

# PERSONAL HEALTH FUND

DISCOVERY HEALTH MEDICAL SCHEME  
2026





## Overview

The **Personal Health Fund** is an innovative day-to-day healthcare benefit helping you to accumulate funds as you engage in your Personal Health Pathway and complete your recommended next best actions. Delivering more value in flexible day-to-day benefits, the Personal Health Fund was created with your and your family's health and wellbeing in mind.

### How it works:

When you follow the personalised steps in your **Personal Health Pathway**, which includes completing recommended next best actions and challenges, you'll unlock real value by accumulating funds in your Personal Health Fund.

These actions are designed to support your long-term health and wellbeing, helping you take small steps that lead to lasting impact.

You can learn more about how your Personal Health Pathway works and how it helps you unlock your Personal Health Fund by [visiting the website](#) or [by downloading the Discovery Health app](#).

## About some of the terms we use in this document

Some of the terms in this document may not be familiar to you. Here are their meanings:

TERMINOLOGY	DESCRIPTION
Above Threshold Benefit	<b>Available on the Executive, Comprehensive and Priority Plans</b> Once the day-to-day claims that you have sent to us add up to the Annual Threshold, we pay the rest of your day-to-day claims from the Above Threshold Benefit, at the Discovery Health Rate or a portion of it. The Executive Plan has an unlimited Above Threshold Benefit and the Comprehensive and Priority plans have a limited Above Threshold Benefit.
Day-to-day benefits	The day-to-day benefits are the available money allocated to your Personal Health Fund, Medical Savings Account, cover from the Above Threshold Benefit or defined benefits for day-to-day healthcare services. Your level of day-to-day benefits depends on your plan type.
Discovery Health Rate	This is the rate we agree or pay for healthcare services from hospitals, pharmacies, doctors, and other approved healthcare providers
New joiner to the Scheme	New joiners to the Scheme are members and their dependants who join DHMS for the first time and have not been on DHMS before 1 January 2026. Newly added dependants on an existing DHMS policy are not considered as new joiners.
Medical Savings Account	<b>Available on the Executive, Comprehensive, Priority, Saver and Smart Saver Plans</b> You have access to a Medical Savings Account (MSA) at the beginning of each year or when you join the Scheme. You pay this amount back in equal portions as part of your monthly contribution.  We pay your day-to-day medical expenses from the money allocated in your MSA. These day-to-day expenses are for general practitioner (GP) and specialist consultations, acute medicine, and radiology and pathology services, among others.  You can choose to have your claims paid from the MSA, either at the Discovery Health Rate or at cost. If you have unused money in the account, this will carry over to the next year. If you leave the Scheme or change your plan during the year and have used more of the MSA money than what you have contributed, you will need to pay the difference to us.
Personal Health Challenge	A personalised series of next best actions designed to improve your overall health and wellbeing. By completing the series of actions included in your Personal Health Challenge, you can boost your Personal Health Fund.



TERMINOLOGY	DESCRIPTION
Personal Health Fund	The Personal Health Fund covers a comprehensive list of out-of-hospital healthcare services according to your individual health needs once you've activated Personal Health Pathways and earned funds by completing your recommended next best actions.
Personal Health Fund advance	An upfront amount from your annual Personal Health Fund at the start of the year when you complete key health actions, like completing a health check, activating your Personal Health Pathway, and sharing fitness or sleep data. It gives you upfront access to funds for day-to-day medical expenses.
Personal Health Fund Challenges boost	Extra funds added to your Personal Health Fund when you complete recommended Personal Health Challenges throughout the year, helping you grow your available cover for day-to-day medical costs.
Personal Health Pathways	<p>Personal Health Pathways is a personalised care programme that predicts and recommends the most important actions you can take to improve your health.</p> <p>Personal Health Pathways leverages a sophisticated digital health platform that combines actuarial, clinical and lifestyle data with behavioural science to engage you in a personalised programme that drives you towards healthier habits and behaviour change.</p>

## How the Personal Health Fund works

The **Personal Health Fund** is a unique benefit that rewards you for taking action on your health. Once activated, it gives you access to additional funds for day-to-day medical expenses, helping you stretch your existing benefits further.

### How to activate your Personal Health Fund

To start accumulating value, simply accept the **terms and conditions** for Personal Health Pathways, either on the **Discovery Health app** or through the **WhatsApp journey**.

