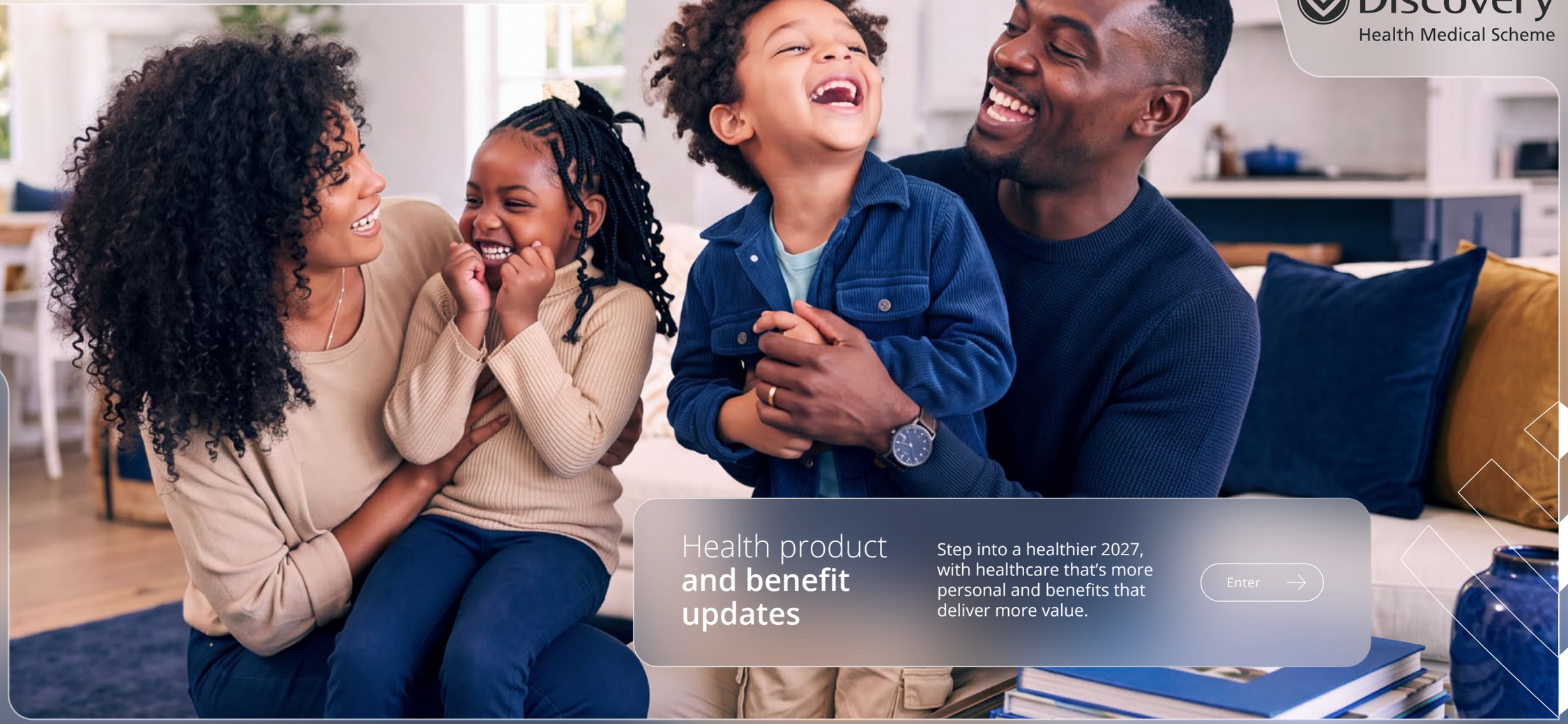
DISCOVERER

Discovery Health

Discovery Health Medical Scheme

2026 OCTOBER LAUNCH



Health product **and benefit updates**

Step into a healthier 2027, with healthcare that's more personal and benefits that deliver more value.

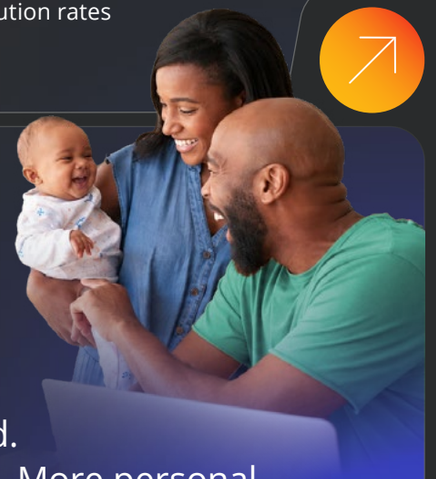
Enter →

01 2027 contribution and benefit updates

Discovery Health Medical Scheme continues to offer valuable benefits and access to high-quality healthcare, giving members confidence and peace of mind. In 2027, contribution increases will range between 7.4% and 8.9%, with two thirds of lives experiencing a contribution increase of less than 8%.

02 Foundational cover for young families

Launching in 2027, the Active Core plan offers foundational cover at a price point that prioritises affordability for the whole family. Developed to meet the healthcare needs of young families starting out their careers, the plan combines unlimited hospital cover in the Active Hospital Network with access to the Personal Health Fund for day-to-day needs, at the most affordable child contribution rates in the market.



03 More connected. More intelligent. More personal.

Personal Health Pathways becomes significantly more powerful in 2027. Deep Personal Health Insights, together with thousands of uniquely tailored Next Best Actions, turn a more complete understanding of each member's health into precise, personal guidance.

04 Extending choice and protection

Gap 500 Plus Pro is our most comprehensive gap cover option yet, providing cover for traditional in-hospital shortfalls, unforeseen day-to-day medical expenses, and direct and indirect oncology-related costs. Additionally, enhancements to Flexicare Plus strengthen Discovery Health's product offering across the range.

05 Intuitive support

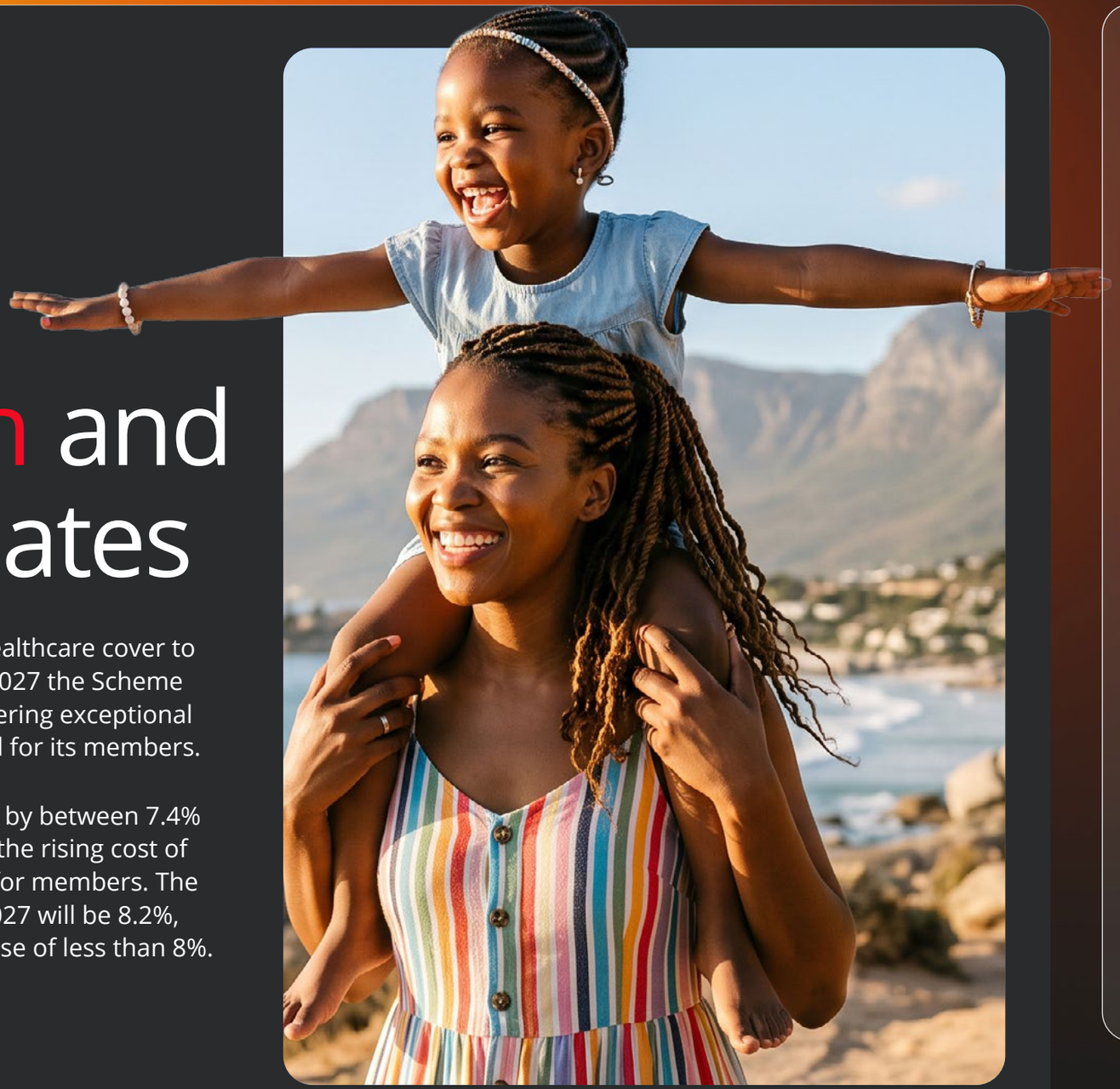
Ask Discovery helps members get clear answers to questions about their cover, benefits and claims through an intuitive conversational experience, with the option to connect to a consultant whenever needed.

SECTION 01

2027 contribution and benefit updates

Discovery Health Medical Scheme provides healthcare cover to more than 2.7 million South Africans, and in 2027 the Scheme will continue to deliver on its promise of delivering exceptional value, high-quality benefits and peace of mind for its members.

On 1 January 2027, contributions will increase by between 7.4% and 8.9%, depending on plan choice, to meet the rising cost of healthcare claims while maintaining benefits for members. The weighted average contribution increase for 2027 will be 8.2%, with two-thirds of lives experiencing an increase of less than 8%.



01 2027 contribution and benefit updates

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Discovery Health Medical Scheme: the largest open medical scheme in South Africa

Discovery Health Medical Scheme provides cover to over 2.7 million South Africans, including the employees of 6,000 businesses. Collectively, the Scheme's members benefited from R90 billion in healthcare claims paid during 2025 across more than 64 million claims.

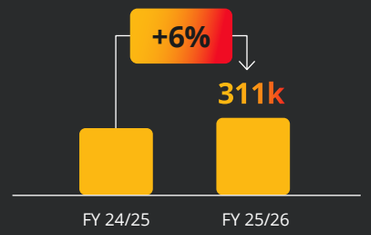
Number one medical scheme in the industry

6 out of 10

people choosing an open medical scheme choose Discovery Health Medical Scheme

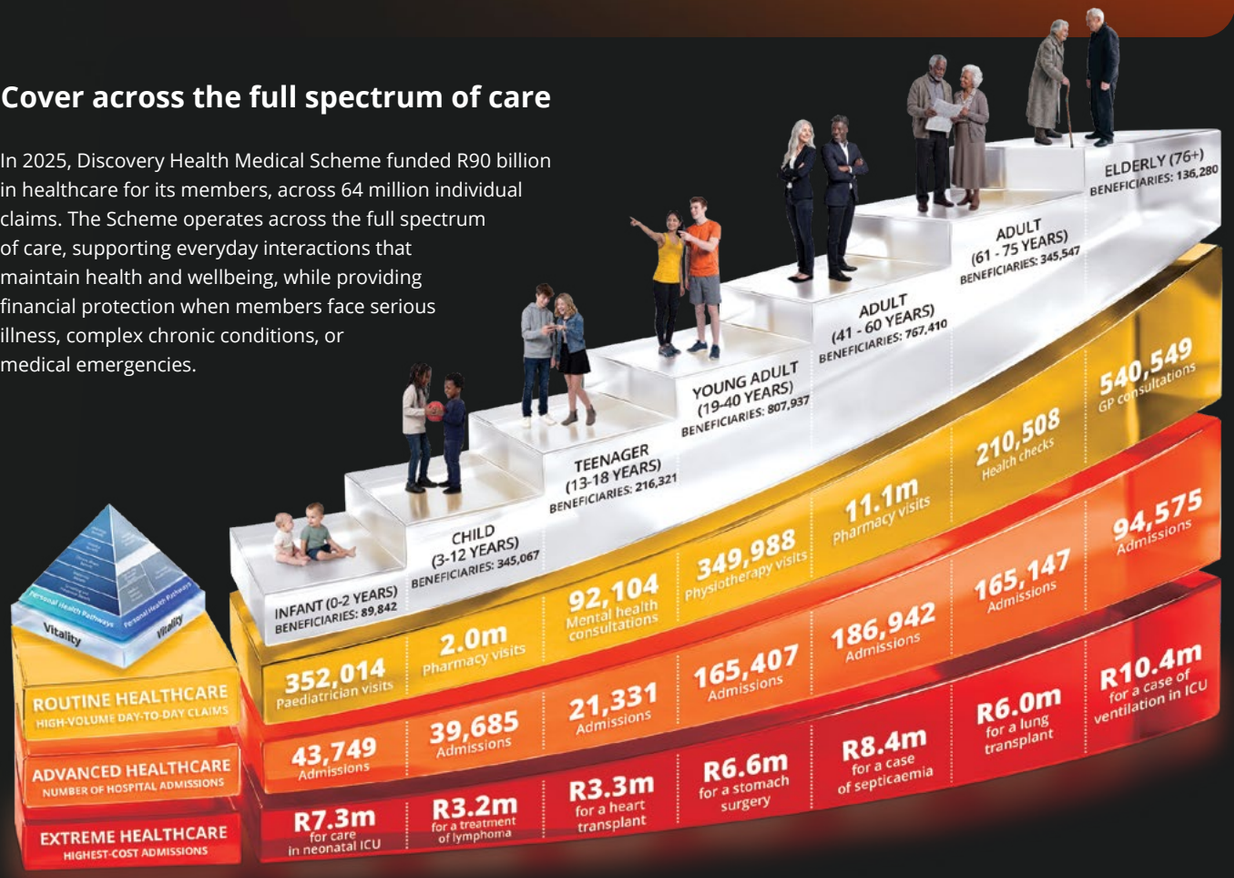
More South Africans are choosing Discovery Health Medical Scheme

311,000 beneficiaries joined Discovery Health Medical Scheme between July 2025 and June 2026, reflecting the highest new business growth rates since 2022.



