

NEWSFLASH

Your Flexicare 2027 Update

**The premium increase will depend on each employer group's unique claims experience.*

6.9%*

Weighted Increase



FINDING A BETTER WAY



R4 000 + R1 500 *New Flex Benefits* on Flexicare Plus.

Extended Cover Through the **FlexiFund**

In 2027, Flexicare Plus members can access expanded cover for maternity and mental health. While the base R1,000 FlexiFund is scaled according to health check performance, these two specialised benefits are unlocked in full once the health check is completed, irrespective of the actual health markers recorded.

1

Specialised “Flex” Benefits (New for 2027 – Plus Only)

For members on the Flexicare Plus plan, the FlexiFund expands significantly for two specific needs. Unlike the Base Fund, these amounts are unlocked in full as soon as the Health Check is completed, regardless of the clinical results:



Maternity Flex: Provides an additional R4,000 for expectant mothers to cover gynae/midwife visits, scans, and vitamins.



Mental Health Flex: Provides an additional R1,500 for antidepressant medication and access to SilverCloud digital therapy for members with a qualifying diagnosis.

2

What is the **FlexiFund**?

The FlexiFund is an additional pool of money that adult members can unlock each year. It is designed to give you more control over your healthcare spending by providing extra cover for GP visits, prescribed medicine, and diagnostic tests.



How it works

The fund is not automatically available at the start of the year. To “unlock” it, an adult member must complete a Discovery Health Check at a network pharmacy (such as Clicks or Dis-Chem).



The Health Check measures five key metrics

**Blood Pressure • Blood Glucose • Cholesterol •
Weight/BMI • Smoking Status**

3

Tiered Payout Structure (The Base Fund)

The amount of money you receive in your Base FlexiFund is determined by how many of your health results fall within the healthy range.



All 5 results in range:

Flexicare Plus: **R1,000** Flexicare Core: **R500**



3 or 4 results in range:

Flexicare Plus: **R500** Flexicare Core: **R250**



0, 1, or 2 results in range:

Flexicare Plus: **R250** Flexicare Core: **R125**



Key Rule to Remember: The FlexiFund is an annual benefit. If you do not use the full amount by the end of the year, the balance does not carry over to the next year. It is “use it or lose it,” encouraging members to engage with their health annually.

4

How the Money is Used

Once unlocked, the FlexiFund is integrated into your digital membership. When you visit a GP or pharmacy:



Step 1:

The system first checks your standard plan limits.



Step 2:

If those limits are exceeded, the FlexiFund automatically kicks in to cover the cost (up to your available balance).



Step 3:

You can track your remaining balance in real-time via the Discovery Health App or by asking “Ask Discovery” on WhatsApp.



Cedar Employee Benefits (Pty) Ltd – FSP 29061 and Co reg number: 2006/016158/07

NMG Employee Benefits (Pty) Ltd – FSP 33426 and Co reg number: 2007/025310/07

NMG Consultants and Actuaries Administrators (Pty) Ltd – FSP 33424 and Co reg number: 1993/07696/07

NMG Consultants and Actuaries (Pty) Ltd – FSP 12968 and Co reg number: 1979/001308/07

NMG Healthcare Consultants (Pty) Ltd – FSP22138 and Co Reg number 2007/025377/07

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