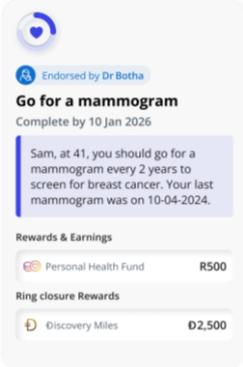
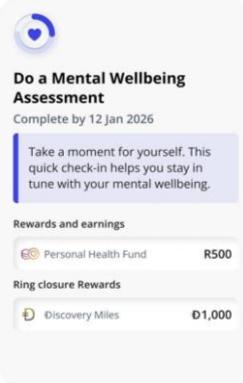
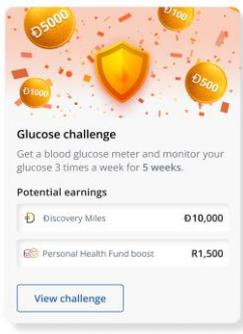
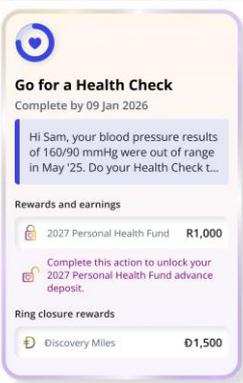
Once activated, you'll begin earning funds every time you complete the **recommended next best actions and challenges** in your Personal Health Pathway.

### Here's how the benefit works:

- **All adult members (18 years and older)** can accumulate funds, up to an individual limit based on your health plan and family size.
- Funds can be used **immediately** for eligible day-to-day expenses – such as GP and specialist visits, prescribed medicine, radiology and pathology.
- The **Personal Health Fund is used first**, helping preserve your Medical Savings Account (MSA) and Above Threshold Benefit (ATB), if applicable. Where your plan offers defined day-to-day benefits, we will pay from your defined day-to-day benefits before using the funds in your Personal Health Fund.
- Any member on your policy can use the funds, **regardless of who completed the actions** or earned them.

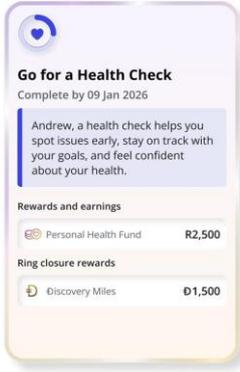
<b>STEP 1</b>	  	<p><b>Download the Discovery Health app and activate Personal Health Pathways to understand your recommended actions.</b></p> <p>All members can view their recommended actions on the Personal Health Pathways programme, available on the Discovery Health app and Discovery website.</p>
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STEP 2		<p><b>Engage in Personal Health Pathways and accumulate funds</b></p> <p>Complete your recommended next best health actions and earn up to R500 per action until you reach your limit. Once you run out of health actions, you can complete exercise or sleep actions to earn up to R100 per week.</p> <p><i>Sleep actions and challenges will be available from quarter 2 of 2026.</i></p>
STEP 3		<p><b>Unlock your kids' Personal Health Fund allocation</b></p> <p>Get all adults on your policy to engage and complete at least two recommended actions to automatically unlock the Personal Health Fund child allocation.</p>
STEP 4		<p><b>Boost your Personal Health Fund with challenges</b></p> <p>Complete your challenges and earn up to R1,500 per challenge for up to a maximum of 2 challenges per year.</p>
STEP 5		<p><b>Unlock your advance</b></p> <p>To unlock your Personal Health Fund Advance in January each year, activate Personal Health Pathways, complete your Health Check and enable tracking before the end of the benefit year to start the new year with up to R1,000 per adult in your Personal Health Fund. Visit <a href="http://www.discovery.co.za">www.discovery.co.za</a> or the Discovery Health app to get more details of how to enable tracking.</p>



## Additional once-per-lifetime benefit for new Discovery Health Medical Scheme members



In 2026, new members joining the Scheme will receive an additional Personal Health Fund allocation, up to R12,000 per policy, available immediately in the first year of membership. Members must:

- Activate Personal Health Pathways
- Enable physical activity and sleep tracking
- Complete their once-off high-value action on Personal Health Pathways

This is a once-per-lifetime benefit, designed to give new members the strongest possible start to their healthcare journey. In order to activate this benefit, members must complete the above actions within 90 days of joining the Scheme. Sleep actions and challenges will be available from quarter 2 of 2026.

## Benefits covered by the Personal Health Fund

Your **Personal Health Fund** is designed to help cover out-of-hospital medical expenses that would usually be paid from your **Medical Savings Account (MSA)** or **Above Threshold Benefit (ATB)**, where applicable.

### How claims are paid:

- We'll automatically pay valid day-to-day claims from the available funds in your Personal Health Fund **up to the Discovery Health Rate (DHR)**.
- If the available funds don't fully cover the claim at the DHR, we'll **part-pay** from the Personal Health Fund and then use your next available benefit to pay the balance.  
If no other day-to-day benefits are available, **you will need to pay the remaining balance yourself**

### Important to know:

- The Personal Health Fund only covers **valid healthcare services**.
- All **treatment guidelines, clinical protocols and frequency limits** still apply.
- A **maximum of R500 per family per year** applies to **over-the-counter medication**.
- If you're on a **network plan**, you must use a **network provider** for claims to be covered from your Personal Health Fund.

