

NEWSFLASH

Your Discovery Health 2027 Update

Benefit and contribution changes

8.2%

Weighted Average Increase



FINDING A BETTER WAY

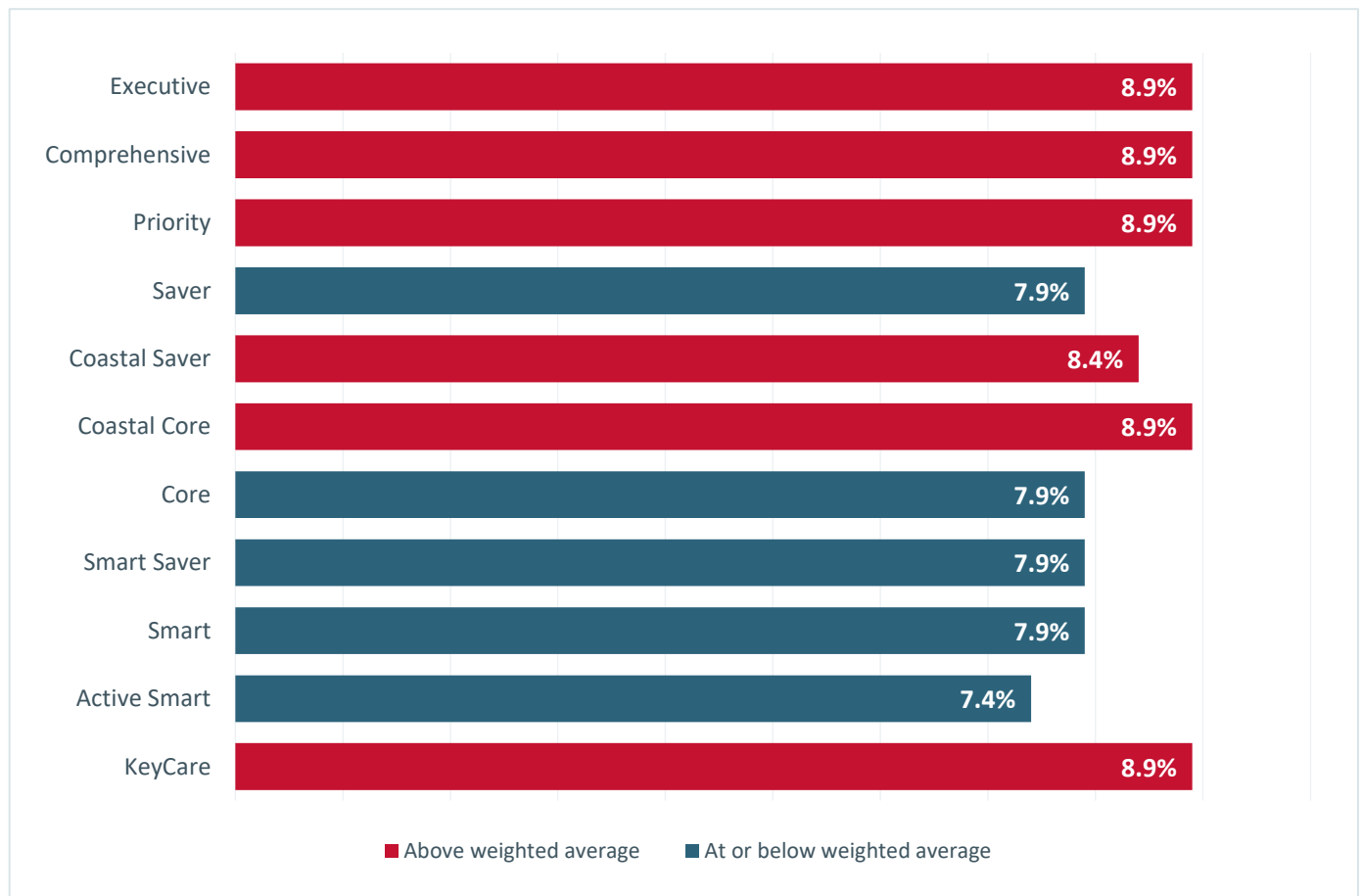
Discovery Health *increases*

8.2%

Weighted average

Welcome to your Discovery Health 2027 update. Discovery Health has announced a weighted average contribution increase of 8.2%. For 2027, the scheme's strategic focus is centered on two primary themes: combatting the "affordability squeeze" for younger demographics and pioneering "Precision Health" through advanced AI integration.

INCREASE PER OPTION | 2027



8.9%

Highest increase

Executive, Comprehensive, Priority, Coastal Core and KeyCare



7.4%

Lowest increase

Active Smart



New

New plan for 2027

Active Core



Executive, Comprehensive, Priority, Coastal Saver, Coastal Core and KeyCare increase above the 8.2% weighted average; Saver, Core, Smart Saver, Smart and Active Smart increase below it. Review whether your current option still fits your needs and budget.

