

AON

Discovery Health Medical Scheme

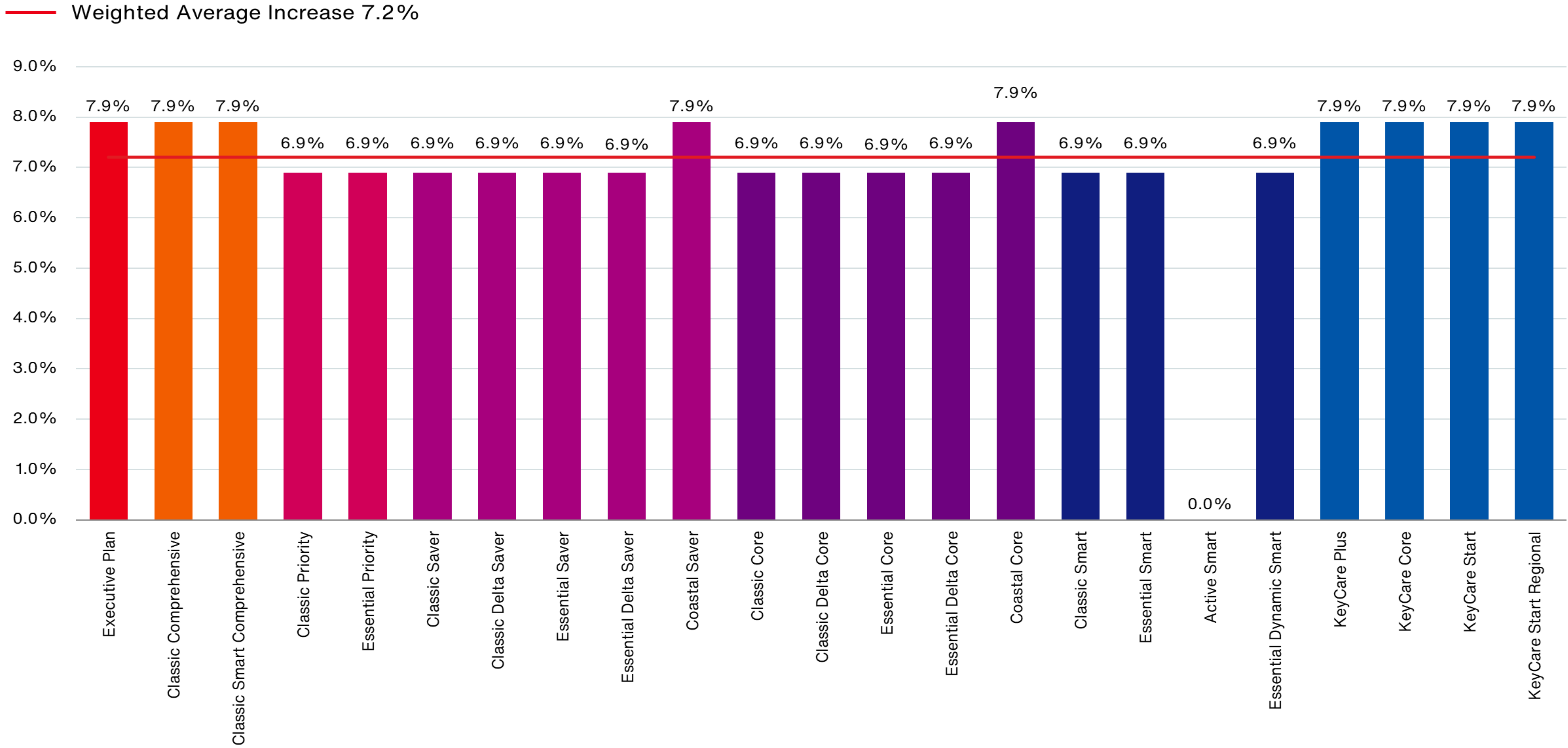
Alert



2026 Contributions

- Discovery Health Medical Scheme has announced a weighted average contribution increase of **7.2%** effective **1 April 2026**.
- Plan changes (downgrades and upgrades) will be allowed on 1 January 2026 as well as 1 April 2026.
- The following plans will increase above the weighted average contribution increase:
Executive, Comprehensive, Coastal and Keycare.