## Benefits available for your plan type

**EXECUTIVE PLAN**

Your **Personal Health Fund (PHF)** rewards you for taking proactive steps toward better health. Every eligible Personal Health Pathway next best action and challenge you complete adds real value that you can use for qualifying day-to-day medical expenses, helping you preserve your Medical Savings Account and other benefits.

**Here's how you can grow your PHF:**

- For every **recommended health action** you complete in your **Personal Health Pathway**, you'll earn **up to R500** into your Personal Health Fund.
- If there are no recommended health actions available, and you haven't yet reached your annual individual limit, you can still earn **up to R100 per week** for completing either a **sleep or exercise action**, whichever is completed first.

**Personal Health Fund Advance**

You can now enjoy **an upfront PHF advance from your annual amount in January**. To qualify, you need to complete the following steps by **31 December of the previous year**:

PERSONAL HEALTH FUND 2026

Discovery Health Medical Scheme, registration number 1125, is regulated by the Council for Medical Schemes and administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider. The Discovery Health app is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. Personal Health Pathways is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider, administrator and managed care provider of medical schemes. Personal Health Pathways is enabled by the combination of Discovery Health's healthcare capabilities and Vitality's behaviour change expertise. Discovery Health Medical Scheme, registration number 1125, is an independent non-profit entity governed by the Medical Schemes Act and regulated by the Council for Medical Schemes. Vitality is a separate wellness product, sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07. Limits, terms and conditions apply.



## EXECUTIVE PLAN

1. Complete a **Health Check**
2. Activate your **Personal Health Pathway** on the Discovery Health app
3. Link a compatible device or smartphone and enable **fitness and/or sleep tracking**

Once qualified, you'll receive a **PHF Advance of up to R1,000 for each adult who has completed the required steps**. This counts toward your annual PHF limit and can be used for eligible day-to-day claims from the start of the benefit year. If you complete these steps during the 2026 benefit year, you will still receive the Personal Health Fund advance to use for eligible day-to-day medical expenses.

### Earn even more with Personal Health Challenges

Push your health journey further by completing recommended **Health Challenges** on your Personal Health Pathway. Adults can earn an additional PHF value of up to **R1,500 per Challenge**, with up to **two Challenges per year**. A maximum of R12,000 per policy applies.

If you join Discovery Health Medical Scheme during the year, **your PHF limits will be pro-rated according to the month of joining**.

**Individual annual and Challenge boost limits apply per eligible adult**, and the total you can accumulate depends on your plan and **family structure**.

To unlock the annual PHF value for children under 18 on your policy, **all adults on the membership must complete at least two next best actions**.

Annual PHF benefit				Additional Boost	
Advance in January	For completing Personal Health Pathways actions			For completing Personal Health Challenges	
Adult	Adult	Child	Max policy value	Adult per challenge	Max policy value
Up to R1,000	Up to R3,000	Up to R1,500	Up to R12,000	Up to R1,500	Up to R12,000

To help you get the most from your day-to-day benefits, we always pay qualifying claims from your **Personal Health Fund (PHF)** first before using funds from your **Medical Savings Account (MSA)** or **Above Threshold Benefit (ATB)**.

Here's how it works:

- We cover qualifying claims **up to 100% of the Discovery Health Rate (DHR)** from your available PHF balance.
- **Specialist consultations** are covered **up to 300% of the DHR**.

### Important to note:

- The maximum cover for **over-the-counter medication** from your Personal Health Fund is **R500 per family per year**.
- All payments are subject to applicable **treatment guidelines, limits**, and your **plan rules**.

## COMPREHENSIVE PLANS

Your **Personal Health Fund (PHF)** rewards you for taking proactive steps toward better health. Every eligible Personal Health Pathways next best action and challenge you complete adds real value that you can use for qualifying day-to-day medical expenses, helping you preserve your Medical Savings Account and other benefits.

### Here's how you can grow your PHF:



## COMPREHENSIVE PLANS

- For every **recommended health action** you complete in your **Personal Health Pathway**, you'll earn **up to R500** into your Personal Health Fund.
- If there are no recommended health actions available, and you haven't yet reached your annual individual limit, you can still earn **up to R100 per week** for completing either a **sleep or exercise action**, whichever is completed first.

### Personal Health Fund Advance

You can now enjoy **an upfront PHF advance from your annual amount in January**. To qualify, you need to complete the following steps by **31 December of the previous year**:

1. Complete a **Health Check**
2. Activate your **Personal Health Pathway** on the Discovery Health app
3. Link a compatible device or smartphone and enable **fitness and/or sleep tracking**

Once qualified, you'll receive a **PHF Advance of up to R1,000 for each adult who has completed the required steps**. This counts toward your annual PHF limit and can be used for eligible day-to-day claims from the start of the benefit year. If you complete these steps during the 2026 benefit year, you will still receive the Personal Health Fund advance to use for eligible day-to-day medical expenses.

