

DISCOVERER



2026 OCTOBER
LAUNCH

Global Health Solutions

Healthcare designed for healthy living.

Enter →





01

Our enhanced product offering

Healthcare solutions designed for Africa.



02

Health insurance

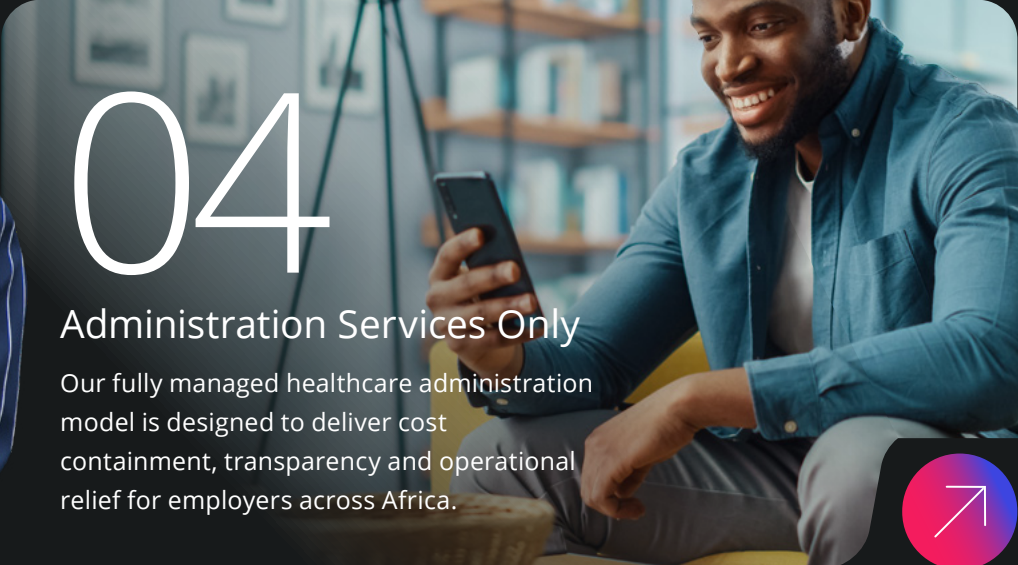
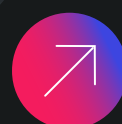
Our extensive range of health insurance plans is designed to meet the diverse needs of African employers and their employees, individuals and families.



03

Vitality and wellness

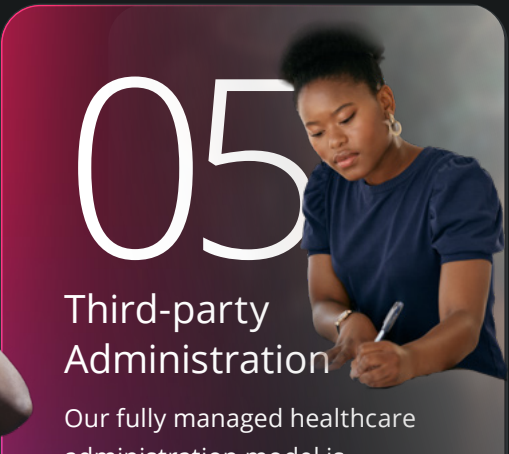
Our wellness programme across all solutions, uses behavioural science and technology to reward healthy living, improving outcomes and reducing long-term claims.



04

Administration Services Only

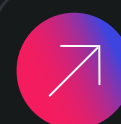
Our fully managed healthcare administration model is designed to deliver cost containment, transparency and operational relief for employers across Africa.



05

Third-party Administration

Our fully managed healthcare administration model is designed to deliver cost containment, transparency and operational relief for insurers and healthcare organisations across Africa.



06

Medical Assistance

Our Medical Assistance services provide members with access to expert medical support whenever and wherever it is needed.



SECTION 01

Our enhanced product offering

Healthcare solutions designed for Africa.



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Our **enhanced** product offering

Locally. Across Africa. Around the world.

Discovery Health offers integrated Global Health Solutions, combining insurance, wellness and administrative expertise to deliver better health outcomes, greater efficiency and sustainable value for individuals and employers.

Flexible healthcare solutions for individuals, SMEs and multinational employers, wherever they need care.

FLEXIBLE HEALTHCARE SOLUTIONS

Health insurance, healthcare administration and medical assistance, brought together around various healthcare needs.

AFRICAN ROOTS. GLOBAL REACH

A strong in-country footprint across Africa, connected to care for members around the world.

WELLNESS AT THE CORE



Wellness and prevention, powered by Vitality, our behavioural-science-based programme that rewards healthier living.