2026 – Weighted Average Increase



2026 Benefits Changes and Enhancements

Benefit changes

- **Oncology**
 - **ICON** will be the Designated Service Provider (DSP) for Oncology on **all network plans**.
 - Additional cover for palliative care consultations.
 - Medicine co-payments on the Oncology Innovation Benefit will increase to 50% on Classic Comprehensive and 30% on Executive plans.

Benefit Enhancements

- **Personal Health Pathways**
 - Introduction of sleep actions and rewards for all Discovery members.
 - Adding Personal Health challenges for members to earn rewards.
- **Personal Health Fund**
 - An advance of R1 000 will be allocated per adult on 1 January based on members' engagement in 2025:
 - If members have activated their Personal Health Pathways;
 - Enabled physical activity and sleep tracking;
 - Completed an annual Health Check.
 - By completing Personal Health challenges, members can earn up to an additional R12 000 per family.
 - Members on the Comprehensive series and Executive plan can earn up to R12 000 per family for completing recommended actions.
- KeyCare Start Regional plan has extended the network to include Potchefstroom, Welkom and Kimberley.

2026 Benefits Changes

Benefit limit increases

- Benefit limits, co-payments and deductibles will increase in line with the relevant inflation.
- Annual threshold limits will increase by relevant contribution increases.

New Benefits

- Introduction of the new **Smart Saver** series, consisting of 2 plans: Essential Smart Saver and Classic Smart Saver. The plans offer hospital cover through the Smart network, a Medical Savings Account (MSA) and certain risk-funded day-to-day benefits.
- In supporting families after pregnancy, a **nurture at home benefit** as well as a **perinatal bereavement counselling benefit** have been introduced.
- A **home-based virtual care for the elderly** benefit will be introduced and include a defined basket of care.
- Introduction of **risk-management benefits** for the management of sleep disorders. This benefit will support early detection and risk assessment, as well as the management of diagnosed insomnia and obstructive sleep apnoea.

Benefit Updates

- Annual updates to chronic illness formularies and chronic drug amounts will be applied.
- Annual MSA will be allocated on 1 January 2026 based on the 2025 contributions with additional MSA allocated on 1 April 2026 with the contribution increase.

2026 Vitality

New benefits

- Garmin and Oura ring devices have been added to the fitness device benefit which is underpinned by Discovery Bank.

Benefit Enhancements

- Fitness network has been expanded to include access to more classes at Virgin Active gyms across South Africa.
- Additional Yoga and Pilates facilities added.
- Members may unlock more free classes per month depending on their Vitality status.

Benefits Change

- Vitality Active will **only** cover the main member and not dependants for 2026.

These are the salient benefit changes announced. More detailed information to follow in the member letter.

Contact Aon

Aon South Africa (Pty) Ltd

The Place, 1 Sandton Drive, Sandhurst, 2196

P O Box 78367, Sandton, 2146

Tel: 0860 100 404

www.aon.co.za

[Facebook](#) | [X](#) | [LinkedIn](#)

Aon South Africa Pty Ltd, an Authorised Financial Service Provider, FSP 20555

Please click [here](#) to view the Healthcare Privacy Notice for Aon South Africa (Pty) Ltd

Disclaimer: The benefits and contributions are subject to approval by the Council for Medical Schemes. Although care is taken to represent the rates and benefits correctly, errors and omissions could occur. The benefits and contributions are subject to approval by the council for medical schemes. Although care is taken to represent the rates and benefits correctly, errors and omissions could occur. In case of any conflict, the rules of the affected medical scheme prevail. Any decisions regarding your medical scheme portfolio should be made in conjunction with your Aon Employee Benefits consultant or manager. While Aon has taken reasonable steps to ensure that the information contained in this report is relevant, accurate and current, no warranties of any kind, whether express or implied, including but not limited to the accuracy, completeness, relevance, or fitness for a particular purpose are given and Aon expressly disclaims any liability for any loss or damage that may arise from the use of this report. This report is confidential and intended solely for the use of the individual or entity to whom it is addressed. If you received this report in error, you should not disseminate, distribute, or copy this report and you should notify Aon if you are not the intended recipient and destroy the report. The report is copyright of Aon SA (Pty) Ltd. You may not, except with our express written permission, distribute or commercially exploit the report. Aon hereby authorizes you to copy the report for non-commercial use within your organization.