Benefit updates for 2027

2027 BENEFIT ENHANCEMENTS AND CHANGES

The scheme is positioning itself to stabilise the private healthcare ecosystem by keeping younger, healthier members enrolled while using technology to drive down the long-term costs of chronic disease.

NEW PLAN: ACTIVE CORE

Designed as a foundational, hospital-focused plan for young families and early-career professionals.



Hospital Cover

Unlimited cover in the Active Hospital Network (approx. 40 high-quality facilities) with a deductible of R8,050 for elective admissions.



Day-to-Day

Access to the Personal Health Fund (PHF) of up to R8,000 per family (unlocked through health actions).



Maternity & Mental Health

Includes comprehensive maternity support and depression management.



Pricing (2027): Principal: R 1 700 | Adult: R 1 550 | Child: R 500

Specific exclusions apply to this plan

CARDIOVASCULAR HEALTH ENHANCEMENTS

Discovery is introducing four key interventions to manage heart health:



Earlier Statin Access

Revised clinical criteria to fund statins earlier for high-cholesterol patients.



Additional Lipogram Funding

Funding for follow-up tests if initial levels are outside the recommended range.



Specialist Consultations

Scheme-funded consultations for “treat-to-target” cholesterol management.



Stop Smoking Programme

Risk-funded programme available to all members, activatable up to three times per lifetime.

VIRTUAL CHRONIC CARE: MEMBERS WITH COMPLEX CHRONIC CONDITIONS



Virtual Chronic Care

Virtual Chronic Care is a nine-month programme for members with advanced chronic conditions.

Eligible members receive:



Remote monitoring devices tailored to their chronic conditions



A nurse home visit



A consultation with their primary care professional



Up to six sessions with a health and lifestyle coach

Eligible members who meet the clinical entry criteria will be invited to enroll on the programme.

Benefit *updates* continued

PERSONAL HEALTH FUND (PHF) & PATHWAYS UPDATES



GLP-1 Medicines

Lifestyle-enhancing products, including GLP-1s (e.g., Ozempic/Saxenda for weight loss), will no longer be funded from the PHF.



Digital Action Rewards

The once-off Boost introduced for 2026 will not be repeated in 2027.

Additionally, the amount allocated for digital actions changes from R500 to R100, matched to the effort involved, while higher effort clinical actions continue to attract a value of R500 per action.



AI Integration

Personal Health Pathways will now use “Vitality AI” (in partnership with Google) to provide 40,000+ personalised “Next Best Actions” and deeper health insights via the app.

Members will receive a “health dashboard” on the app that uses AI to analyse their specific data (claims, health checks, sleep, and fitness). It provides a “Next Best Action”—a clinically validated recommendation (e.g., “Schedule a dental check-up” or “Discuss your LDL cholesterol with a GP”).

HOSPITAL NETWORK CHANGES



Active Smart Move

Members on the Active Smart plan will move from the Dynamic Smart Hospital Network to the Active Hospital Network.



KeyCare Removals

Mediclinic Hermanus and Netcare Kroon Hospital will be removed from the KeyCare Hospital Network.

LIMITS, CO-PAYMENTS, DEDUCTIBLES AND THRESHOLDS



Limits, Co-payments, Deductibles and Thresholds

Annual Thresholds will increase in line with relevant contribution increases.

Benefit limits, co-payments and deductibles will increase in line with relevant inflation, with the following exceptions remaining constant:

- Personal Health Fund
- Oncology Benefit Thresholds
- Specialised Medicine and Technology Benefit
- International Travel Benefit
- Overseas Treatment Benefit
- Surgical and appliance items

3.9%

In addition: Co-payments and deductibles will be increased by 3.9%

Benefit *updates* continued

CONSERVATIVE CARE FOR KNEE CONDITIONS



Conservative Care for Knee Conditions

Members who may require arthroscopy surgery can access a three-month conservative care programme with a network physiotherapist. The programme includes 12 weeks of treatment to improve knee function and, where clinically appropriate, avoid arthroscopy surgery.

INTUITIVE SUPPORT: “ASK DISCOVERY”



Intuitive Support: “Ask Discovery”

A new AI-driven conversational tool available via the Discovery App, WhatsApp, and website. It allows members to ask complex questions about their specific cover, claims, and benefits in natural language and receive context-aware, personalised answers.

VITALITY: THE “HEALTHYWEIGHT” REVOLUTION



GLP-1 Support

Vitality is the first to integrate doctor-led GLP-1 medication support (e.g., Wegovy/Saxenda) into its weight management program.



Holistic Approach

The program combines medicine-based treatment with a “dietitian in your pocket,” personalised meal plans, and discounted gym access to ensure muscle mass is maintained and weight loss is sustained.

VITALITY: FITNESS & GYM UPDATES



Planet Fitness

Now available on Vitality Active. Members can get up to 75% off local gym memberships.



Vitality Fitness Network

Members get 75% off workouts at over 500 facilities (Vitality Fitness Network) plus two free workouts every month.

VITALITY: EXPANDED RANGE OF WEARABLES



Oura Ring 5

Fully funded by achieving weekly sleep goals.



