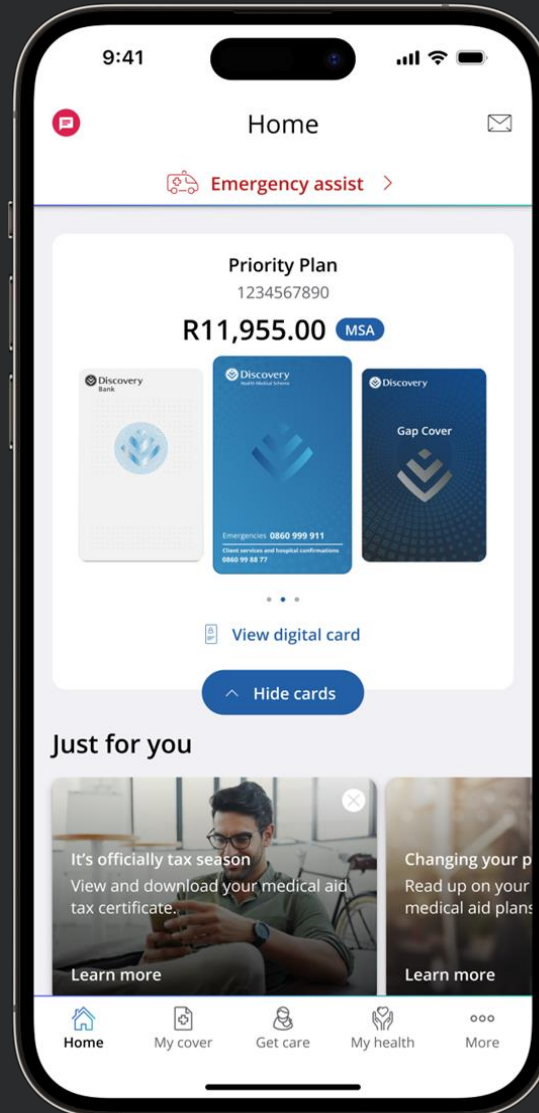
## PERSONALISED HEALTH NUDGES

Access personalised health and wellness recommendations based on your unique health profile



## EMERGENCY ASSISTANCE

Stay safe with our panic button on the Discovery Health app for emergency medical care. Call for help, request a call back, or we'll locate you and dispatch emergency care.



## VIRTUAL URGENT CARE

Skip the waiting room and urgently consult with a doctor 24/7 online and get digital prescriptions - no matter where you are. We cover you for four virtual urgent care sessions per family, per year, subject to clinical entry criteria. Any additional sessions will fund from the available funds in your Medical Savings Account (MSA).



## VIRTUAL PHYSICAL THERAPY

Access to personalised and evidence based virtual physical therapy, prescribed by an appropriate healthcare professional. Virtual Physical Therapy will be paid from the available funds in your Medical Savings Account (MSA)



## DIGITAL MENTAL HEALTH

Access an on-demand digital mental healthcare platform for evidence-based support programmes and tools with Digital Mental Health. If you are diagnosed with depression your claims will fund from your available Prescribed Minimum Benefits (PMBs), subject to clinical entry criteria. If you do not meet the criteria or have used your benefits, claims will fund from the available funds in your Medical Savings Account (MSA).

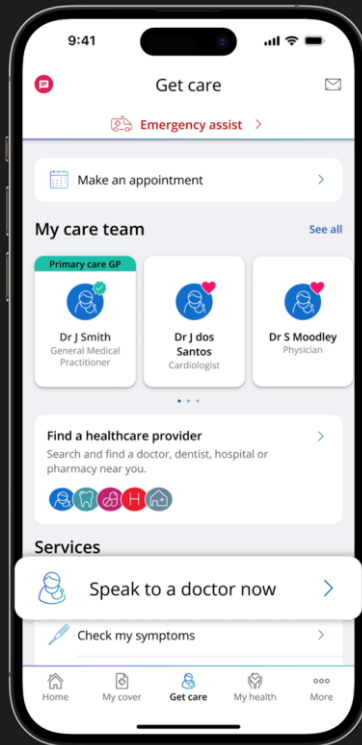


# DIGITAL HEALTHCARE TOOLS

ACCESS TO A TRULY PERSONALISED HEALTH JOURNEY AND A WAY TO NAVIGATE THE HEALTHCARE SYSTEM EASILY THROUGH THE DISCOVERY HEALTH APP