### Earn even more with Personal Health Challenges

Push your health journey further by completing recommended **Health Challenges** on your Personal Health Pathway. Adults can earn an additional PHF value of up to **R1,500 per Challenge**, with up to **two Challenges per year**. A maximum of R12,000 per policy applies.

If you join Discovery Health Medical Scheme during the year, **your PHF limits will be pro-rated according to the month of joining**.

**Individual annual and Challenge boost limits apply per eligible adult**, and the total you can accumulate depends on your plan and **family structure**.

To unlock the annual PHF value for children under 18 on your policy, **all adults on the membership must complete at least two next best actions**.

Annual PHF benefit				Additional Boost	
Advance in January	For completing Personal Health Pathways actions			For completing Personal Health Challenges	
Adult	Adult	Child	Max policy value	Adult per challenge	Max policy value
Up to R1,000	Up to R3,000	Up to R1,500	Up to R12,000	Up to R1,500	Up to R12,000

To help you get the most from your day-to-day benefits, we always pay qualifying claims from your **Personal Health Fund (PHF)** first before using funds from your **Medical Savings Account (MSA)** or limited **Above Threshold Benefit (ATB)**.

Here's how it works:

- We pay qualifying claims **up to 100% of the Discovery Health Rate (DHR)** from your available PHF balance first.
- On the **Classic Smart Comprehensive Plan**, **GP consultations with a Smart GP** are paid from your **defined day-to-day benefits** until you reach your **Annual Threshold**, with a **R75 co-payment** per consultation.
- After you reach your Annual Threshold and if you have funds in your Personal Health Fund, we'll pay for your **Smart GP consultations** from your PHF – giving you continued support without impacting your MSA or ATB.

### Important to note:

- The maximum cover for **over-the-counter medication** from your Personal Health Fund is **R500 per family per year**.
- All payments are subject to applicable **treatment guidelines, limits**, and your **plan rules**.



## PRIORITY PLANS

Your **Personal Health Fund (PHF)** rewards you for taking proactive steps toward better health. Every eligible Personal Health Pathways next best action and challenge you complete adds real value that you can use for qualifying day-to-day medical expenses, helping you preserve your Medical Savings Account and other benefits.

### Here's how you can grow your PHF:

- For every **recommended health action** you complete in your **Personal Health Pathway**, you'll earn **up to R500** into your Personal Health Fund.
- If there are no recommended health actions available, and you haven't yet reached your annual individual limit, you can still earn **up to R100 per week** for completing either a **sleep or exercise action**, whichever is completed first.

### Personal Health Fund Advance

You can now enjoy **an upfront PHF advance from your annual amount in January**. To qualify, you need to complete the following steps by **31 December of the previous year**:

1. Complete a **Health Check**
2. Activate your **Personal Health Pathway** on the Discovery Health app
3. Link a compatible device or smartphone and enable **fitness and/or sleep tracking**

Once qualified, you'll receive a **PHF Advance of up to R1,000 for each adult who has completed the required steps**. This counts toward your annual PHF limit and can be used for eligible day-to-day claims from the start of the benefit year. If you complete these steps during the 2026 benefit year, you will still receive the Personal Health Fund advance to use for eligible day-to-day medical expenses.

### Earn even more with Personal Health Challenges

Push your health journey further by completing recommended **health Challenges** on your Personal Health Pathway. Adults can earn an additional PHF value of up to **R1,250 per Challenge for Classic Priority plans** and up to **R750 per Challenge for Essential Priority plans**, with up to **two Challenges per year**. A maximum of up to **R10,000 per policy on the Classic Priority plans** and up to **R6,000 per policy on the Essential Priority plans** and applies.

If you join Discovery Health Medical Scheme during the year, **your PHF limits will be pro-rated according to the month of joining**.

**Individual annual and Challenge boost limits apply per eligible adult**, and the total you can accumulate depends on your plan and **family structure**.

To unlock the annual PHF value for children under 18 on your policy, **all adults on the membership must complete at least two next best actions**.

	Annual PHF benefit				Additional Boost	
	Advance in January	For completing Personal Health Pathways actions			For completing Personal Health Challenges	
	Adult	Adult	Child	Max policy value	Adult per challenge	Max policy value
Classic Priority	Up to R1,000	Up to R2,500	Up to R1,250	Up to R10,000	Up to R1,250	Up to R10,000
Essential Priority	Up to R1,000	Up to R1,500	Up to R750	Up to R6,000	Up to R750	Up to R6,000



## PRIORITY PLANS

To help you get the most from your day-to-day benefits, we always pay qualifying claims from your **Personal Health Fund (PHF)** first before using funds from your **Medical Savings Account (MSA)** or limited **Above Threshold Benefit (ATB)**.

Here's how it works:

- We pay qualifying claims **up to 100% of the Discovery Health Rate (DHR)** from your available PHF balance first.