Cover across the full spectrum of care

In 2025, Discovery Health Medical Scheme funded R90 billion in healthcare for its members, across 64 million individual claims. The Scheme operates across the full spectrum of care, supporting everyday interactions that maintain health and wellbeing, while providing financial protection when members face serious illness, complex chronic conditions, or medical emergencies.



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Financial strength members can rely on

Strong governance, responsible financial management and disciplined pricing have built the Scheme's financial strength, while its scale adds resilience. For members, this means confidence in the ability of the Scheme to meet claims obligations and greater stability of their contribution increases.

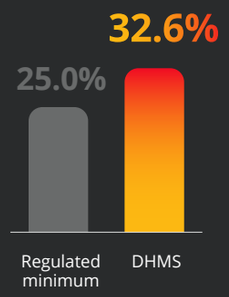
Peace of mind underpinned by financial strength

Financial strength and stability provide members with confidence in their healthcare benefits, both now and in the future.

Discovery Health Medical Scheme maintains a robust financial position, with R33 billion in accumulated funds, a solvency ratio of 32.6%, and a AAA credit rating.

With reserves well above statutory solvency requirements, the Scheme is strongly positioned to withstand unexpected shocks, ensuring long-term sustainability and continued protection for members.

SOLVENCY



ACCUMULATED FUNDS

R33bn
DHMS reserves

vs

R19bn
Total reserves for next six largest open schemes

CREDIT RATING

AAA
DHMS credit rating

vs

A+ to AA+
Range of credit ratings for next six largest open schemes

Source: Open scheme financial statements for 2025

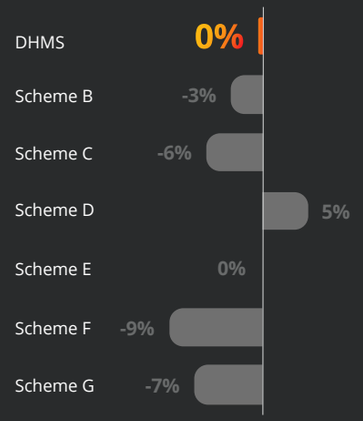
Consistency guaranteed from disciplined, accurate pricing

Discovery Health Medical Scheme prices each year's increase to the expected claims for that year, and has maintained increases within the medical inflation corridor of CPI plus 3% to 4%.

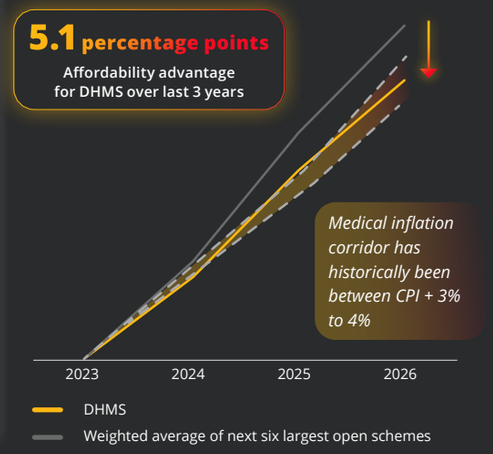
In 2025 the Scheme priced to within 0% of actual claims. This reflects a disciplined pricing approach that closely aligns contribution increases with underlying claims inflation.

Over the past three years, cumulative contribution increases have been 5.1 percentage points lower than the open scheme industry.

PRICING GAP IN 2025
(Net healthcare result as percentage of insurance revenue)



CUMULATIVE CONTRIBUTION INCREASES RELATIVE TO LARGEST SIX OPEN SCHEMES



Source: Open scheme financial statements for 2025; Publicly available contributions

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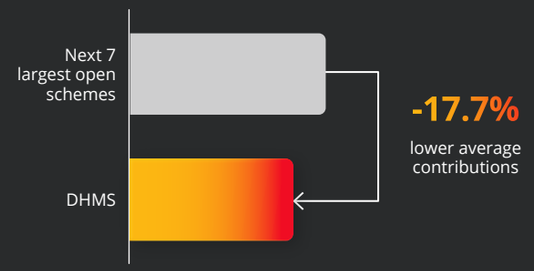
Exceptional value for members

The Scheme's value is built on assets that take years to establish: its scale, sustainable growth trajectory, the country's largest provider network, and Personal Health Pathways. Together, these assets lower the cost of care, safeguard members' health and reduce the healthcare members ultimately need. The value they produce compounds as the Scheme grows.

More affordable contributions per unit of benefit

Historic contribution increases have been lower than the industry average, resulting in contributions that are 17.7% more affordable than the next seven largest open schemes per unit of benefit. This advantage is expected to strengthen further in 2027.

AVERAGE PRINCIPAL MEMBER CONTRIBUTION (2026)



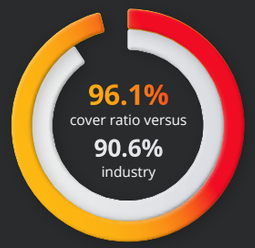
Source: publicly available contribution information for DHMS and the next seven largest open medical schemes; Methodology: Average contributions per principal member within each plan category for DHMS and next seven largest open schemes are weighted according to the distribution of members across DHMS plans. Please note that contribution rates on individual plans on other schemes vary and may be cheaper or more expensive than DHMS's equivalent plans.

More extensive hospital cover across a wide network of care

Discovery Health Medical Scheme pays 96.1% of hospitalisation costs, against 90.6% across the rest of the industry. This higher cover ratio delivered more than R4,300 in additional value per hospital admission, on average, and over R3 billion in additional value for Scheme members in 2025.

Scheme members enjoy full cover across 93% of specialists given preferred contracting arrangements.

IN-HOSPITAL COVER RATIO



+R3 bn
in additional hospital benefits for DHMS members in 2025

DHMS Rest of open scheme industry

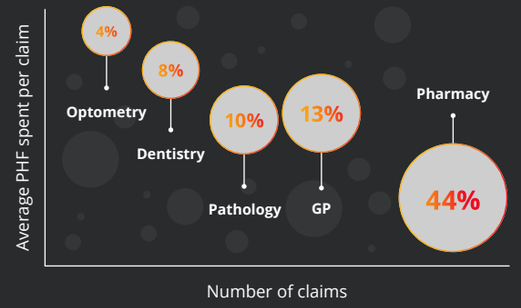
Source: Council for Medical Schemes Annexures 2022/2023
Note: While updated annexures are available, these are the latest annexures that provide the level of detail required for the analysis.

Real day-to-day value through the Personal Health Fund

By engaging with Personal Health Pathways, Discovery Health Medical Scheme members have earned over R1 billion in Personal Health Fund (PHF) benefits since inception to help cover day-to-day healthcare costs.

> R1 bn
Earned in PHF since January 2025

PHF SPENT BY DAY-TO-DAY CATEGORY



Proportion of total Personal Health Fund spent to June 2026

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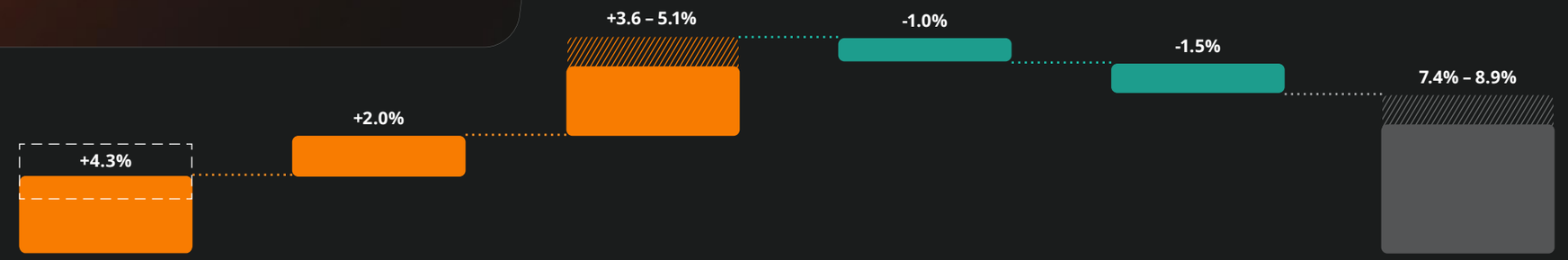
What drives the 2027 increase

To maintain the industry-leading value Discovery Health Medical Scheme offers its members, contributions must increase in line with healthcare claims for 2027. Healthcare claims are expected to increase with medical inflation of 7.4% to 8.9% across the plan range.



AVERAGE TARIFF INCREASE (CPI-LINKED)

The price of healthcare services increases each year, covering fees charged by doctors, radiologists, pathologists and hospitals, as well as the prices of medicines and medical devices. For 2027 these increases are expected to average 4.3%, ranging from 3.8% to 5.0% depending on the service, in line with the Consumer Price Inflation forecast at the time of pricing.

Read More

SUPPLY-SIDE UTILISATION

Supply-side utilisation occurs when the increased availability of healthcare services, facilities and technologies drives higher overall usage, and when existing services or treatments are replaced by newer alternatives at a higher price point. Even where underlying member demand is unchanged, total claims increase because more services are available and used at a higher cost per case. For 2027 this is expected to add 2.0% to medical inflation.

Read More

DEMAND-SIDE UTILISATION

Demand-side utilisation is the increase in healthcare services members require each year, driven by an ageing membership, rising chronic prevalence and the emergence of new health risks. Demand-side utilisation typically varies between plans, reflecting the underlying membership profile. For 2027 this component adds between 3.6% to 5.1% to medical inflation, varying by plan.

Read More

RISK MANAGEMENT INITIATIVES

Risk management initiatives address how care is delivered and paid for, through value-based payment models with hospitals and doctors, closer support for higher-risk members, fraud detection and recovery, and directing care to the most appropriate setting. In 2025 these interventions reduced the cost of claims to Discovery Health Medical Scheme by R12.4 billion. For 2027 new initiatives reduce the required contribution increase by 1.0%.

Read More

BEHAVIOUR CHANGE PROGRAMMES

Behaviour change programmes reduce demand-side utilisation by attracting and retaining younger, healthier members while encouraging healthier behaviours across the membership. Through personalised health insights, precision care recommendations and incentives for preventive action, care shifts from reactive to proactive, reducing both the cost of care and the care members ultimately need. As engagement grows, the benefits of these programmes compound over time, with the 1.5% reduction applied in 2027 expected to strengthen in future years.

MEDICAL INFLATION 2027

Medical inflation for Discovery Health Medical Scheme in 2027 is projected to be 7.4% to 8.9%, reflecting the different levels of utilisation across plan types. This projection sets the required contribution increase for each plan, ensuring that contributions remain aligned to the claims expected on that plan and that the Scheme remains financially sustainable.