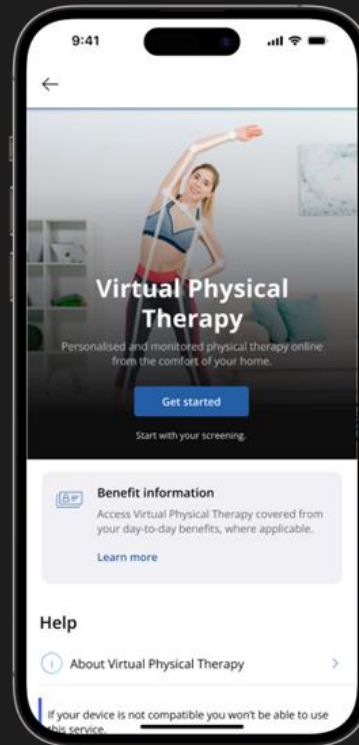
## SPEAK TO A DOCTOR NOW

Speak to a doctor for urgent care



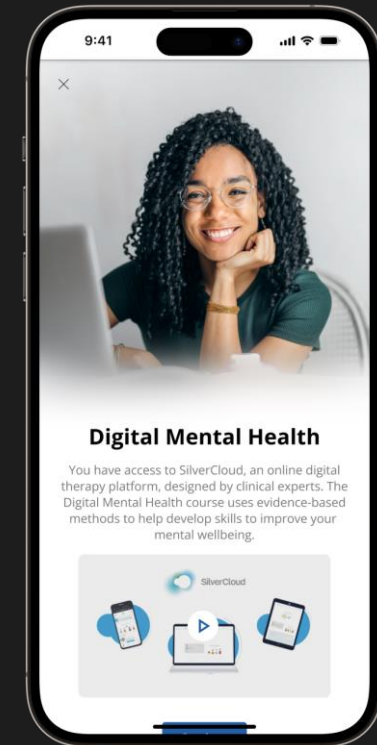
## VIRTUAL PHYSICAL THERAPY

Professional support for musculoskeletal recovery



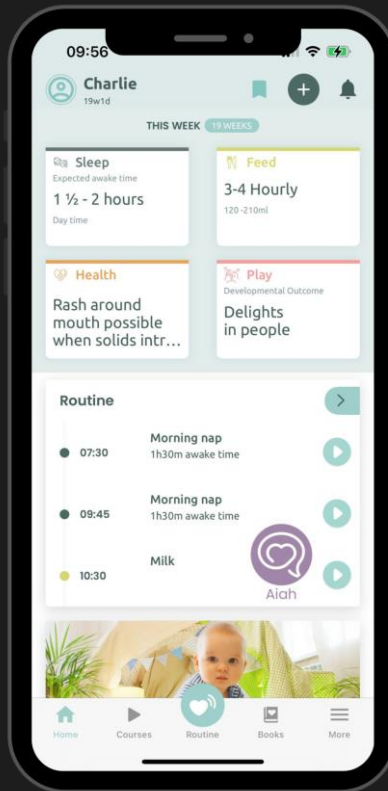
## DIGITAL THERAPEUTICS FOR DEPRESSION

Convenient access to clinically-proven therapy



# ACCESS TO WORLD-CLASS FEMALE HEALTH MANAGEMENT TOOLS

## ENHANCED MATERNITY SUPPORT



### HEALTH

Vaccine schedules and reminders, weight tracking and access to medical resources



### SLEEP

Sleep routine planning and tracking, tips for night and day sleep



### FEEDING

Breastfeeding and bottle-feeding guidance, personalized feeding schedules and solids recipe planning