**Important to note:**

- The maximum cover for **over-the-counter medication** from your Personal Health Fund is **R500 per family per year**.
- All payments are subject to applicable **treatment guidelines, limits, and your plan rules**.

## SAVER PLANS

Your **Personal Health Fund (PHF)** rewards you for taking proactive steps toward better health. Every eligible Personal Pathways next best action and challenge you complete adds real value that you can use for qualifying day-to-day medical expenses, helping you preserve your Medical Savings Account and other benefits.

**Here's how you can grow your PHF:**

- For every **recommended health action** you complete in your **Personal Health Pathway**, you'll earn **up to R500** into your Personal Health Fund.
- If there are no recommended health actions available, and you haven't yet reached your annual individual limit, you can still earn **up to R100 per week** for completing either a **sleep or exercise action**, whichever is completed first.

### Personal Health Fund Advance

You can now enjoy **an upfront PHF from your annual amount in January**. To qualify, you need to complete the following steps by **31 December of the previous year**:

1. Complete a **Health Check**
2. Activate your **Personal Health Pathway** on the Discovery Health app
3. Link a compatible device or smartphone and enable **fitness and/or sleep tracking**

Once qualified, you'll receive a **PHF Advance of up to R1,000 for each adult who has completed the required steps**. This counts toward your annual PHF limit and can be used for eligible day-to-day claims from the start of the benefit year. If you complete these steps during the 2026 benefit year, you will still receive the Personal Health Fund advance to use for eligible day-to-day medical expenses.

### Earn even more with Personal Health Challenges

Push your health journey further by completing recommended **Health Challenges** on your Personal Health Pathway. Adults can earn an additional PHF value of up to **R1,000 per Challenge for Classic and Classic Delta Saver plans** and up to **R750 per Challenge for Essential, Essential Delta and Coastal Saver plans**, with up to **two Challenges per year**. A maximum of up to **R8,000 per policy** on the **Classic and Classic Delta Saver** plans and up to **R6,000 per policy** on the **Essential, Essential Delta and Coastal Saver** plans applies.

If you have **no recommended Priority Health Actions** in a given week, you can still earn up to **R100** for completing a weekly **sleep or exercise action, whichever is completed first**.

If you join Discovery Health Medical Scheme during the year, **your PHF limits will be pro-rated according to the month of joining**.



## SAVER PLANS

**Individual annual and Challenge boost limits apply per eligible adult**, and the total you can accumulate depends on your plan and **family structure**.

To unlock the annual PHF value for children under 18 on your policy, **all adults on the membership must complete at least two next best actions**.

	Annual PHF benefit				Additional Boost	
	Advance in January	For completing Personal Health Pathways actions			For completing Personal Health Challenges	
	Adult	Adult	Child	Max policy value	Adult per challenge	Max policy value
Classic Saver, Classic Delta Saver	Up to R1,000	Up to R2,500	Up to R1,250	Up to R10,000	Up to R1,250	Up to R10,000
Essential Saver, Essential Delta Saver and Coastal Saver	Up to R1,000	Up to R1,500	Up to R750	Up to R6,000	Up to R750	Up to R6,000

To help you get the most from your day-to-day benefits, we always pay qualifying claims from your **Personal Health Fund (PHF)** first before using funds from your **Medical Savings Account (MSA)**.

Here's how it works:

- We pay qualifying claims **up to 100% of the Discovery Health Rate (DHR)** from your available PHF balance first.

**Important to note:**

- The maximum cover for **over-the-counter medication** from your Personal Health Fund is **R500 per family per year**.
- All payments are subject to applicable **treatment guidelines, limits**, and your **plan rules**.

## SMART SAVER PLANS

Your **Personal Health Fund (PHF)** rewards you for taking proactive steps toward better health. Every eligible Personal Health Pathway next best action and challenge you complete adds real value that you can use for qualifying day-to-day medical expenses, helping you preserve your Medical Savings Account and other benefits.

**Here's how you can grow your PHF:**

- For every **recommended health action** you complete in your **Personal Health Pathway**, you'll earn **up to R500** into your Personal Health Fund.
- If there are no recommended health actions available, and you haven't yet reached your annual individual limit, you can still earn **up to R100 per week** for completing either a **sleep or exercise action**, whichever is completed first.

**Personal Health Fund Advance**

You can now enjoy **an upfront PHF from your annual amount in January**. To qualify, you need to complete the following steps by **31 December of the previous year**:

1. Complete a **Health Check**
2. Activate your **Personal Health Pathway** on the Discovery Health app
3. Link a compatible device or smartphone and enable **fitness and/or sleep tracking**

Once qualified, you'll receive a **PHF Advance of up to R1,000 for each adult who has completed the required steps**. This counts toward your annual PHF limit and can be used for eligible day-to-day claims from the start of the benefit year. If you



complete these steps during the 2026 benefit year, you will still receive the Personal Health Fund advance to use for eligible day-to-day medical expenses.