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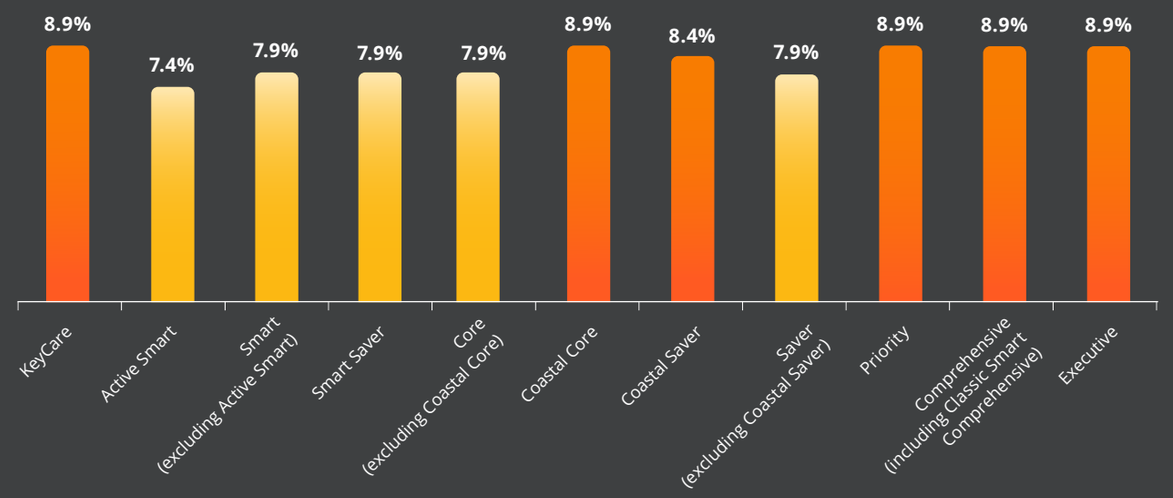
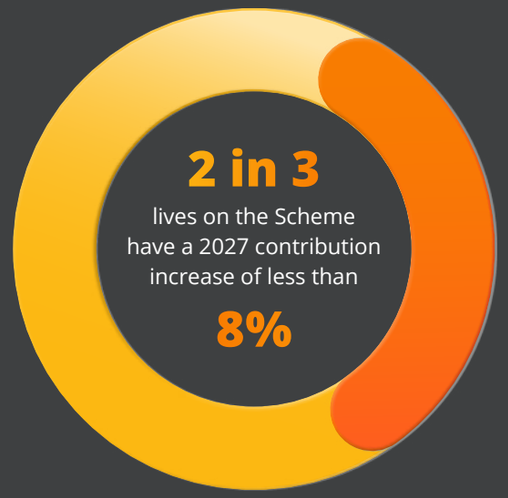
Discovery Health Medical Scheme contribution increases for 2027

On 1 January 2027, Discovery Health Medical Scheme contributions increase by a weighted average of 8.2%, ranging from 7.4% to 8.9% across the plan range. The increase applied to each plan is set to the medical inflation projected for that plan, so that contributions remain aligned to the claims expected on that plan.

8.2% weighted average contribution increase



Two-thirds of lives will experience an increase of less than 8%, with members on Active Smart experiencing an increase of 7.4%.



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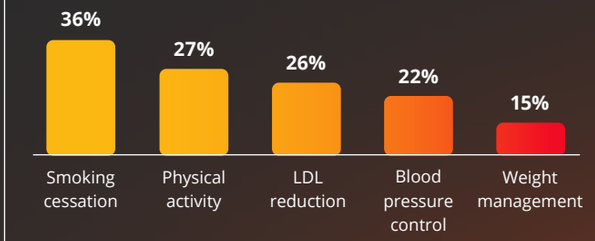
Strengthening benefits to support better cardiovascular health in 2027

Cardiovascular health is the gateway to longer and healthier years.

One in five members is living with a cardiovascular condition, and those members account for 53% of total Scheme spend. Cardiovascular health is one of the most measurable and modifiable areas in healthcare. Risk is driven by a set of well-understood markers and behaviours, and change at this level directly affects the likelihood of major events. For example, quitting smoking can reduce the risk of a major adverse cardiovascular event by 36%, while lowering low-density lipoprotein (LDL) cholesterol can reduce this risk by a further 26%. Over time, these positive health actions add up. By improving their cardiovascular health, individuals may increase their healthspan by up to six years.

REDUCTION IN MAJOR ADVERSE CARDIOVASCULAR EVENTS ASSOCIATED WITH HEALTHIER BEHAVIOURS



POTENTIAL IMPROVEMENT IN HEALTHSPAN BY IMPROVING CARDIOVASCULAR HEALTH

Discovery Health Medical Scheme is **enhancing cardiovascular risk prevention and management through four key interventions:**

Earlier access to statin therapy

Revised clinical entry criteria expand access to Scheme funding for statins. This enhancement enables earlier treatment of high cholesterol, and access to the Chronic Illness Benefit.

Additional lipogram test funding

Alongside existing Scheme funding for a lipogram, members whose cholesterol levels remain outside the recommended range will now have access to Scheme funding for an additional follow-up lipogram.

Scheme-funded specialist consultation

Eligible members have access to a Scheme-funded specialist consultation to assist with 'treat-to-target' cholesterol management to help them achieve the recommended cholesterol levels and reduce cardiovascular risk.

Scheme-funded support to quit smoking

All members will have access to a smoking cessation programme, funded from risk benefits. Members can activate this benefit up to three times during their lifetime.

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Further benefit, limit and network updates for 2027

Benefit enhancements

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. The benefit is risk-funded and does not affect the member's day-to-day benefits. It is available to members on all Discovery Health Medical Scheme plans, excluding the KeyCare Series, and must be activated by the member's orthopaedic surgeon before knee surgery is scheduled.

Virtual chronic care for members with complex chronic conditions

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 enrol on the programme.

Limits, co-payments, deductibles and thresholds

From 1 January 2027, the 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 which include the following limits:
  - External medical appliances, including Home Monitoring Device Benefit and the KeyCare mobility benefit
  - Prosthesis used in spinal surgery
  - Cardiac stents and drug eluting balloons (except for drug eluting stents on KeyCare plans)

In addition:

- Co-payments and deductibles will be increased by 3.9%

Personal Health Fund updates

The Personal Health Fund has paid over R1 billion towards members' day-to-day healthcare costs since inception. To ensure the continued sustainability of the benefit, the following changes will be effective from 1 January 2027:

- Selected lifestyle-enhancing products, including GLP-1 medicines, will no longer be funded from the Personal Health Fund.
- Medicine funding will align with the Above Threshold Benefit rules and applicable medicine tier.

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. The value of each action will be displayed on the relevant tile as part of a member's Personal Health Pathway.

Hospital Network updates

Active Smart moves to the Active Hospital Network

Active Smart members currently access hospital care through the Dynamic Smart Hospital network, which updates continuously over time. From 1 January 2027, the hospital network of Active Smart will change to the Active Hospital Network.

The Active Hospital Network consists of a defined list of approximately 40 hospitals nationwide. The network was selected from an analysis of more than 2.5 million admissions across 841 hospitals and focused on where younger members and families receive the strongest quality and value for their care.

Other network updates

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

The updated list of facilities can be viewed on the published hospital network list or by using the Discovery Health app.

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SECTION 02

Active Core

Making private healthcare more accessible for young families

Discovery Health Medical Scheme has actively been expanding access to private healthcare through innovative plan designs that balance choice and affordability for the diverse needs of 2.7 million South Africans. The introduction of Active Core extends this approach, providing benefits that appeal to the foundational healthcare needs of young parents starting their careers, at a price point that prioritises affordability for the whole family.

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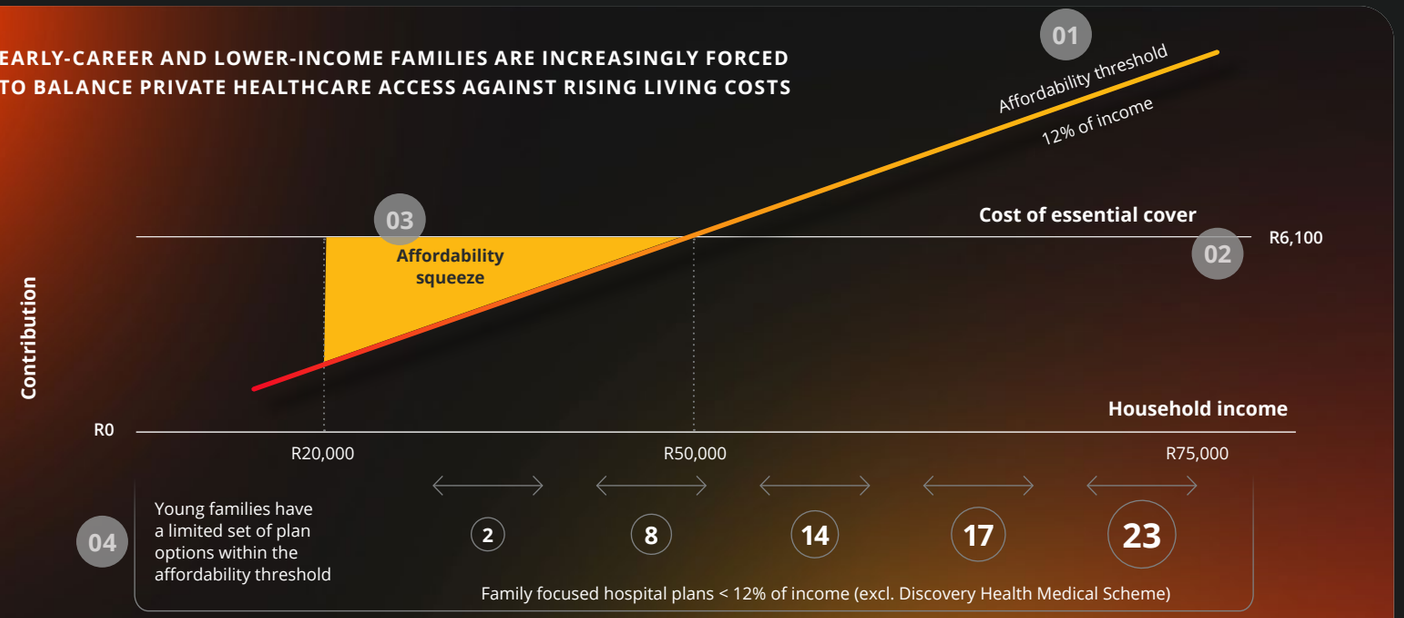
For young families and people early in their careers, medical scheme cover is challenging to afford

Discovery Health Medical Scheme

EARLY-CAREER AND LOWER-INCOME FAMILIES ARE INCREASINGLY FORCED TO BALANCE PRIVATE HEALTHCARE ACCESS AGAINST RISING LIVING COSTS



Household budgets are under pressure

South African households typically spend 12% of their income on medical aid contributions. As living costs continue to rise, many families are increasingly forced to choose between maintaining healthcare cover and meeting other essential household expenses.

01

Cost of essential cover

Family-focused essential cover costs an average of R6,100 a month across the market*. This reflects the breadth of protection provided by medical scheme cover and requirements such as Prescribed Minimum Benefits and open enrolment.

02

The affordability squeeze

For many young families, the cost of essential cover exceeds what they can sustainably allocate to healthcare. At lower household income levels, contributions take up a growing share of income, making it harder to cover the whole family.

03

Number of plans available with contributions less than 12% of income

For lower income families there are fewer family-focused plans with contributions of less than 12% of income. Young families therefore have a narrower choice of plans that can cover the whole family within their budget.

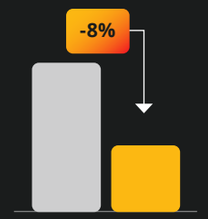
04

Affordability pressures are forcing families to forgo medical scheme cover

Early-career employees or those earning less than R40,000 a month are facing an affordability squeeze and being forced to reconsider or forgo medical scheme cover. Scheme participation in this income segment has declined by 8% over the last six years. Over the same period, the average number of people covered per membership decreased by 15%, highlighting a shift towards smaller families and fewer dependants on medical aid.

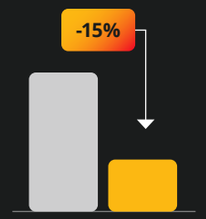
When households face financial pressure, they naturally choose to cover members who need healthcare while forgoing cover for healthy family members.