### PLAY

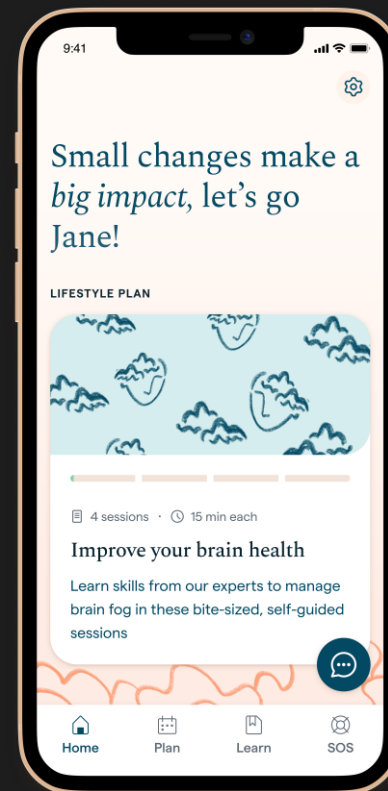
Daily play activities, age-specific play advice, milestone tracking and sense stimulation tips

### TECHNICAL DETAILS:

- Parent Sense App available for download through the Women Health Hub on Discovery Health App
- Only available once registered on the Maternity Benefit
- Available for 18 months per pregnancy

Powered by **parent sense**

## PERSONALISED MENOPAUSE CARE



Symptom assessment tools



One-on-one coaching support



Personalised behavioural and lifestyle change plans



Supportive online community



Curated content library



Virtual consults with GPs trained on menopause care

### TECHNICAL DETAILS:

- Stella App available for download through the Women Health Hub on Discovery Health App
- Members are diagnosed through Stella menopause symptom assessment or by a GP
- Based on menopause diagnosis, members have access to GPs trained on menopause care by Stella, subject to any risk-benefits first and then the member's Personal Health Fund

Powered by **STELLA**

# EXTRA BENEFITS ON YOUR PLAN

## INTERNATIONAL TRAVEL BENEFIT

- Cover for emergency medical costs of up to R5 million per person per journey.
- This cover is for a period of 90 days from your departure from South Africa.

## ADVANCED ILLNESS BENEFIT

- Access to unlimited cover for approved care at home, care coordination, counselling services and supportive care for appropriate end-of-life clinical and psychologist services.
- You also have access to a GP consultation to facilitate your palliative care treatment plan.

## AFRICA EVACUATION BENEFIT

- Cover for emergency medical evacuations from certain sub-Saharan African countries back to South Africa.

## INTERNATIONAL SECOND OPINION SERVICES

- Through your specialist, you have access to second opinion services from Cleveland Clinic for life-threatening and life-changing conditions.
- We cover 75% for the cost of the second opinion service.\*

## CLAIMS RELATED TO A TRAUMATIC EVENT

- Trauma Recovery Extender Benefit extends your cover for out-of-hospital claims related to certain traumatic events.
- Access for you and your dependants to up to six counselling sessions per person per year by a psychologist, clinical social worker or registered counsellor.
- You need to apply for this benefit.