Google Fitbit Air

Vitality members will be the first to access this new device.



Apple Watch 12

Fully funded by achieving weekly exercise goals.



Vitality in 2027: doctor-led GLP-1 support in HealthyWeight, Planet Fitness on Vitality Active, 75% off workouts at over 500 Vitality Fitness Network facilities, and an expanded range of wearables, with Oura Ring 5 and Apple Watch 12 fully funded by achieving weekly goals.

Discovery Health *contributions*

2027 contributions as per the Discovery Health rates schedule

Option	Main member	Spouse	Child
Executive	R 13 442	R 13 442	R 2 569
Classic Comprehensive	R 10 934	R 10 342	R 2 181
Classic Smart Comprehensive	R 9 343	R 8 628	R 2 181
Classic Priority	R 6 752	R 5 326	R 2 700
Essential Priority	R 5 803	R 4 564	R 2 317
Classic Saver	R 5 235	R 4 128	R 2 098
Classic Delta Saver	R 4 182	R 3 306	R 1 680
Essential Saver	R 4 194	R 3 145	R 1 680
Essential Delta Saver	R 3 345	R 2 525	R 1 342
Coastal Saver	R 4 441	R 3 330	R 1 778
Classic Smart Saver	R 3 616	R 3 066	R 1 511
Essential Smart Saver	R 2 968	R 2 537	R 966
Classic Smart	R 3 257	R 2 571	R 1 301
Essential Smart	R 2 332	R 2 332	R 2 332
Essential Dynamic Smart	R 1 939	R 1 939	R 1 939
Active Smart	R 1 450	R 1 450	R 1 450
Classic Core	R 4 215	R 3 328	R 1 686
Classic Delta Core	R 3 374	R 2 661	R 1 349
Essential Core	R 3 622	R 2 718	R 1 454
Essential Delta Core	R 2 894	R 2 178	R 1 161
Coastal Core	R 3 540	R 2 657	R 1 406
Active Core	R 1 700	R 1 550	R 500



How to read this

Main member, Spouse and Child columns show the 2027 contribution for each option as listed in the Discovery Health rates schedule. Active Core is the new plan for 2027. KeyCare options (by income band) and Vitality are shown on the next page.

Discovery Health *contributions*

2027 KeyCare contributions by income band, and Vitality, as per the Discovery Health rates schedule

KEYCARE

Option	Income band	Main member	Spouse	Child
KeyCare Plus	R0 – R10 650	R 2 136	R 2 136	R 776
	R10 651 – R17 250	R 2 936	R 2 936	R 828
	R17 251+	R 4 336	R 4 336	R 1 159
KeyCare Core	R0 – R10 650	R 1 623	R 1 623	R 425
	R10 651 – R17 250	R 2 025	R 2 025	R 502
	R17 251+	R 3 099	R 3 099	R 702
KeyCare Start	R0 – R11 400	R 1 564	R 1 564	R 953
	R11 401 – R17 200	R 2 295	R 2 295	R 1 031
	R17 201 – R26 150	R 3 601	R 3 601	R 1 081
	R26 151+	R 4 101	R 4 101	R 1 115
KeyCare Start Regional	R0 – R11 400	R 1 392	R 1 392	R 837
	R11 401 – R17 200	R 2 104	R 2 104	R 947
	R17 201 – R26 150	R 3 280	R 3 280	R 1 004
	R26 151+	R 3 736	R 3 736	R 1 047

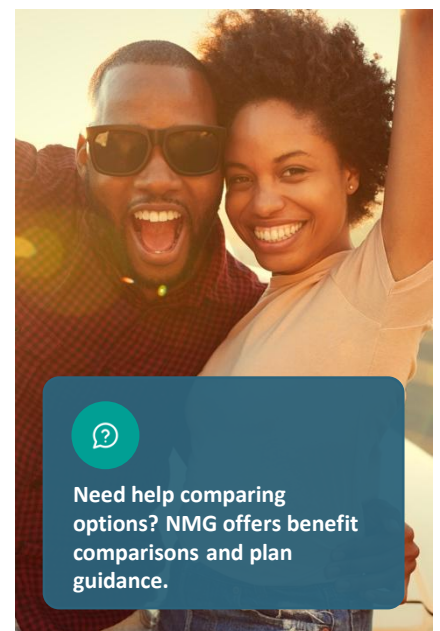
VITALITY

Option	1 member	2 members	3+ members
Vitality Premium	R 459	R 555	R 645
Vitality Active	R 199	Each Additional Adult + R 199	



How to read this

KeyCare contributions depend on your income band: find your band, then read across. The main member and spouse pay the same amount, with a separate amount per child. Vitality Active is R 199, plus R 199 for each additional adult.



Need help comparing options? NMG offers benefit comparisons and plan guidance.



Our consultants are fully accredited with the FSCA, the Council for Medical Schemes and your medical scheme.

We recommend that you consult with NMG and review the detailed medical scheme brochures when selecting a plan or making a plan change.

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