DECLINE IN MEDICAL SCHEME TAKE-UP



R25,000 – R40,000 monthly income

REDUCTION IN BENEFICIARY RATIO



< R5,500 monthly contribution

2019 2025

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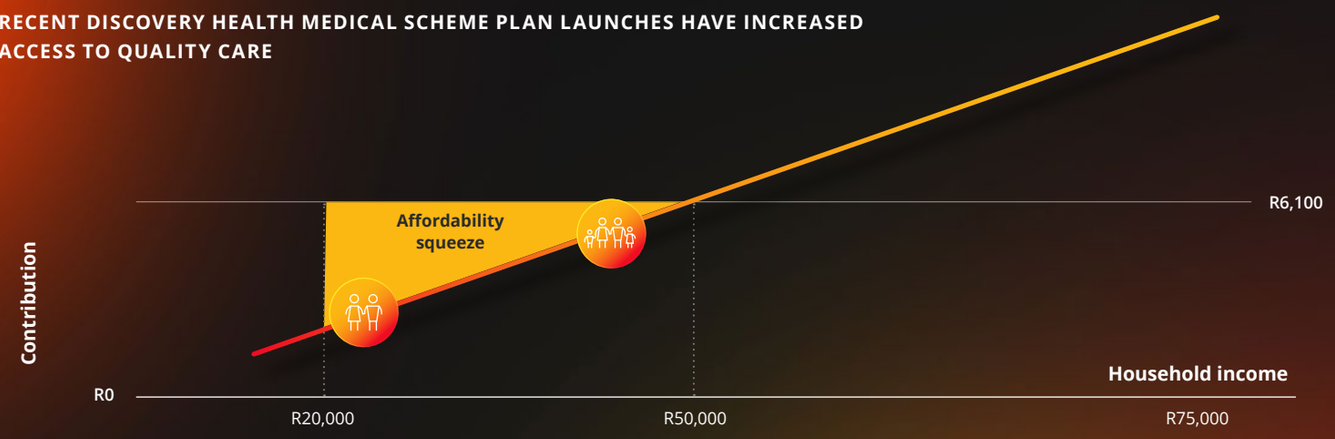
*Notes: *Industry avg determined by population of 25 hospital plans - contribution of a principal, adult and one child.*
Sources: Tax Statistics 2024, Annexures to CMS Industry Reports (2019-2024), Salary & Wage Movement Survey (2026)

Innovative plan design is addressing the affordability squeeze for young professionals and families

Discovery
Health Medical Scheme

RECENT DISCOVERY HEALTH MEDICAL SCHEME PLAN LAUNCHES HAVE INCREASED ACCESS TO QUALITY CARE



Young families have a limited set of plan options within the affordability threshold

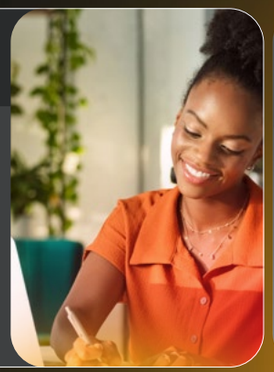
2 | 8 | 14 | 17 | 23

Family focused hospital plans < 12% of income (excl. Discovery Health Medical Scheme)

Active Smart

Designed for the needs of young professionals

Unlimited private hospital cover with targeted day-to-day benefits



Essential Smart Saver

Designed for the needs of young, healthy families

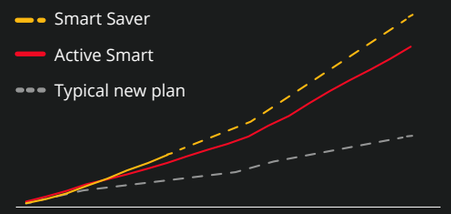
Unlimited private hospital cover with flexible day-to-day benefits

Private hospital cover | *Day-to-day cover* | *Medicine* | *Maternity* | *Personal Health Fund and other discretionary funding*

Intentional benefit design and innovation addresses the affordability squeeze

Designed specifically for young and healthy members looking for targeted day-to-day benefits, Active Smart and the Smart Saver plans combine more efficient care with benefits tailored to the needs of young professionals, couples and growing families. This has lowered the price point for essential cover, delivered relevant day-to-day value and generated strong demand from the segments they were built to serve.

MEETING MEMBER NEEDS DRIVES EXCEPTIONAL GROWTH



Growth in new lives since launch

ACTIVE SMART	SMART SAVER
57,600 lives (as at Aug 2026)	**26,000** lives (as at Aug 2026)
1.31 average family size	**2.01** average family size

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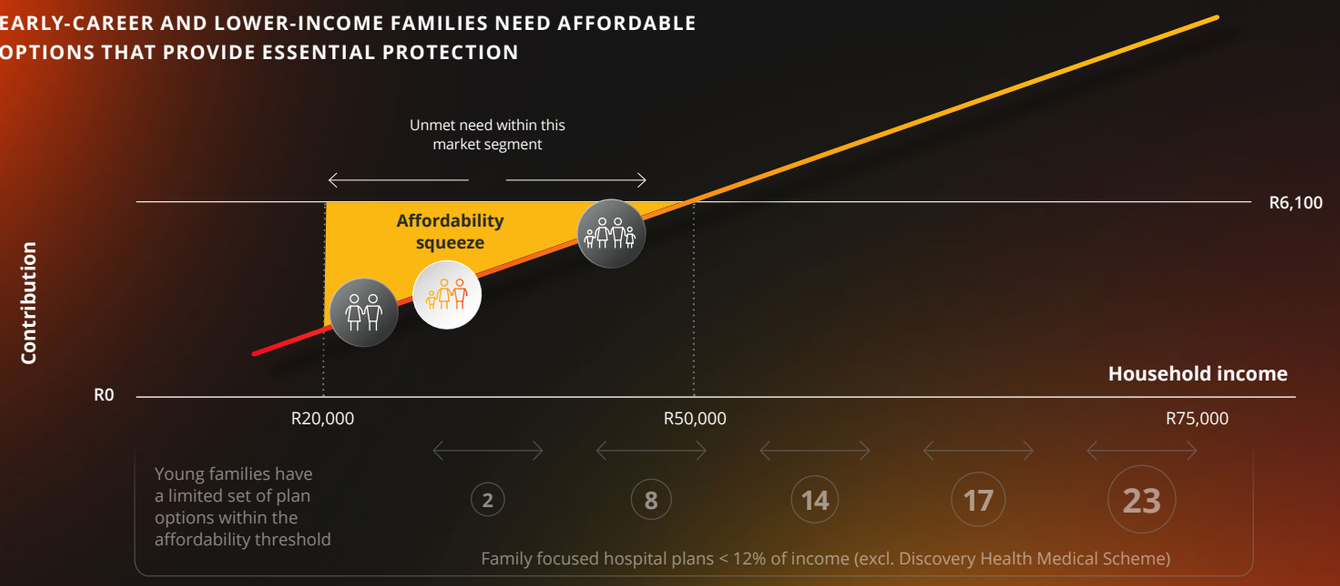
*Notes: *Industry avg determined by population of 25 hospital plans - contribution of a principal, adult and one child.*
Sources: Tax Statistics 2024, Annexures to CMS Industry Reports (2019-2024), Salary & Wage Movement Survey (2026)

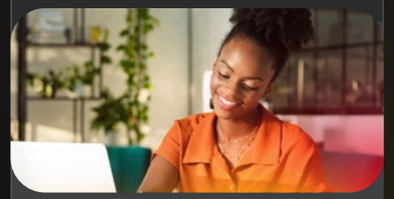
A significant need to expand access to quality foundation healthcare

Discovery
Health Medical Scheme

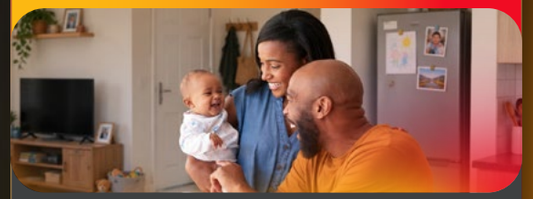
EARLY-CAREER AND LOWER-INCOME FAMILIES NEED AFFORDABLE OPTIONS THAT PROVIDE ESSENTIAL PROTECTION



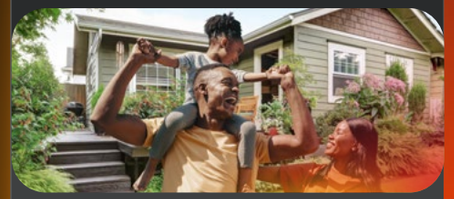
Active Smart



Early-career and lower-income families seeking core risk cover



Essential Smart Saver



Segment of young, early-career and lower-income families looking for core risk cover

While affordability pressures are widespread, there is a distinct segment of families whose budgets leave little room for unnecessary spend. Their priority is protection against high-cost healthcare events that could have a lasting financial impact, and they prefer to stretch their healthcare budget further by covering day-to-day costs themselves and insuring against the expenses that pose the greatest financial risk.

The foundational cover needs of early-career and lower-income families

NETWORK-BASED UNLIMITED HOSPITAL COVER

Protection against significant hospital costs, without limits on the overall level of cover.

TAILORED SUPPORT FOR GROWING FAMILIES

Relevant maternity and mental health support for important family health needs.

DAY-TO-DAY BENEFITS, WITHOUT PRE-FUNDING

These families are comfortable paying for routine healthcare expenses themselves. They place greater value on being able to direct their healthcare spending according to their needs than on pre-funded day-to-day benefits.

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Sources: Tax Statistics 2024, Annexures to CMS Industry Reports (2019-2024), Salary & Wage Movement Survey (2026)

Introducing Active Core

Affordable foundational healthcare cover for families

Active Core uses the Discovery Health Medical Scheme advantage to lower the cost of essential private healthcare and bring meaningful cover within the reach of more families. Purpose-built for early-career and lower-income families, it combines foundational in-hospital protection with valuable day-to-day benefits at a sustainably affordable contribution.

Discovery Health Medical Scheme

Unlimited private hospital cover

Unlimited cover for admissions in the Active Hospital Network, with a R8,050 deductible for elective non-Prescribed Minimum Benefit admissions and in-hospital specialist cover at 100% of the Discovery Health Rate.

Up to R8,000 in day-to-day benefits

Flexible funding unlocked in your Personal Health Fund when you engage in your Personal Health Pathway.

Comprehensive maternity

Meaningful maternity support from pregnancy through childbirth, giving young families confidence and certainty as they grow.

Mental health support

Essential mental health support that helps members access appropriate care, with benefits designed to support early intervention and the ongoing management of depression.

Unmatched value for families

Principal	R1,700
Adult dependent	R1,550
Child	R500

R3,750

R4,250

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Benefit details of Active Core

Enabled through the new Active Hospital Network

Purposefully designed to support families, the network offers a reliable hospital pathway and confidence in the care journey.

Discovery Health Medical Scheme

VIEW PLAN GUIDE

Benefit	Details
Hospital Care	▪ Full cover for emergencies in any private hospital. ▪ Unlimited hospital cover for admissions in the Active Hospital network, with a deductible of R8,050 per admission for elective non-Prescribed Minimum Benefits (PMB) admissions. ▪ Doctors and allied healthcare service providers while hospitalised are covered up to a maximum of 100% of the Discovery Health Rate (DHR). ▪ For planned hospital admissions to any non-network hospital, the member will be liable for a deductible of R15,900. ▪ Radiology and pathology while a member is hospitalised are covered up to the Discovery Health Rate.
Maternity	▪ Maternity cover for pre- and post-natal healthcare
Mental Health	▪ Depression management programme, including proactive preventive care
Oncology	▪ All PMB cancer-related healthcare services are covered up to 100% of the DHR. Cancer treatment that is a PMB is always covered in full, subject to the use of a designated service provider (DSP).
Chronic cover	▪ Full cover in network when adhering to care pathways for the 27 chronic conditions on the Chronic Disease List.
Screening and Preventative Care	▪ Health checks, including blood glucose, blood pressure, cholesterol and body mass index (BMI) screening ▪ Annual mental wellbeing assessment ▪ Annual PSA (prostate) and HIV screening ▪ Mammogram every 2 years ▪ Cervical cancer screening with a Pap smear every 3 years or an HPV test every 5 years ▪ Bowel cancer screening every 2 years for members aged 45 to 75 ▪ Seasonal flu vaccine during pregnancy, or for eligible members aged 65 and older and/or registered for certain chronic conditions ▪ Pneumococcal vaccine for eligible members aged 65 and older and/or registered for certain chronic conditions ▪ Kid's wellness screening, including weight, height, BMI and blood pressure measurements ▪ Additional and more frequent screening available for members who meet clinical criteria ▪ Consultations not covered as Prescribed Minimum Benefits (PMBs) will be paid from available day-to-day benefits
Personal Health Fund	▪ Up to a maximum of R8,000 per family with up to R4,000 for completing Next Best Actions and up to an additional R4,000 for completing Challenges through Personal Health Pathways.

Extra exclusions specific to the Active Core Plan

In addition to the general exclusions that apply to all plans, the Active Core Plan does not cover the following, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits.

01 | Hospital admissions related to, among others:

- Dentistry
- Nail disorders
- Skin disorders, including benign growths and lipomas
- Investigations
- Functional nasal surgery
- Surgery for oesophageal reflux and hiatus hernia
- Back and neck treatment or surgery
- Knee and shoulder surgery
- Arthroscopy
- Joint replacements, including but not limited to hips, knees, shoulders and elbows
- Cochlear implants, auditory brain implants and internal nerve stimulators (this includes procedures, devices, processors and hearing aids)
- Healthcare services that should be done out of hospital and for which an admission to hospital is not necessary
- Endoscopic procedures

02 | Correction of hallux valgus (bunion) and Tailor's bunion (bunionette)

03 | Removal of varicose veins

04 | Refractive eye surgery

05 | Non-cancerous breast conditions

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PSA - Prostate-Specific Antigen
HPV - Human Papillomavirus

The Active Hospital Network

Designed around the needs of young professionals and families

A carefully designed hospital network brings together the hospital and specialist care members need, while delivering an excellent experience and high-quality, cost-effective care.

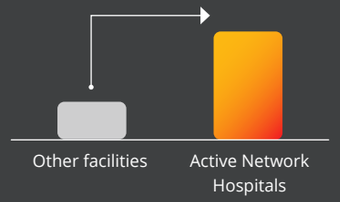
The Active Hospital Network was informed by an analysis of more than 2.5 million hospital admissions across 841 hospital facilities over several years. This provided detailed insight into how approximately 1.2 million Discovery Health Medical Scheme members access hospital care.