## SPECIALISED MEDICINE AND TREATMENT BENEFIT

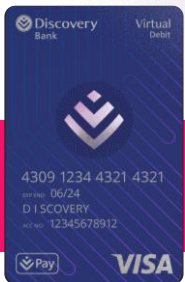
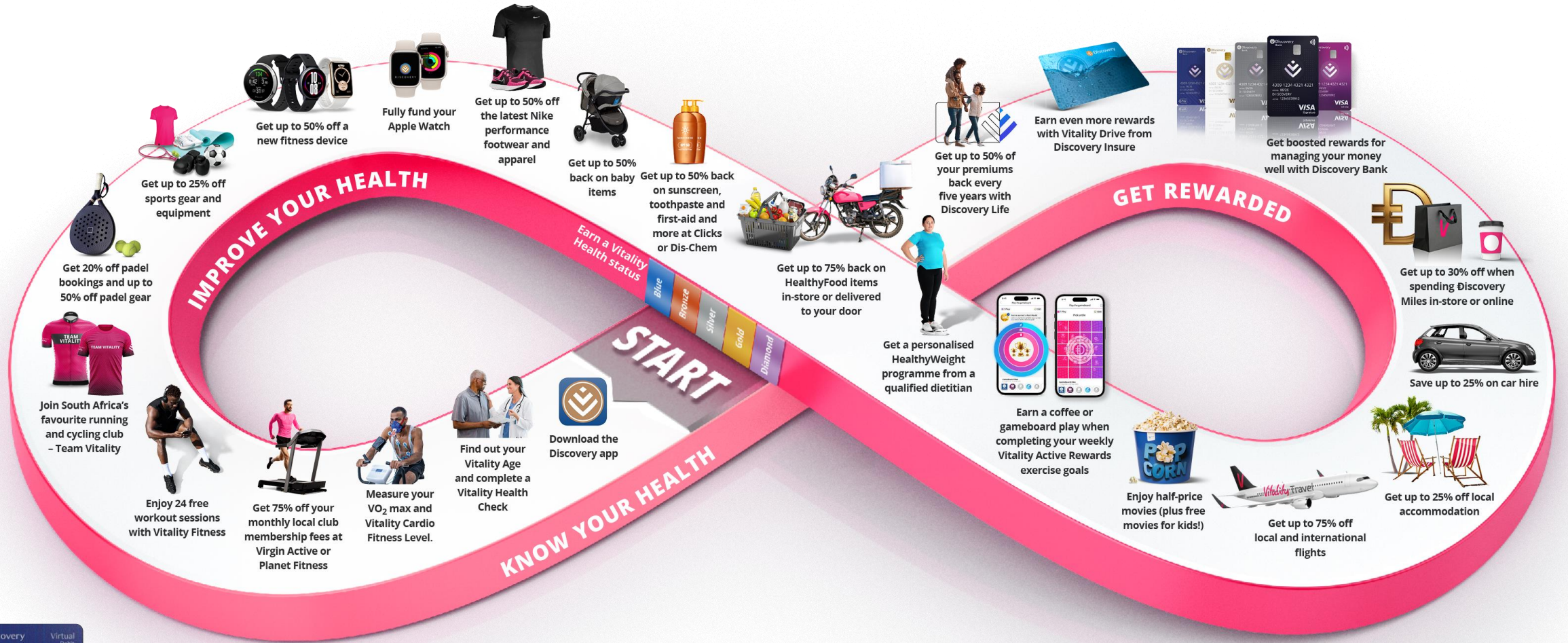
- On **Comprehensive and Executive plans**, access to cover for a defined list of the latest treatments, through the Specialised Medicine and Technology Benefit, up to R200 000 per person per year.
- A co-payment of 20% applies.

## OVERSEAS TREATMENT BENEFIT

- On **Comprehensive and Executive plans**, access to cover for treatment not available in South Africa.
- The treatment must be provided by a recognised professional and is paid up to a limit of R500 000 per person. You will need to pay and claim back from us when you return to South Africa.
- A co-payment of 20% applies.

\*Executive members receive 100% cover for international second opinion services

# Vitality Journey



All Discovery members get access to a Discovery Account with zero monthly fees to enable full functionality of the Vitality programme, including the Vitality Travel and Vitality Fitness platforms.



# Vitality in 2025

## GET HEALTHY

## GET REWARDED

**GET ACTIVE**



- Instant gym activation
- Pay as you gym



**EAT WELL**

Vitality HealthyWeight Programme




**TAKE CARE**



**EARN DISCOVERY MILES**

Spend and Invest



**SPEND DISCOVERY MILES**

Vitality Mall



Partner network



Miles discount




**Vitality Travel**




plus much, much more...



# THANK YOU

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## Discovery Health Medical Scheme

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