

Discovery Health Medical Scheme unveiled their 2025 product and contribution update on Wednesday, September 17, 2024. Below is a summary of the key benefit changes. Additionally, we have included the Health Discoverer, which offers further details on these changes.

2025



Precise and personalised healthcare

From 2025, all 2.2 million adult members on the Discovery Health Medical Scheme will get access to their own personalised health programme through Personal Health Pathways on their Discovery Health app. This world-leading innovation enables precise, predictive, personalised healthcare for each person.

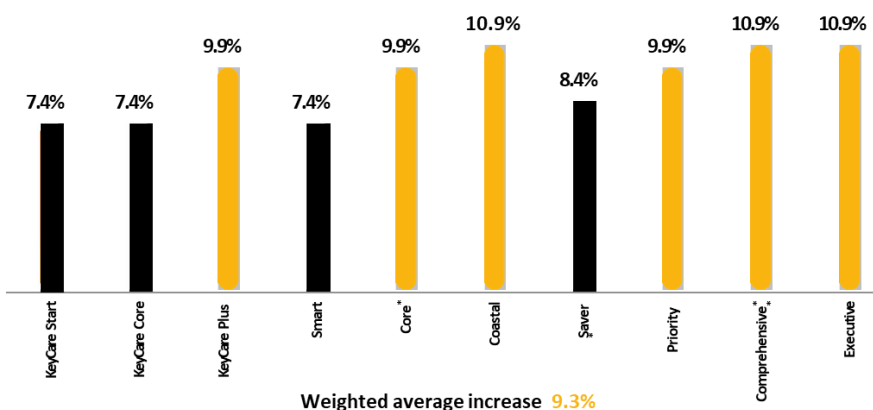
Balancing affordability, sustainability and value for members in 2025

In 2025, the Scheme aims to maintain the industry-leading benefits enjoyed by members, while ensuring contributions remain affordable in the short term and sustainable in the long term. To maintain the benefits available to Discovery Health Medical Scheme members, contributions must increase to match medical inflation and expected claims for healthcare by members in 2025.

Contribution increases for 2025 will range from 7.4% to 10.9%, to allow for the different levels of medical inflation on the various plans of the Scheme.

The weighted average increase across the plans for 2025 is 9.3%, with 50% of members experiencing a contribution increase of 8.4% or less in 2025.

2025 contribution increases 7.4% -10.9%





A new day-to-day benefit for medical expenses in 2025, the Personal Health Fund

From 2025, all Discovery Health Medical Scheme members will have access to a new day-to-day benefit, the Personal Health Fund. The Personal Health Fund gives all members up to R10,000 in additional risk funded benefits for day-to-day medical expenses. New members joining the Scheme in 2025 will be able to access an additional once-per-lifetime benefit of up to R10,000 through the Personal Health Fund.

The new Active Smart plan and Gap Active products

An expanded Smart Series for 2025 includes a new plan, Active Smart, specifically designed to meet the unique needs of young professionals at the most affordable price point for this market segment.



Discovery Vitality highlights for 2025

More ways to exercise with Vitality Fitness

Vitality Fitness makes it easier for members to try out different facilities and find suitable workouts. Members will soon have access to a wider range of facilities in the Vitality Fitness Network. Plus, enjoy seamless Virgin Active class bookings in the Discovery app and more flexibility with Vitality Fitness Access Passes in 2025.



Introducing Vitality Padel Gear

To complement the Discovery Vitality Padel benefit, members will get up to 50% off padel rackets, balls and accessories as part of Vitality Active Gear. In 2025, the total Vitality Active Gear yearly spend limit will increase from R6,000 to R7,000.

Developing healthy exercise habits with Vitality Active Rewards

Leveraging insights from the Vitality Habits Index, Vitality has developed a simplified Vitality Active Rewards journey in the Discovery app. The updated journey will make it easier for new members and for members who aren't engaging in physical activity to start developing healthier exercise habits through habit laddering.



Nourish to flourish with Vitality HealthyFood

Discovery has recently enhanced the Vitality HealthyFood benefit to make healthy eating even more accessible, affordable and rewarding. Plus, engagement will be easier than ever with a seamless activation journey through WhatsApp to start earning rewards at Checkers and Woolworths immediately.

HealthyLiving, big rewards with Discovery Miles

During 2025, all HealthyLiving rewards paid as cash backs will be paid in Discovery Miles, giving members more opportunities to earn in the rewards currency that's more valuable than cash.

Plus, members can look forward to experiencing more value with Discovery Miles and the Vitality Mall. Look out for new partners like Checkers, Uber Eats and Sorbet, and enjoy irresistible deals every #RewardsWednesday, exclusive to the Vitality Mall.



Discover more with Vitality Travel

Vitality Travel continues to elevate members' adventures through introducing United Airlines and Emirates Skywards:

- Get up to 75% off non-stop flights to the United States with United Airlines from October 2024. Plus, Vitality members with a Discovery Bank Black or Purple Suite Account can access the United Club Lounge.
- Vitality members with a Discovery Bank Black or Purple Suite account booking an Emirates flight on Vitality Travel will enjoy Emirates Skywards Silver status, with benefits including complimentary seat selection, priority check-in and boarding, excess baggage allowance and more.