### Earn even more with Personal Health Challenges

Push your health journey further by completing recommended **health Challenges** on your Personal Health Pathway. Adults can earn an additional PHF value of up to **R1,250 per Challenge on the Classic Smart Saver plan** and up to **R750 per Challenge on the Essential Smart Saver plan**, with up to **two Challenges per year**. A maximum of up to **R10,000** per policy on the **Classic Smart Saver** plans and up to **R6,000** per policy on the **Essential Smart Saver** plans applies.

If you join Discovery Health Medical Scheme during the year, **your PHF limits will be pro-rated according to the month of joining**.

**Individual annual and Challenge boost limits apply per eligible adult**, and the total you can accumulate depends on your plan and **family structure**.

To unlock the annual PHF value for children under 18 on your policy, **all adults on the membership must complete at least two next best actions**.

	Annual PHF benefit				Additional Boost	
	Advance in January	For completing Personal Health Pathways actions			For completing Personal Health Challenges	
	Adult	Adult	Child	Max policy value	Adult per challenge	Max policy value
Classic Smart Saver	Up to R1,000	Up to R2,500	Up to R1,250	Up to R10,000	Up to R1,250	Up to R10,000
Essential Smart Saver	Up to R1,000	Up to R1,500	Up to R750	Up to R6,000	Up to R750	Up to R6,000

To help you get the most from your day-to-day benefits, we always pay qualifying claims from your **Personal Health Fund (PHF)** first before using funds from your **Medical Savings Account (MSA)**.

Here's how it works:

- We pay qualifying claims **up to 100% of the Discovery Health Rate (DHR)** from your available PHF balance first.
- We first cover costs from your **defined day-to-day benefits, subject to the co-payment** that applies to your plan.
- Once you've reached the **limit** for your defined day-to-day benefits (where applicable), any additional claims — or those not covered under your day-to-day benefits — will be paid from your **Personal Health Fund**, provided funds are available.

#### Important to note:

- The maximum cover for **over-the-counter medication** from your Personal Health Fund is **R500 per family per year**.
- All payments are subject to applicable **treatment guidelines, limits, and your plan rules**.

## SMART PLANS

Your **Personal Health Fund (PHF)** rewards you for taking proactive steps toward better health. Every eligible Personal Health Pathways next best action and challenge you complete adds real value that you can use for qualifying day-to-day medical expenses.

#### Here's how you can grow your PHF:

- For every **recommended health action** you complete in your **Personal Health Pathway**, you'll earn **up to R500** into your Personal Health Fund.



## SMART PLANS

- If there are no recommended health actions available, and you haven't yet reached your annual individual limit, you can still earn **up to R100 per week** for completing either a **sleep or exercise action**, whichever is completed first.

### Personal Health Fund Advance

You can now enjoy **an upfront PHF from your annual amount in January**. To qualify, you need to complete the following steps by **31 December of the previous year**:

1. Complete a **Health Check**
2. Activate your **Personal Health Pathway** on the Discovery Health app
3. Link a compatible device or smartphone and enable **fitness and/or sleep tracking**

Once qualified, you'll receive a **PHF Advance of up to R1,000 for each adult who has completed the required steps**. This counts toward your annual PHF limit and can be used for eligible day-to-day claims from the start of the benefit year. If you complete these steps during the 2026 benefit year, you will still receive the Personal Health Fund advance to use for eligible day-to-day medical expenses.

### Earn even more with Challenges

Push your health journey further by completing recommended **health Challenges** on your Personal Health Pathway. Adults can earn an additional PHF value of up to **R1,000 per Challenge on the Classic Smart plan** and up to R500 per Challenge on the Essential Smart, Essential Dynamic Smart, and Active Smart Plans, with up to **two Challenges per year**. A maximum of up to **R8,000 per policy on the Classic Smart plans** and up to **R4,000 per policy on the Essential Smart, Essential Dynamic Smart and Active Smart plans** applies.

If you join Discovery Health Medical Scheme during the year, **your PHF limits will be pro-rated according to the month of joining**.

**Individual annual and Challenge boost limits apply per eligible adult**, and the total you can accumulate depends on your plan and **family structure**.

To unlock the annual PHF value for children under 18 on your policy, **all adults on the membership must complete at least two next best actions**.

	Annual PHF benefit				Additional Boost	
	Advance in January	For completing Personal Health Pathways actions			For completing Personal Health Challenges	
	Adult	Adult	Child	Max policy value	Adult per challenge	Max policy value
Classic Smart	Up to R1,000	Up to R2,000	Up to R1,000	Up to R8,000	Up to R1,000	Up to R8,000
Essential Smart, Essential Dynamic Smart and Active Smart	Up to R1,000	Up to R1,000	Up to R500	Up to R4,000	Up to R500	Up to R4,000

To help you manage everyday healthcare costs, we'll pay qualifying claims from your **Personal Health Fund (PHF)**, as part of a structured approach to support your health needs.