The analysis considered the healthcare needs and hospital preferences of younger, healthier members and families, including where children receive care. It also considered access to relevant specialists, the quality of care and member experience delivered by each facility, and the cost efficiency of care.

By choosing a plan option that uses the Active Hospital Network, members benefit from access to high-quality hospital and specialist care, an excellent experience and more affordable contributions.

Excellence in member experience

16%
more facilities exceed patient expectations



Broad access to specialised care

- **>290** Psychologists
- **>300** Paediatricians
- **>430** Gynaecologists
- **>640** Physiotherapists
- **>910** Anaesthetists

Quality-driven hospital selection

Hospitals are selected using international standards and local validation to identify facilities with best-in-class care ratings. Ratings are evaluated across four key categories.

Clinical outcomes
Based on readmission and mortality

Patient experience
Based on patient experience surveys

Efficiency
Based on cost efficiency profile

Safety
Hospital acquired infections and adverse events

A curated selection of high-quality facilities in the Active Hospital Network

> 40
hospitals in the network

High urban area coverage within 50 km radius of each major metropole.

* *The number of network hospitals included in each province is subject to change. Please consult the published Discovery Health Medical Scheme Hospital Network lists or the Discovery Health app for the most up-to-date view of the Active Hospital Network.*

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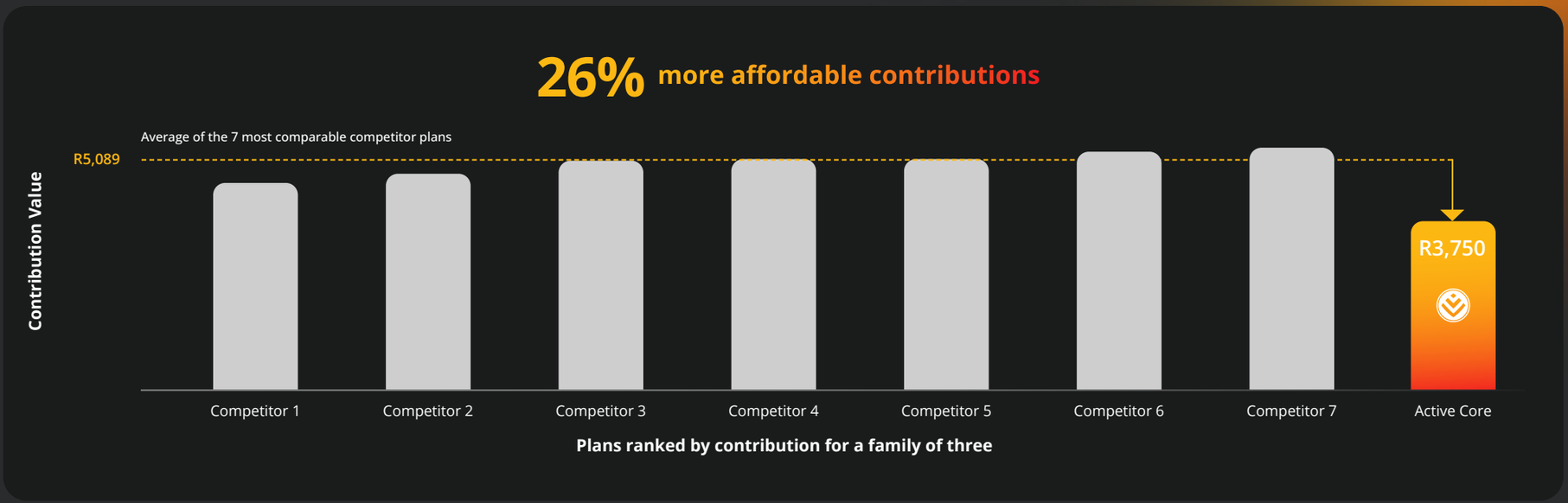
Active Core's affordable contributions deliver market-leading value for families looking for foundational cover

Discovery Health Medical Scheme



R500
most affordable child rate in the market

Unlocking cover for the whole family

For a family of three, Active Core costs 26% less than the average of the seven closest comparable plans.

+ 6%
higher cover ratio vs. industry

Private hospital cover

Discovery Health Medical Scheme provides industry-leading cover for private hospital admissions. Families benefit from an in-hospital cover ratio 6% higher than the industry average, providing greater peace of mind during a hospital admission.

Up to R8,000
in Personal Health Fund

Flexible day-to-day benefits

Active Core gives families access to funding they can unlock and direct as they choose through the Personal Health Fund, accessed by engaging with Personal Health Pathways.

R73,400
average value of maternity basket of care

Differentiated benefits

Comprehensive maternity care before and after the delivery as well as access to mental health support are among the differentiated benefits provided by Active Core.

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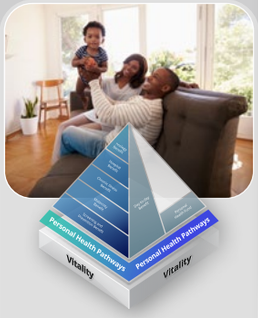
A plan for every life stage, every health need and every pocket

Discovery Health Medical Scheme

Purpose-built health cover for different needs, life stages and affordability levels

LOWER-INCOME EARNERS



- KeyCare Start
  Regional
- KeyCare Core
- KeyCare Plus

Defined health partners
Defined value focused cover with income-linked contributions

YOUNG, HEALTHY INDIVIDUALS AND FAMILIES

Active Smart	Active Core	Essential Smart Saver
Targeted day-to-day Unlimited hospital cover with targeted day-to-day benefits for individuals	**Foundational hospital** Unlimited hospital cover with maternity and self-managed day-to-day	**Essential day-to-day** Unlimited hospital cover with targeted day-to-day benefits and savings for families

Active Smart, Active Core and Essential Smart Saver are purpose-built for the next generation of Discovery Health Medical Scheme members. Active Core fills an important gap in this offering, providing an affordable solution for early-career and low-income families.

ESTABLISHED INDIVIDUALS AND FAMILIES

Essential Core Coastal | Delta	Classic Smart	Classic Saver Delta
Classic Core Delta	Classic Smart Saver	Essential Priority
Essential Smart Dynamic Smart	Essential Saver Coastal | Delta	Classic Priority
Self-managed day-to-day Unlimited hospital cover with self-managed day-to-day	**Flexible day-to-day** Unlimited hospital cover with flexible day-to-day benefits and savings	**Comprehensive day-to-day** Comprehensive hospital cover and day-to-day cover

EXTENSIVE COVER SEEKERS

- Classic Comprehensive
  Smart
- Executive

Extensive day-to-day
Extensive hospital and day-to-day cover

Network options defined for each plan.

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SECTION 03

Personal Health Pathways

Personal Health Pathways is Discovery Health's precision health platform, providing personalised, science-based guidance that helps members understand their health, build healthier habits and take meaningful action. More than 750,000 Discovery Health Medical Scheme members have already activated their pathway and started their journey towards better health.

In 2027, Personal Health Pathways gives members deeper insight into their health, unlocking a broader range of next best actions, each more personalised and relevant.

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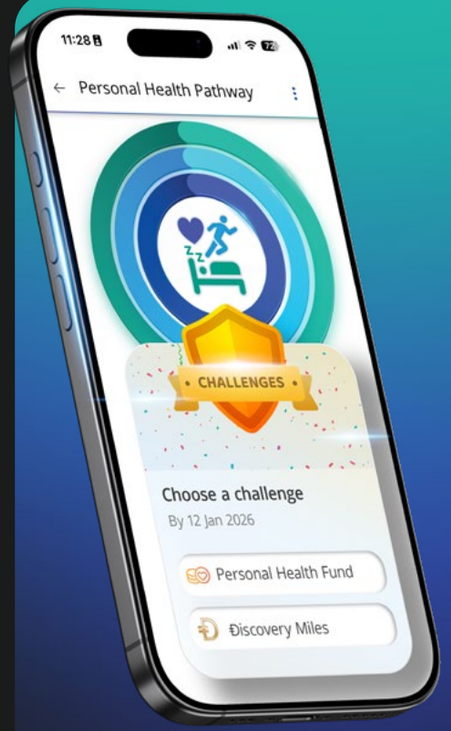
Personal Health Pathways continues to scale and strengthen its health impact



More than 750k
members activated

Behaviour change

Personal Health Pathways is helping members make healthier choices a part of everyday life. Millions of clinical, exercise and sleep actions have already been completed. Each action is a step towards building healthier habits and better health outcomes.

2 mil
Clinical actions completed

10 mil
Exercise actions completed

200 k
Sleep actions completed*

Greater rewards

Personal Health Pathways makes healthier choices more rewarding. By taking action on their pathway, members have earned rewards and unlocked additional healthcare funding with the Personal Health Fund.

>R1 bn
Personal Health Fund unlocked

R126 mil
Rewards earned for health actions

73%
Of activated members are earning rewards

Better health outcomes

The actions completed through Personal Health Pathways are translating into measurable health outcomes. Members are being diagnosed earlier and with less severe disease. These outcomes demonstrate the value of sustained action in supporting better long-term health.

15%
Lower disease severity at diagnosis for PHP activated members

35%
Lower mortality risk from 1 exercise day per week

24%
Lower mortality risk from 7+ hours of regular sleep per night

Cebokazi
Read her story

Brink
Read his story

Gail
Read her story

Real stories, real impact

Personal Health Pathways is helping members turn guidance into action. For Brink and Gail, recommended screenings led to the early detection and treatment of serious health risks. For Cebokazi, personalised exercise goals are inspiring healthier habits and a marathon medal. From earlier detection to lasting behaviour change, these stories show how Personal Health Pathways is making a real difference in members' lives.

** Sleep actions went live in Personal Health Pathways in August 2026*

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More connected. More intelligent. More personalised.

Personal Health Pathways in 2027

PERSONAL HEALTH INSIGHTS

ENHANCED NEXT BEST ACTIONS

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Personal Health Pathways is brought to you by Discovery Health.

Connecting the many signals that shape our health

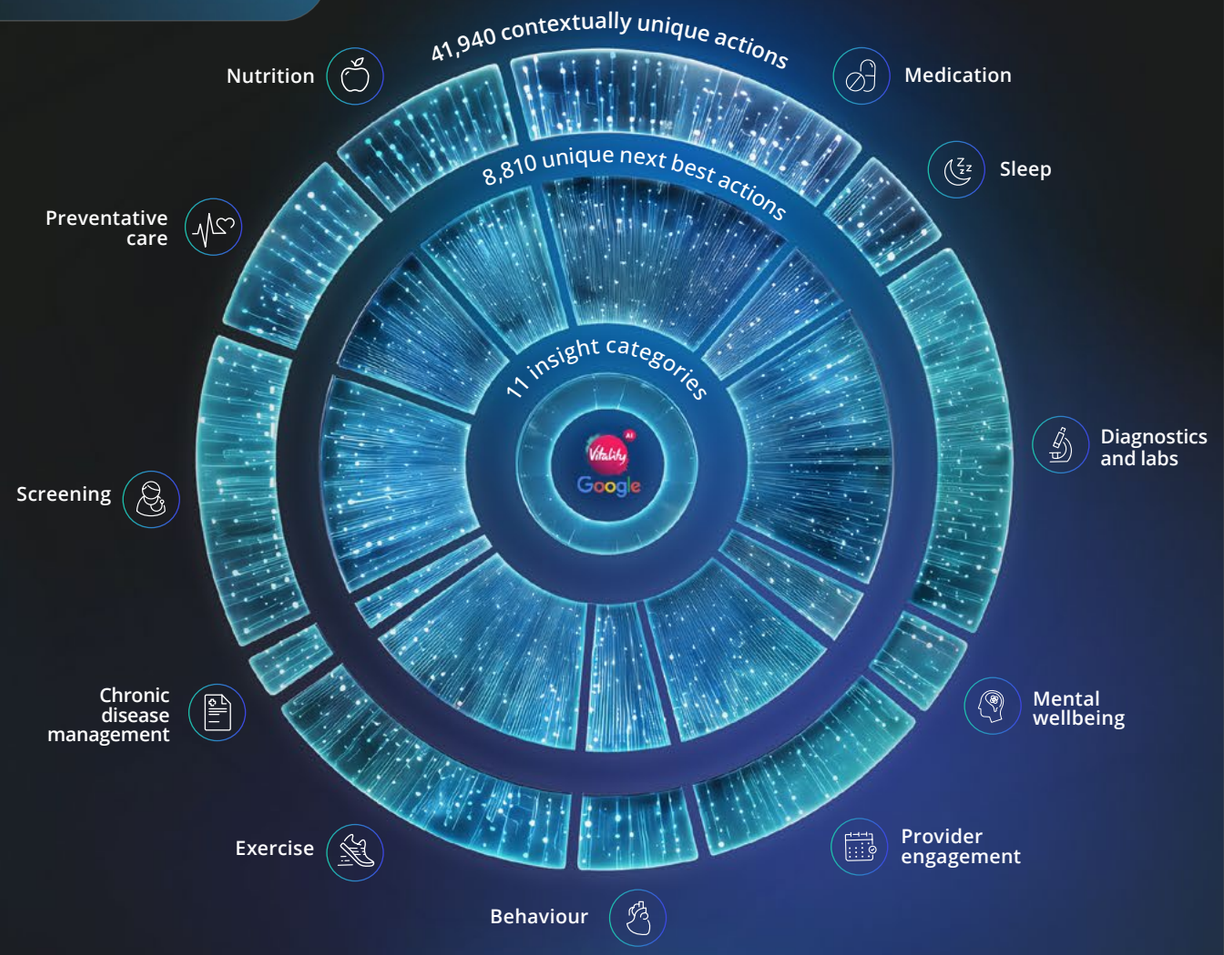
Personal Health Pathways uses advanced AI, unique health information, and rigorous scientific and clinical validation to predict risk, identify emerging health needs, and deliver personalised guidance. By converting complex health data into clear, actionable insights, it helps members understand their health and take the most relevant next steps.

