

# Access additional healthcare benefits through the **Personal Health Fund**

The Personal Health Fund is a new category of healthcare funding which you can accumulate as you engage in their Personal Health Pathways and complete your next best health actions. The fund can be used for day-to-day medical expenses.



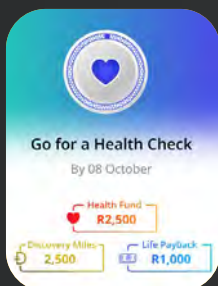
From 2025, members will accumulate additional value in their annual Personal Health Fund by completing their next best health actions indicated on Personal Health Pathways. The amount available in additional day-to-day funding is defined by the member's plan choice and the family structure of the membership.

## PERSONAL HEALTH FUND MAXIMUM VALUE ALLOCATION BY PLAN SERIES PER ANNUM

		Per adult	Per child	Per family
Classic	Executive, Comprehensive, Priority and Saver	R2,500	R1,250	R10,000
	Core and Smart	R2,000	R1,000	R8,000
Essential	Executive, Comprehensive, Priority and Saver	R1,500	R750	R6,000
	Core and Smart	R1,000	R500	R4,000
Keycare	KeyCare Plus, Core and Start	R500	R250	R1,000



Accumulated funds in the Personal Health Fund can be used for day-to-day medical expenses, such as GP and specialist consultations, medicine, radiology and pathology.



**New members joining Discovery Health Medical Scheme from 2025 can access an additional once-per-lifetime benefit in their Personal Health Fund.**

Following the success of the WELLTH Fund in 2023 and 2024, all new joining members will continue to get a once-per-lifetime benefit, built into the Personal Health Fund in 2025. New members who activate Personal Health Pathways and complete their once-off high-value action, will get up to R10,000 in additional funds in their Personal Health Fund, available immediately. This is a once-per-lifetime benefit in addition to the annual Personal Health Fund allocation for completed actions. The once-per-lifetime benefit is equal to the maximum Personal Health Fund allocation - as shown in the table above.

# How the Personal Health Fund works

The benefit works in three simple steps:

STEP

01

Download the Discovery Health App and understand your next best actions



You can view your next best actions on the Personal Health Pathways programme, available on the Discovery Health app and Discovery website.

STEP

02

Complete recommended health actions and build up the Personal Health Fund, up to the maximum annual limit



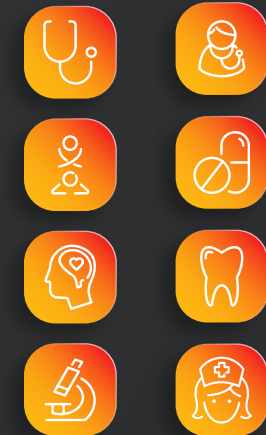
MAXIMUM PERSONAL HEALTH FUND ALLOCATION BY PLAN SERIES PER ANNUM				
		Per adult	Per child	Per family
Classic	Executive, Comprehensive, Priority and Saver	R2,500	R1,250	R10,000
	Core and Smart	R2,000	R1,000	R8,000
Essential and Coastal	Priority and Saver	R1,500	R750	R6,000
	Core and Smart	R1,000	R500	R4,000
Keycare	KeyCare Plus, Core and Start	R500	R250	R1,000

For every completed next best health action on Personal Health Pathways, you accumulate R500 into your Personal Health Fund. They can continue to accumulate funds up to a maximum limit each year, based on your plan choice and family structure of the membership. The maximum value which can be earned on the Personal Health Fund each year is based on your plan choice and family structure of the membership. Any unused funds in the Personal Health Fund expire at the end of a benefit year, and do not carry over to the next benefit year.

STEP

03

Use available funds for day-to-day medical expenses



You can use available funds on any day-to-day medical expenses, such as GP visits, specialist consultations, physiotherapy and medicine.