### Here's how we cover your claims:

- We pay **qualifying claims up to 100% of the Discovery Health Rate (DHR)** from your available PHF balance.
- We first cover costs from your **defined day-to-day benefits, subject to the co-payment** that applies to your plan.



## SMART PLANS

- Once you've reached the **limit** for your defined day-to-day benefits (where applicable), any additional claims — or those not covered under your day-to-day benefits — will be paid from your **Personal Health Fund**, provided funds are available.

### Important to note about network providers:

- To have your claims covered from your **defined day-to-day benefits** or your **PHF**, you must visit a **Smart Network GP**.
- If you consult a **non-network provider**, the cost will **not be covered** from the Personal Health Fund or day-to-day benefits — and you'll need to pay the full amount out of pocket.
- **Over-the-counter medication** is covered up to a **maximum of R500 per family per year** from your Personal Health Fund.

## CORE PLANS

Your **Personal Health Fund (PHF)** rewards you for taking proactive steps toward better health. Every eligible action and challenge you complete adds real value that you can use for qualifying day-to-day medical expenses.

### Here's how you can grow your PHF:

- For every **recommended health action** you complete in your **Personal Health Pathway**, you'll earn **up to R500** into your Personal Health Fund.
- If there are no recommended health actions available, and you haven't yet reached your annual individual limit, you can still earn **up to R100 per week** for completing either a **sleep or exercise action**, whichever is completed first.

### Personal Health Fund Advance

You can now enjoy **an upfront PHF from your annual amount in January**. To qualify, you need to complete the following steps by **31 December of the previous year**:

4. Complete a **Health Check**
5. Activate your **Personal Health Pathway** on the Discovery Health app
6. Link a compatible device or smartphone and enable **fitness and/or sleep tracking**

Once qualified, you'll receive a **PHF Advance of up to R1,000 for each adult who has completed the required steps**. This counts toward your annual PHF limit and can be used for eligible day-to-day claims from the start of the benefit year. If you complete these steps during the 2026 benefit year, you will still receive the Personal Health Fund advance to use for eligible day-to-day medical expenses.

### Earn even more with Personal Health Challenges

Push your health journey further by completing recommended **health Challenges** on your Personal Health Pathway. Adults can earn an additional PHF value of up to **R1,000 per Challenge on the Classic Core and Classic Delta Core plans** and up to R500 per Challenge on the Essential Core, Essential Delta Core, and Coastal Core plans, with up to **two Challenges per year**. A maximum of up to **R8,000 per policy on the Classic Core and Classic Delta Core plans** and up to **R4,000 per policy on the Essential Core, Essential Delta Core and Coastal Core plans** applies.

If you join Discovery Health Medical Scheme during the year, **your PHF limits will be pro-rated according to the month of joining**.

**Individual annual and Challenge boost limits apply per eligible adult**, and the total you can accumulate depends on your plan and **family structure**.



## CORE PLANS

To unlock the annual PHF value for children under 18 on your policy, **all adults on the membership must complete at least two next best actions.**

	Annual PHF benefit				Additional Boost	
	Advance in January	For completing Personal Health Pathways actions			For completing Personal Health Challenges	
	Adult	Adult	Child	Max policy value	Adult per challenge	Max policy value
Classic Core and Classic Delta Core	Up to R1,000	Up to R2,000	Up to R1,000	Up to R8,000	Up to R1,000	Up to R8,000
Essential Core, Essential Delta Core and Coastal Core	Up to R1,000	Up to R1,000	Up to R500	Up to R4,000	Up to R500	Up to R4,000

Your **Personal Health Fund (PHF)** is there to help cover everyday medical expenses — giving you more value from your plan.

- We pay **qualifying claims up to 100% of the Discovery Health Rate (DHR)** from your available PHF balance.
- You can also use your PHF for **over-the-counter medication**, up to a **maximum of R500 per family per year.**

## KEYCARE PLANS

Your **Personal Health Fund (PHF)** rewards you for taking proactive steps toward better health. Every eligible action and challenge you complete adds real value that you can use for qualifying day-to-day medical expenses.

### Here's how you can grow your PHF:

- For every **recommended health action** you complete in your **Personal Health Pathway**, you'll earn **up to R500** into your Personal Health Fund.
- If there are no recommended health actions available, and you haven't yet reached your annual individual limit, you can still earn **up to R100 per week** for completing either a **sleep or exercise action**, whichever is completed first.