Powered by Vitality AI, in partnership with Google, the platform brings together more than 60 million life years of health, behavioural, and incentive information. By connecting clinical, lifestyle, wellness, and wearable data across more than 2,800 data dimensions, it creates a foundation from which personalised insights can be generated.

Advanced AI models analyse these connected signals to identify patterns, understand changing risks, and uncover opportunities for intervention earlier.

To translate these insights into meaningful outcomes, the platform draws on more than 8,000 clinically validated actions. When each member's health history, behaviours, and current circumstances are incorporated, this expands to more than 40,000 personalised next best actions.

Every recommendation and insight is generated within a responsible and secure AI framework subject to extensive clinical validation and review. The result is that Personal Health Pathways recommends the next best action that is both clinically relevant and achievable, delivering precise guidance tailored to each individual's unique health journey.



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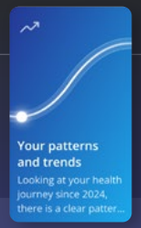
Health made clearer: Personal Health Insights

Every part of a member's health tells a story, from screenings and claims to lifestyle information and connected devices. Bringing these pieces together reveals a more complete picture of their health.

Personal Health Insights delivers one clear, evolving view, helping members understand their health, recognise potential risks and make sense of what the insights mean for their everyday health.

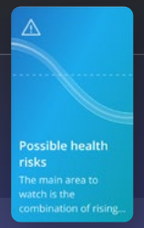
Each member's health information tells a unique story. Personal Health Insights brings together information that was previously fragmented to reveal meaningful patterns, highlight potential risks and identify opportunities to take action earlier.

By turning complex health information into clear, personalised insights, members can better understand their health, health history and potential next steps.



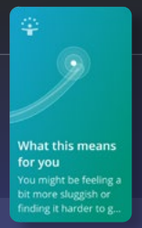
See the bigger picture.

This section connects the dots across health, lifestyle and engagement information to reveal meaningful patterns over time. It highlights areas of progress, changing health trends and opportunities for members to build momentum through consistent healthy behaviours.



Spot potential concerns early.

This section highlights emerging risks and trends that may require attention. It helps members understand potential concerns earlier and provides practical guidance to support proactive action.



Connect the data to real life.

This section translates these insights into meaningful, real-world context. It helps members understand how trends and risks may affect day-to-day health and summarises practical steps to respond proactively to these trends.

Read More

Health

Sleep

Exercise

Health, sleep and exercise tracking

Members receive a concise, data-driven summary of their sleep routine, exercise habits and health metrics. From blood pressure to VO_2 Max score, their signals are translated and contextualised using your broader health information.

Read More

Get personalised guidance

Members can explore personalised questions based on their health information to better understand their health metrics, trends, and recommended actions. Responses are grounded in underlying health data and supporting evidence, providing greater transparency and explainability.

Read More

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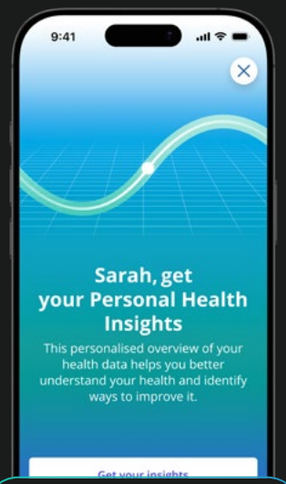
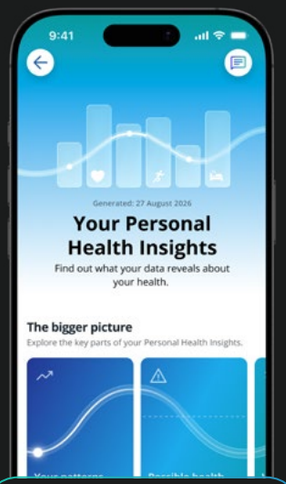
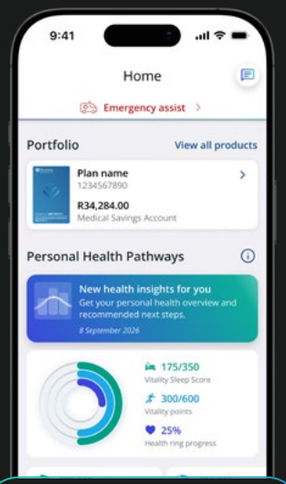
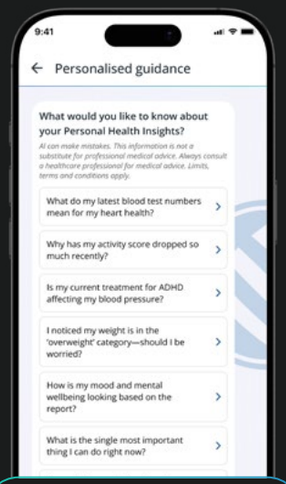
Find Personal Health Insights in the Discovery Health App









01 Get your insights

Complete your Health Check and link your device to get your Personal Health Insights delivered to the palm of your hand.

02 Find them in the Discovery Health App

Log in to the Discovery Health app and find the Personal Health Pathways card on your home page, alongside your progress and next best actions. Everything about your health sits in one place.

03 Discover what matters most

Open your Personal Health Insights to see your health brought together in one connected view: your patterns and trends, your emerging risks and what this means for you. Scroll further to deep dive into specific insights into your Health, Exercise and Sleep trends.

04 See how your health is evolving

Your insights are not a single snapshot. When new health information becomes available, such as a Health Check, screening result, claim or significant change captured through your linked device, your insights are refreshed to reflect your latest health information.

05 Get personalised answers

Tap the chat button on the top right of your screen to see a list of questions chosen for you, based on your own risk factors, protective factors, overdue screenings and outstanding clinical actions. Choose one, and receive a plain-language explanation grounded in your own health data and the evidence behind it.

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Smarter, more personalised, Next Best Actions

Every member's health journey is unique. That's why Personal Health Pathways now uses a broader understanding of each member's health to deliver more personalised Next Best Actions. By bringing together health history, current health status, individual risks, care experiences, lifestyle behaviours and predicted health trajectory, Personal Health Pathways can provide more relevant insights and opportunities to support better health outcomes. The result is recommendations that are more relevant, more precise and more personal, helping members take the right action at the right time.

Visit your dentist for a check-up

Complete by 02 Oct 2026

Your blood pressure medication, Ridaq, can cause severe dry mouth which increases your risk of cavities. Your last dental check-up was 12-months ago, visit your dentist to protect your teeth and gums.

YOUR HEALTH HISTORY

Previous diagnoses, test results, health screenings, family history and other important health events provide essential context

YOUR CURRENT HEALTH & RISK

Your current health status and driving risk factors help prioritise the actions most relevant to your health and risk today

YOUR TREATMENT & HEALTHCARE UTILISATION

Healthcare utilisation patterns, treatments received, medications prescribed and follow-up care help tailor recommendations

YOUR LIFESTYLE & BEHAVIOUR

Daily health behaviours, including exercise, sleep and activity levels, help identify actions that are relevant to build or sustain your healthy lifestyle habits

YOUR PREDICTED HEALTH TRAJECTORY

By considering how your health may change over time, recommendations focus on the actions most likely to improve your future health outcomes and reduce potential health risks

Actions are crafted according to each member's health trends

Beta testing was conducted on 10,000 members to clinically validate and ensure the accuracy of the information. In this trial, over 40,000 unique new actions were generated and formally reviewed by clinicians. Here are two real examples.

Schedule a medication review with your GP

Completed by 20 Oct 2026

You recently claimed levofloxacin and prednisone, which can increase the risk of tendon injury when used together. Given your history of left shoulder impingement in 2024, discuss whether a safer alternative may be appropriate with your GP.

Postpartum pelvic floor check-in

Completed by 20 Oct 2026

Your body has been through important changes with your recent delivery and previous surgery. A pelvic health specialist can check how your pelvic floor is recovering and recommend support or exercises tailored to you.

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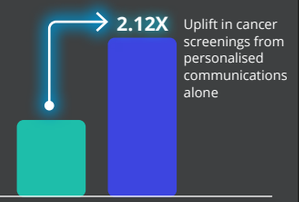
Personal Health Pathways is brought to you by Discovery Health.

Personalised actions and insight drive engagement, and engagement matters

When members understand what to do and why it matters to them, they are significantly more likely to take action. That action leads to earlier diagnosis, earlier intervention, better condition management and improved health outcomes.

Rigorous testing underpins our approach to personalisation, helping us refine recommendations and communications to deliver the greatest value to members. Testing shows that personalised communication that captures a member's wider clinical and behavioural context and demonstrates why an action matters, significantly impacts completion rates.

CANCER SCREENING



Increase in cancer screening

Generic Action

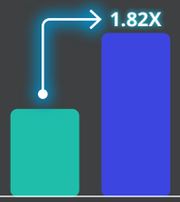
Go for a mammogram
Completed by 20 Oct 2026
Women at higher risk or aged 40 and older should routinely go for screening.

Personalised Action

Go for your routine mammogram
Completed by 20 Oct 2026
With breast cancer in your family, your mammogram is more than a routine check. It's an important way to look after your health. Your last mammogram was in September 2024, which means it's time to book your next screening.

67% Lower relative mortality for members who have regular cancer screenings

PREVENTATIVE SCREENING



Increase in preventative screening

Generic Action

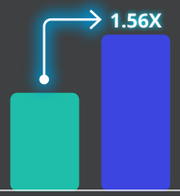
Go for a cholesterol test
Completed by 20 Oct 2026
Go for a cholesterol test to understand your levels and take an important step towards looking after your cardiac health.

Personalised Action

Go for a cholesterol follow-up
Completed by 20 Oct 2026
Your cholesterol test in December 2025 showed that your LDL ("bad") cholesterol was high at 3.4 mmol/L. It's important to recheck your cholesterol levels to see where they are now and guide the right next steps.

26% Lower risk of a major cardiac event for members who maintain healthy cholesterol levels

MENTAL HEALTH



Increase in mental health screening

Generic Action

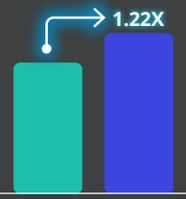
Do a mental health check-in
Completed by 20 Oct 2026
The Patient Health Questionnaire (PHQ-9) helps identify symptoms of depression like low mood and fatigue.

Personalised Action

Complete your regular mental health check-in
Completed by 20 Oct 2026
Your latest Patient Health Questionnaire (PHQ-9), completed in May 2026, showed a score of 17, indicating moderately severe symptoms of depression. Regular check-ins can help track whether your symptoms have improved, stayed the same, or worsened over time.

11% Decline in mental health admission rates over the last decade showing the value of early intervention

SEE YOUR HEALTHCARE PROVIDER



Increase in provider engagement

Generic Action

Consult your primary care GP
Completed by 20 Oct 2026
Your latest health assessment showed that your results weren't in the ideal range. To improve your health, please consult your primary care GP.

Personalised Action

Ask your Primary Care GP about your cholesterol
Completed by 20 Oct 2026
Your LDL cholesterol has increased from 3.4 mmol/L in December 2025 to 3.8 mmol/L in October 2026. While this is a relatively small change, the upward trend is worth paying attention to. Discuss your results with your GP, about what this means for you.

24% Lower risk-adjusted admission rate for those seeing a single primary care provider

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SECTION 04

Discovery Health Enhancements in 2027

Discovery Health offers a range of solutions that provide protection against a broad spectrum of healthcare needs. In 2027, a new comprehensive Gap Cover option with innovative protection benefits expands the range and, for the first time, introduces a solution that meets the needs of employers. Flexicare continues to make essential primary care more affordable and accessible, with an enhanced FlexiFund delivering even greater value to Flexicare Plus policyholders.

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Flexicare and Emergency Cover

Affordable, high-quality primary care and emergency cover.

Consistent growth in Flexicare and Emergency Cover reflects strong demand for affordable, accessible healthcare solutions. Between 2022 and 2026, the number of lives covered by Discovery Emergency Cover and Flexicare grew annually by 20%. In 2025, Flexicare and Emergency Cover paid out over R288 million in claims across a total of 147,000 members and 670 employers.

