

PERSONAL HEALTH INSIGHTS

Year-end 2027 Broker Launch FAQ
October 2026





Personal Health Insights

As a financial adviser, you're among the first to receive your own Personal Health Insights, an exciting new feature within Personal Health Pathways, before it becomes more widely available.

By bringing together information from across your healthcare journey, your Personal Health Insights provides a personalised view of your health, uncovers opportunities to improve your wellbeing, and reveals insights that may surprise you. It also gives you firsthand experience of how Personal Health Pathways is evolving to help members better understand, navigate and improve their health.

This document has been designed to help answer any questions you may have after receiving the report.

Q: What is the purpose and intended member outcome of the Personal Health Insights (PHI)?

A: The PHI aims to provide members with personalised health insights based on their available health and lifestyle data, helping them better understand their overall wellbeing and identify opportunities to take proactive steps towards improving their health.

Q: How should members access their encrypted PHI, and what information is required to unlock the document?

A: You can access the attached PHI PDF by entering your South African ID number or passport number, depending on the identification information recorded on the system.

Q: What data sources were used to generate the PHI, and how current is the information presented?

A: The report is generated using your available health, lifestyle, engagement, and programme-related data held within Discovery systems at the time the report is produced. This includes Vitality data such as sleep and exercise.

Q: How accurate are the AI-generated insights in the PHI?

A: The insights are generated using validated data and AI-driven analysis to provide personalised observations. However, the report is intended for informational purposes only and should not be considered as a medical diagnosis or a substitute for professional healthcare advice. Members should always consult with a healthcare professional for any medical advice.

Q: How will the AI-generated insights and recommendations in the PHI be interpreted and communicated to members?

A: The insights and recommendations should be viewed as personalised guidance designed to promote health awareness and encourage positive behavioral changes. They are intended to support, not replace, discussions with qualified healthcare professionals.

Q: What process should be followed by a broker who has identified inaccuracies, missing information, or discrepancies within their PHI?

A: The broker should submit their feedback on the survey link provided on their PHI encrypted PDF.

Q: What measures have been implemented to safeguard privacy and protect sensitive health information?

A: The PHI is password protected, encrypted using the member's ID or passport number, and is only distributed to eligible members who meet the requirements of being DHMS members and have PHP activated.

Q: How will the feedback submitted through the survey link be used, and will it contribute to future enhancements of the PHI offering?

A: Yes, Feedback is collected to better understand your experience, satisfaction and will be used to support the ongoing refinement and enhancement of future PHI and content.

Q: Why have I not received my Personal Health Insights, I am PHP activated?

A: In order to receive your PHI, you must be a DHMS member, have activated PHP, completed your Health check and link and synced a device.

Q: I activated PHP on the 1st of October, when will I get my PHI?

A: If you have completed all the steps above and provided consent by 7 October, you will receive your PHI by 9 October 2026.

Q: Who is eligible to get a PHI?

A: Eligibility Criteria:

- DHMS member
- 18+ years
- Activated PHP
- Health check completed
- Sync and link a device

**Q: Why do I need to give consent to receive my PHI?**

A: PHI contains confidential and sensitive health information and therefore your consent is required for us to share with you.

Q: Which email address is the consent email and PHI sent from?

A: The email address that will be used is Personal_Health_Insights@discovery.co.za

Q: My ID number or passport number is not working to open my PHI document?

Please contact us on tmbr-queries@discovery.co.za for the following queries only:

- Feedback link not reflected in the report.
- Invalid or expired survey link.
- Access denied or permission-related errors.
- Technical errors or error messages.
- Survey page not loading.
- Feedback unable to be submitted.
- Survey display or functionality issues.

Q: Can share this document with my doctor?

A: Yes, the report can be shared with your doctor. PHI is for informational purposes only and is not intended to diagnose, treat, cure, or prevent any medical condition. Members should consult an appropriately qualified healthcare professional for medical advice.

Q: Which email address did you send my PHI to?

A: Your PHI was sent to the registered email address that you indicated on our system for communication for your personal Discovery Health communications.

Q: I gave consent to receive my PHI on the 1st of October, why have not received it yet?

A: We will be sharing the PHI from 1 October until 9 October. You have not received your report, it means you are not eligible to receive the PHI.

Q: Can you resend my PHI to another email address?

A: No, this is a once off initiative and cannot be sent to another email address. You can update your email address on the website if you want to receive communication related to your Discovery Health communication to a different email address.

Q: What is the last day I can give consent to still get my PHI in PDF?

A: You can provide consent until 7 October 2026. The report will be sent from 9 October 2026.

Q: Can my clients get their PHIs in PDF?

A: PHI will be available to members via the Discovery HealthApp only.