### Personal Health Fund Advance

You can now enjoy **an upfront PHF from your annual amount in January.** To qualify, you need to complete the following steps by **31 December of the previous year:**

1. Complete a **Health Check**
2. Activate your **Personal Health Pathway** on the Discovery Health app
3. Link a compatible device or smartphone and enable **fitness and/or sleep tracking**

Once qualified, you'll receive a **PHF Advance of up to R500 for each adult who has completed the required steps.** This counts toward your annual PHF limit and can be used for eligible day-to-day claims from the start of the benefit year. If you complete these steps during the 2026 benefit year, you will still receive the Personal Health Fund advance to use for eligible day-to-day medical expenses.

### Earn even more with Personal Health Challenges

Push your health journey further by completing recommended **health Challenges** on your Personal Health Pathway. Adults can earn an additional PHF value of up to **R250 per Challenge for all KeyCare plans**, with up to **two Challenges per year.** A maximum of up to **R1,000 per policy** on all **KeyCare plans** applies.



## KEYCARE PLANS

If you join Discovery Health Medical Scheme during the year, **your PHF limits will be pro-rated according to the month of joining.**

**Individual annual and Challenge boost limits apply per eligible adult**, and the total you can accumulate depends on your plan and **family structure.**

To unlock the annual PHF value for children under 18 on your policy, **all adults on the membership must complete at least two next best actions.**

Annual PHF benefit				Additional Boost	
Advance in January	For completing Personal Health Pathways actions			For completing Personal Health Challenges	
Adult	Adult	Child	Max policy value	Adult per challenge	Max policy value
Up to R500	Up to R500	Up to R250	Up to R1,000	Up to R250	Up to R1,000

Your **Personal Health Fund (PHF)** gives you access to extra day-to-day healthcare cover — but there are important plan rules that apply.

### How we pay your claims:

- We pay **qualifying claims up to 100% of the Discovery Health Rate (DHR)** from your available PHF balance.
- We will always pay from your **defined day-to-day benefits first**, where applicable.
- Once you've reached your **day-to-day benefit limits**, and where benefits allow, we'll cover further eligible day-to-day claims from your **PHF.**
- **Please note: GP, dentistry, and optometry claims are not covered** from your Personal Health Fund.

### Specialist claims:

- If you've reached your **Specialist Benefit limit**, you may still access funds from your PHF — but you'll need to obtain **specialist authorisation** for these claims to be covered.

### Network requirements:

- To have claims paid from your PHF or day-to-day benefits, you must use your **nominated KeyCare GP.**
- If you consult a **non-network provider**, the claim will **not be covered**, and you will be responsible for the full payment.

### Medication:

- Your PHF also covers **over-the-counter medication**, up to a **maximum of R500 per family per year.**



## How to contact us

	Members can call us on 0860 99 88 77 Health partners can call us on 0860 44 55 66
	Go to <a href="http://www.discovery.co.za">www.discovery.co.za</a> to get help from our chatbot, Ask Discovery.
	You can ask us a question by just saving the number 0860 75 67 56 on your phone and typing 'Hi' to start chatting with us 24/7.
	You can send us a letter to PO Box 784262, Sandton, 2146
	You can visit our offices at 1 Discovery Place, Sandton, 2196

## We welcome any feedback about our service

We would love to hear if there's anything we can improve on or if we have exceeded your expectations. Your feedback helps us serve you better. To give us feedback, you can complete our short *Complaints and compliments form* on the right side of the [Complaints, compliments or disputes page](#) under **Contact us**.

## What to do if you have a complaint

### 1. To take your query further

If you have already contacted Discovery Health Medical Scheme and feel that your query has not been resolved, you can take the next step. Please complete our short online *Complaints and compliments form*. It's on the right side of the [Complaints, compliments and disputes page](#) under section 1, Contact us.

### 2. To contact the principal officer

If you are still not satisfied with the outcome after following the process in Step 1, you can escalate your complaint to the principal officer of Discovery Health Medical Scheme by choosing one of these options:

- Complete our short online *Contact the principal officer form*. You'll find it on the right side of the [Complaints, compliments and disputes page](#) under section 2, Contact us.
- Send an email to [principalofficer@discovery.co.za](mailto:principalofficer@discovery.co.za).

### 3. To lodge a dispute

If you have received a final decision from the principal officer of Discovery Health Medical Scheme and want to challenge it, you can lodge a formal dispute. You can find more information online about the [Scheme's dispute process](#).

### 4. To contact the Council for Medical Schemes

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You can contact the Council directly at any stage of the complaints process, but we encourage you to follow the steps above before doing so.

The contact details are:

	Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157
	<a href="mailto:complaints@medicalschemes.co.za">complaints@medicalschemes.co.za</a>
	0861 12 32 67
	<a href="http://www.medicalschemes.co.za">www.medicalschemes.co.za</a>



## Your privacy matters to us

We take your privacy seriously. We're committed to protecting your personal information and keeping it safe and confidential. You can read our full privacy statement anytime at [www.discovery.co.za](http://www.discovery.co.za) > **MEDICAL AID** > **About Discovery Health Medical Scheme**.