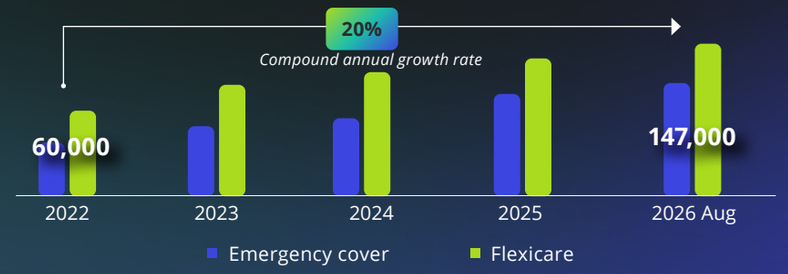
Since its launch in 2026, the FlexiFund has provided Flexicare members with significant additional day-to-day value after completing their health checks. In 2027, the FlexiFund flexes further, providing Flexicare Plus members with enhanced support for mental health and maternity care.

To continue offering the exceptional primary care benefits, Flexicare premiums will increase in 2027. The premium increase will depend on each employer group's unique experience, with the weighted average increase being 6.9%.

GROWING REACH WITH PROVEN VALUE

Flexicare Core	Flexicare Core +Emergency Core	Flexicare Plus	Flexicare Plus +Emergency Core
From R292	From R377	From R489	From R595
Affordable cover for essential healthcare needs, across GP consultations, medicine, diagnostic tests and six chronic conditions.	Essential day-to-day care with added protection when an accident or trauma incident requires casualty treatment or hospitalisation.	Comprehensive day-to-day cover across GP and specialist consultations, enhanced chronic care, dentistry and optometry, with added cover for maternity and mental health.	Comprehensive day-to-day cover with added protection when an accident or trauma incident requires casualty treatment or hospitalisation.

STRONG, CONSISTENT GROWTH IN NUMBER OF LIVES ON FLEXICARE AND EMERGENCY COVER

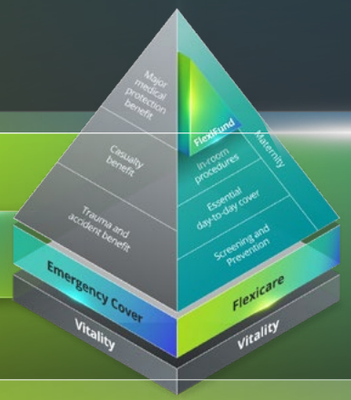


R288 mil
paid in 2025 healthcare claims

R714,000
highest costing emergency admission in 2025

670
Employers insured in 2025

ENHANCED IN 2027



The FlexiFund is enhanced in 2027, with increased support across mental health and maternity care for Flexicare Plus members.

The combined price point of Flexicare with Discovery Emergency Cover is based on the combined rate of Emergency Cover Core (up to R400,000 per event) and Flexicare Core or Flexicare Plus.

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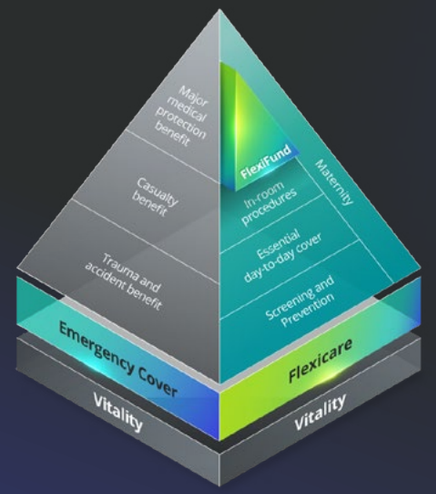
In 2027, the FlexiFund delivers industry-leading day-to-day, mental health and maternity cover



In 2027, Flexicare Plus members will receive even more value through additional cover for specific mental health and maternity needs.

Each adult member covered on a Flexicare policy can unlock the FlexiFund by completing a health check, with their results determining how much of the R1,000 base benefit they can access. Flexicare Plus members can access the full additional mental health or maternity benefit once they have completed their health check, regardless of results.

TECHNICAL DETAILS

Up to
R1,000
day-to-day cover

Up to
R2,500
mental health cover

Up to
R5,000
maternity cover

Base FlexiFund

GP or specialist consultation · *Medicine* · *Vaccines* · *Contraceptives*

The FlexiFund flexes to cover mental health

Anti-depressant medication + SilverCloud *Access iCBT at no extra charge*

The FlexiFund flexes to cover maternity care

GP, gynaecologist or paediatrician consults · *Midwife and post-partum nurse visits* · *Antenatal vitamins* · *Defined blood tests*

Healthcare needs covered

Extra support for day-to-day medical expenses

Access up to R1,000 per adult for additional day-to-day needs, The value of FlexiFund depends on the number of health check measures within a healthy range.

HOW THIS WORKS

Access to timely Mental Health support

Flexicare Plus members with a qualifying mental health diagnosis can access an additional R1,500 for related medication, taking the maximum available FlexiFund to R2,500. Access to SilverCloud iCBT (Internet-based Cognitive Behavioural Therapy) is available at no extra charge.

HOW THIS WORKS

Enhanced benefits for maternity care

Flexicare Plus members with a confirmed pregnancy can access an additional R4,000 taking the maximum available FlexiFund benefit up to R5,000.

HOW THIS WORKS

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Discovery Gap Cover

Setting a new standard for gap cover

Discovery Gap Cover protects almost 170,000 Discovery Health Medical Scheme members. Demand has grown consistently year after year, reflecting the value members see in the additional layer of protection that gap cover provides. In 2025, Discovery Gap Cover paid R123 million towards healthcare shortfalls, helping members manage unexpected costs.

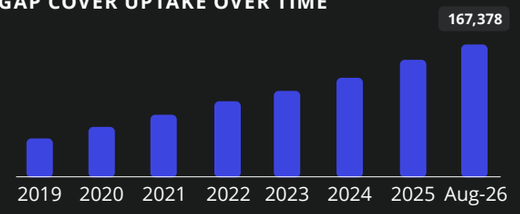
A range of available solutions lets members choose the level of cover that suits their needs, from the most affordable protection of Discovery Gap 100 to the broader benefits of Discovery Gap 500. In 2027, we are extending the range. Discovery Gap 500 Plus Pro will provide our most comprehensive cover for traditional in-hospital shortfalls as well as cover for direct and in-direct oncology shortfalls, and unforeseen day-to-day expenses.

A premium increase of 8.9% will be applied across the existing gap cover range.

GROWING REACH WITH PROVEN VALUE

Discovery Gap 100	Discovery Gap 250	Discovery Gap 500	Discovery Gap 500 Plus Pro
Retail rates from R58 per month	Retail rates from R187 per month	Retail rates from R295 per month	Retail rates from R385 per month
Affordable entry-level gap cover with 100% in-hospital specialist cover and protection against procedural deductibles.	Broader protection with 250% in-hospital specialist cover and protection against oncology shortfalls.	Comprehensive traditional gap cover with 500% in-hospital specialist cover, protection against a range of shortfalls, including oncology, and enhanced hospital cover for members engaged in their health through Vitality.	Our most comprehensive gap cover, combining 500% in-hospital specialist cover, protection against a range of shortfalls plus additional cover for casualty, out-of-network deductibles and other expenses. Protector benefits add an additional layer of support for day-to-day and oncology-related expenses for members engaged in their health.

SUSTAINED INCREASE IN DISCOVERY GAP COVER UPTAKE OVER TIME



29,481 number of claims paid in 2025

R123 m value of claims paid in 2025

21% annualised growth rate from 2019

R210,580 highest claim paid in 2025

NEW IN 2027

Introducing Discovery Gap 500 Plus Pro

Our most comprehensive gap cover is now available to employers at a typical group premium of **R235** per employee per month*, available to employees on any medical scheme.

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Discovery Gap Cover is an insurance product. It is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership. Discovery Gap Cover is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/ 011882/06, a licensed insurer and an authorised financial services provider. Personal Health Pathways is brought to you by Discovery Health (Pty) Ltd. The Oncology Protector Benefit is offered by Discovery Life Limited. Registration number 1966/003901/06, a licensed life insurer, an authorised financial services and registered credit provider, and a licensed section 13B administrator. NCR Reg No NCRCP3555. Limits, product rules, terms and conditions apply. Personal Health Pathways is enabled by the combination of Discovery Health's healthcare capabilities and Vitality's behaviour-change expertise.

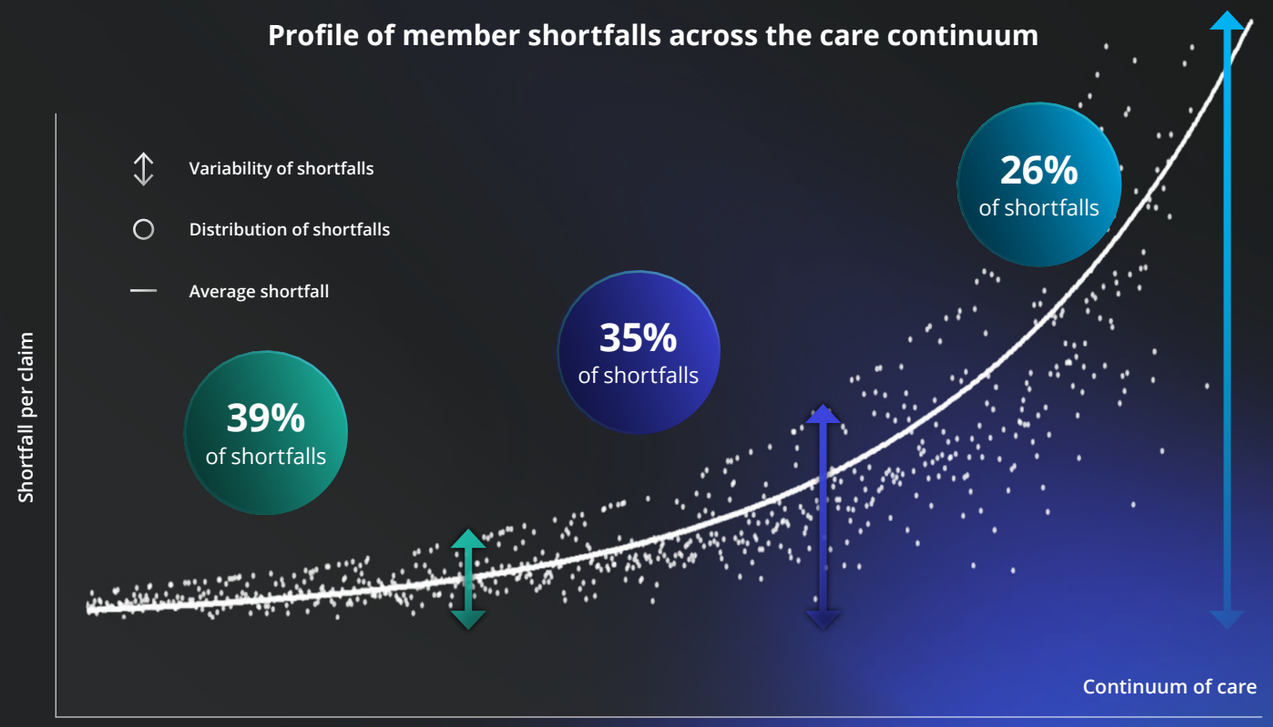
The rise of network and more affordable plans is reshaping members' exposure to shortfalls

Over the past 10 years, the share of members on network plans has grown from 24% to 36% across the open scheme industry, reflecting a broader shift to more affordable plans. This changes the nature of members' financial exposure as care needed, providers selected, and plan choice influence the shortfall amount.

Shortfalls occur across the continuum of care, but the financial profile varies considerably. Day-to-day events account for the majority of shortfalls, but both the financial impact and variability are modest. As the level of care needed rises, both the shortfall and the variability of the amount increases considerably. For oncology, novel treatments and indirect expenses increase both the quantum and the variability of potential costs.

This creates three distinct needs: support for the accumulation of frequent, lower-severity day-to-day shortfalls, protection against larger traditional shortfalls related to hospital admissions and support for broader, unplanned financial needs when facing a cancer diagnosis.

Profile of member shortfalls across the care continuum



Day-to-day

While many day-to-day healthcare expenses are manageable in isolation, the cumulative cost of routine care can create ongoing pressure on household budgets over time.

Admission-related shortfalls

Traditionally, gap cover provides protection against admission-related costs while also providing members with greater flexibility and choice in how they access care.

Oncology

The financial impact of cancer extends beyond treatment costs alone. Novel therapies, together with the broader lifestyle needs that often accompany a diagnosis, can create significant and unpredictable expenses for affected individuals.

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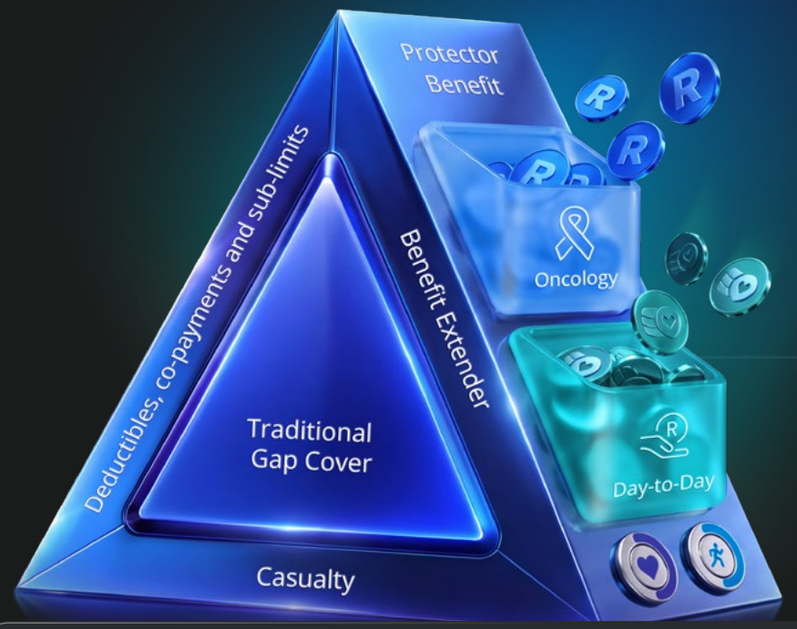
Introducing
Discovery Gap 500 Plus Pro

Healthcare costs can arise across a wide spectrum of care, from routine day-to-day medical expenses and hospital shortfalls to the significant financial burden of a cancer diagnosis. Innovative treatments, out-of-pocket expenses and lifestyle adjustments are not always fully funded by traditional medical cover. Discovery Gap 500 Plus Pro brings together comprehensive gap cover and market-first benefits to provide financial support across every stage of the healthcare journey.



For Discovery Health Medical Scheme members, seamless claims integration simplifies the claims process. Members claim directly from Discovery Health Medical Scheme, while qualifying gap cover claims are automatically identified and processed by Discovery Gap Cover.

COMPREHENSIVE COVER

Our most comprehensive cover, plus expanded benefits

- 500% in-hospital cover
- Deductibles and co-payments
- Benefit extenders
- Casualty (NEW)
- Out-of-network penalties (NEW)
- Sub-limits (NEW)

PROTECTOR BENEFITS

Oncology Protector

A lump sum oncology benefit of up to **R250,000** to help fund treatment shortfalls, non-medical expenses and lifestyle adjustments.

Day-to-day Protector

Cover for qualifying day-to-day healthcare shortfalls, with benefits of up to **R2,000** per policy per year.

View technical details

Designed with **employers in mind**

Designed with employers in mind, Discovery Gap 500 Plus Pro offers discounted corporate rates, with premiums typically averaging **R235** per employee per month*, a single price point across employees, and broad eligibility irrespective of underlying medical scheme or plan, making it easier than ever to provide employees with additional financial protection against healthcare funding gaps.

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The most comprehensive cover for traditional in-hospital shortfalls

Discovery Gap 500 Plus Pro combines our most comprehensive range of gap cover benefits, including specialist shortfall cover of up to 500% of the medical scheme tariff, enhanced cover for deductibles and other out-of-pocket expenses, and additional benefits such as casualty cover. Together, these benefits provide members with the highest level of healthcare funding protection.

In-hospital specialist cover

Covers shortfalls charged by specialists, up to **500%** of the medical scheme tariff. Also includes selected dental specialists and dentists, GP anaesthetists, GP oncologists, GPs conducting approved in-hospital specialist procedures, and qualifying pathology and radiology services.

Out-of-network deductibles NEW

Covers out-of-network hospital deductibles of up to R17,000 per claim, for up to two claims per policy per year.

Deductibles and co-payments

Covers in-hospital deductibles and co-payments up to the overall annual benefit limit. Robotic surgery co-payments are capped at R10,000 per policy per year.

Sub-limits NEW

Covers select medical scheme sub-limit shortfalls, including cover of up to R7,500 for scopes and R6,500 for scans, plus private ward cover.

Oncology Benefit Extender

Provides cover for shortfalls once a member has reached their scheme's oncology benefit limit or threshold, with cover up to the overall annual benefit limit.

Travel Benefit Extender

Provides cover for qualifying emergency medical expenses and, during international leisure travel, acute illness. Includes cover for medical shortfalls once your medical scheme's travel benefit has been exhausted and qualifying travel benefit deductibles of up to $150 or €100.

NEW Casualty

Provides cover of up to R18,000 per policy per year for emergency casualty treatment following accidents, trauma and qualifying after-hours illness events.

View technical details

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Market-first Protector Benefits

Two innovative benefits extend protection beyond traditional in-hospital shortfalls. The Day-to-day Protector provides additional cover for unforeseen day-to-day expenses while the Oncology Protector provides cover for direct and indirect oncology-related expenses.

View technical details

Day-to-day Protector

Complete healthy actions

- Complete a Health Check annually
- Activate Personal Health Pathways and link a device
- Complete an exercise action annually
- Complete a health action annually

Unlock greater protection

Unlock up to

R2,000

per policy per year for day-to-day shortfalls

Understand your benefit

- Each adult unlocks a R1,000 benefit subject to the policy maximum of R2,000.
- Unused benefits roll over to the next year subject to an overall maximum of R8,000.

Day-to-day care accounts for the largest share of shortfall events. A consultation, medication or a dental visit may involve a relatively small out-of-pocket expense, but these costs can add up over a year with unforeseen expenses adding further pressure, particularly once planned day-to-day funding has been used.

The Day-to-day Protector provides additional support for these costs that arise throughout the year and are not traditionally covered by gap cover.

Oncology Protector

Oncology shortfalls are among the largest and most variable across the care continuum. The cost of treatment can vary significantly, especially when novel, high-cost drugs are accessed, and a diagnosis typically results in expenses beyond medical claims, from travel to treatment to changes in family income.

The Oncology Protector goes beyond traditional oncology shortfall cover, providing a lump-sum benefit that can be used for treatment or for the wider costs that can affect an individual throughout their cancer journey.

Complete healthy actions

- Complete a Health Check annually
- Activate Personal Health Pathways and link a device
- Complete an exercise action annually
- Complete a health action annually

Unlock greater protection

R50,000

Unlocked when completing a Health Check

Unlock up to a total of

R250,000

lump-sum Oncology Benefit

Understand your benefit

- The Oncology Benefit provides a tiered lump-sum payout of between 25% and 100% of the insured amount, based on the severity of the diagnosis.
- All members on the policy qualify. Adults complete actions to unlock child benefits.

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Oncology Protector is a complementary add-on product. It is free of charge and available to every Discovery Gap 500 Plus Pro policyholder, but you need to activate it. It is a separate policy, underwritten by Discovery Life, and it does not draw from your overall annual limit. Personal Health Pathways is brought to you by Discovery Health (Pty) Ltd. Personal Health Pathways is enabled by the combination of Discovery Health's healthcare capabilities and Vitality's behaviour-change expertise.

Delivering more choice, more flexibility, more value

DISCOVERY GAP 100
100% in-hospital specialist cover

DISCOVERY GAP 250
250% in-hospital specialist cover

DISCOVERY GAP 500
500% in-hospital specialist cover

DISCOVERY GAP 500 PLUS PRO

500% in-hospital specialist cover

from **R235** per month*

Designed for employers

Built with employers in mind, Discovery Gap 500 Plus Pro helps protect employees from healthcare costs across the care continuum, from everyday medical expenses to major hospital and oncology events, regardless of their underlying medical scheme.

Single price point
(regardless of age at entry, plan and family composition)

Discounted corporate rates

For employees on any underlying medical scheme

Available from 1 January 2027

Tailored for individuals

Available exclusively to eligible Discovery Health Medical Scheme members, Discovery Gap 500 Plus Pro provides additional protection against unexpected healthcare costs, helping members manage everything from day-to-day healthcare expenses and hospital shortfalls to oncology-related costs.

Individual premiums for Discovery Gap 500 Plus Pro are differentiated by age at entry, plan and family composition:

	Discovery Health Medical Scheme Executive and Classic Plans		Discovery Health Medical Scheme Essential and Active Plans		Discovery Health Medical Scheme Coastal Plans	
Age at entry	SINGLE MEMBER	FAMILY	SINGLE MEMBER	FAMILY	SINGLE MEMBER	FAMILY
0-54	R385	R547	R499	R862	R612	R1,387
55-64	R602	R805	R729	R997	R1,080	R2,088
65+	R796	R1,314	R1,524	R2,830	R1,624	R2,930

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LIMITED OFFER

1st MONTH FREE

DISCOVERY GAP COVER

Join Discovery Gap 500 Plus Pro to ensure protection across the continuum of care.

Offer valid for new corporate policies with a start date between January and June 2027.

Technical Details

The promoter is Discovery Gap Cover. Discovery Gap Cover is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, a licensed insurer and an authorised financial service provider.

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SECTION 05

Intuitive digital support

As member interactions become increasingly digital, exceptional service means making every interaction simple, relevant and easy to navigate.

The Discovery Health app provides members with a digital front door to the healthcare system, from accessing care to checking plan details or submitting a claim.

In 2027, the support available to members will be enhanced. Available through the app, website and WhatsApp, Ask Discovery will make getting support even simpler. Members will be able to ask questions naturally and, drawing on an in-depth understanding of each member's plan, benefits and claims, Ask Discovery will provide more complete, relevant answers.

This means less effort and faster resolution for members, with answers any time of day and the option to connect to a consultant when further support is needed.

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The Discovery Health app: A single access point for all your digital healthcare needs

75% of member interactions are now digital, with the Discovery Health app being the single most used channel with **27 million** logins to date. Adoption has more than doubled in the last year, with **1.2 million** unique users, with **86%** using the app regularly.

Members can use the app to access care, service their plans and build healthy habits. Claims submission in the app takes less than 60 seconds, and digital servicing is delivering strong member satisfaction with a **9.5/10** service rating and same-day turnaround for online queries.

25% manual servicing

75% digital servicing

27 million
Discovery Health app logins

Less than 60 seconds
To submit a claim

9.5/10
Member service rating

The Discovery Health app empowers members to manage their health with ease, putting a range of healthcare services at their fingertips. From symptom checking and virtual consultations to medicine delivery and hospital authorisations, the app provides convenient, seamless access to the care and support members need, whenever they need it.

ACCESS CARE

- Speak to a doctor anytime, anywhere
- Contact emergency services through Emergency Assist
- Order medicine online and get it delivered to your door

BUILD HEALTHY HABITS

- Get actions personalised to you, your history and your health trends with Personal Health Pathways
- Get personalised rewards when you complete recommended actions and challenges in Personal Health Pathways

MANAGE YOUR MEMBERSHIP

- Track, submit and manage your claims
- Manage your plan, balances and benefits
- Access your membership, travel or tax documents

NEW

Get personalised health answers with **Ask Discovery**

Download the Discovery Health app

GET IT ON Google Play

Download on the App Store

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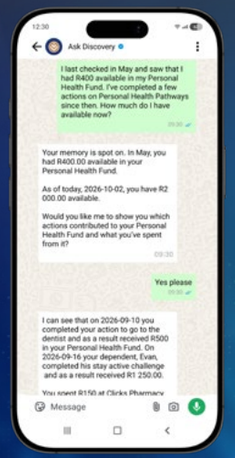
Ask Discovery
A new level of intuitive, conversational support

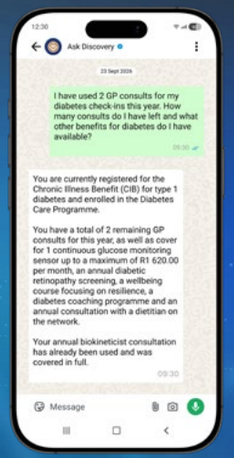
Understanding healthcare cover can be complex. Ask Discovery provides members with a simpler way to get the answers they need, when they need them. Members can ask questions about their health plan, benefits, claims, balances and cover in their own words. Using a member's health plan and membership information, Ask Discovery delivers personalised, relevant answers that help members find information faster and better understand their cover.

01 Ask naturally



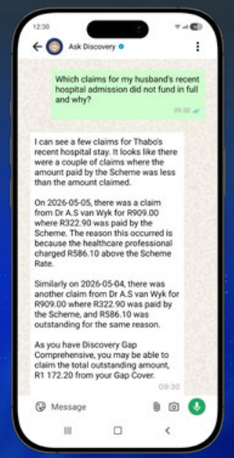
Members can ask health questions conversationally, in their own words.

02 Get answers relevant to you



Responses draw on each member's plan, benefits, limits, claims and available balances.

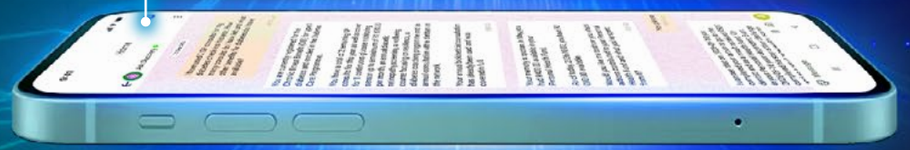
03 Understand your cover more easily



Complex information is translated into clear, contextual answers within the conversation.

Available across various channels

- Discovery Health app
- WhatsApp
- Discovery website



01 2027 contribution and benefit updates
02 New Active Core Plan
03 Personal Health Pathways enhancements
04 Discovery Health updates
05 Intuitive support

Discovery Health

Discovery Health Medical Scheme

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