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OUR FOOTPRINT AND REACH



8
African markets



200+
markets serviced for medical assistance



6,000+
healthcare professionals across
52 African markets and beyond



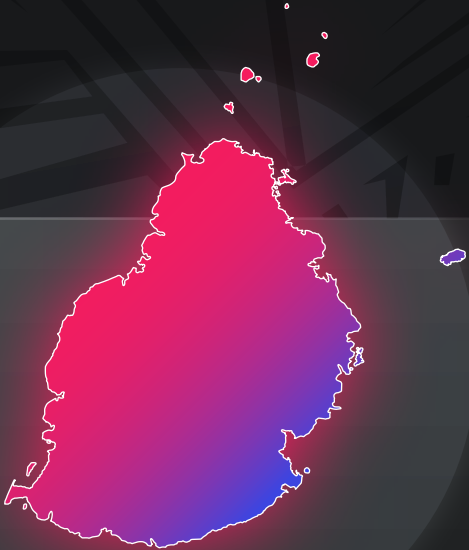
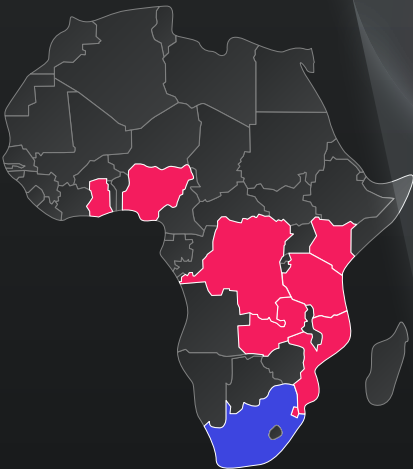
>135k
members supported through retail and employee cover



Global Health Solutions in 2027

01

Expanding our footprint



Introducing Mauritius

02

Introducing retail International Private Medical Insurance



A retail offering that rewards healthier lifestyles while giving members access to comprehensive international healthcare cover.

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Medical Assistance

NEW ADMINISTRATION SOLUTIONS

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Third-party Administration

Trusted healthcare administration for insurers and healthcare organisations.

04

Medical Assistance

24/7 medical support wherever members travel.



SECTION 02

Health insurance

Our extensive range of health insurance plans is designed to meet the diverse needs of African employers and their employees, individuals and families.



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Why choose our health insurance?

Our health insurance combines comprehensive cover, prevention, innovation and personalised support to help members access the care they need, when they need it.

Through leading healthcare expertise, digital capabilities and trusted partnerships, we make healthcare simpler, more effective and more sustainable.



01

Healthcare expertise

Discovery Health, a subsidiary of the renowned Discovery Group, brings decades of healthcare and insurance expertise. We combine clinical insight, innovation and data-driven decision-making to help deliver better health outcomes for members while supporting long-term sustainability.

02

Comprehensive cover

Our plans are designed to meet our members' healthcare needs while promoting responsible healthcare utilisation. Members benefit from comprehensive cover, access to quality healthcare professionals and personalised support through seamless digital and human service channels.

03

Prevention and wellbeing

We believe healthcare should go beyond treating illness. Through preventative healthcare, early intervention and wellbeing programmes, we help members better understand their health, identify potential risks and take action to improve their long-term wellbeing.

04

Extensive networks

Members have access to an extensive network of trusted healthcare professionals across 52 markets in Africa. Through strong healthcare partnerships and coordinated care solutions, we help ensure access to quality care when and where it is needed.

05

Sustainable innovation

We combine innovation, data-driven insights and responsible risk management to deliver sustainable healthcare solutions. Through digital tools, personalised support and Vitality, our behaviour-change programme, we help members make healthier choices.

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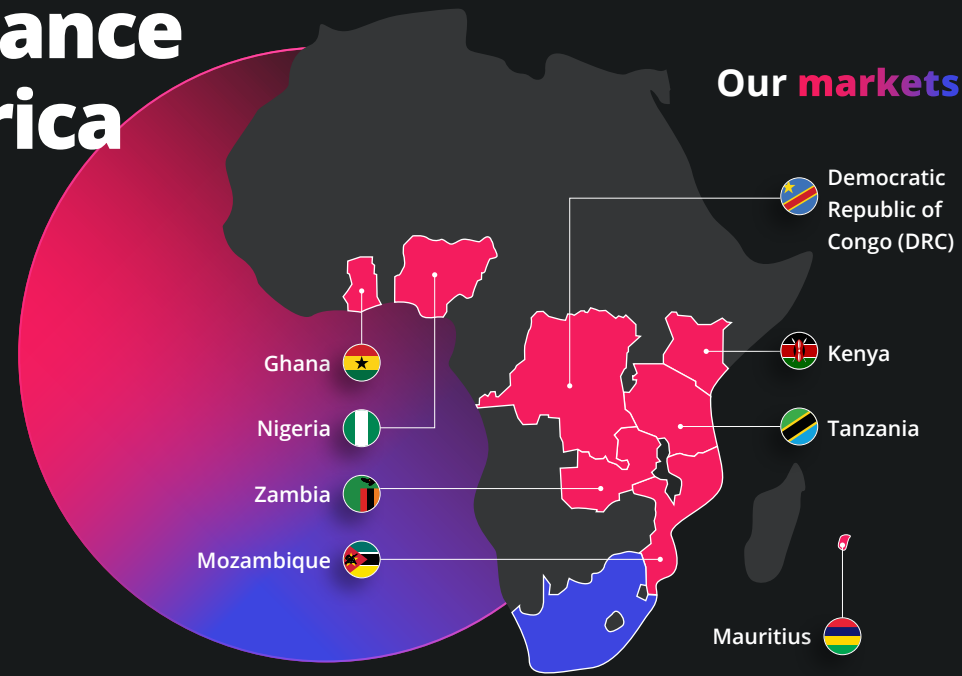
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Transforming health insurance in Africa



GROWING INNOVATORS IN AFRICAN HEALTH INSURANCE

Since our 2022 launch, we've rapidly expanded to 8 African markets, providing high-quality, affordable insurance for lasting peace of mind. Our comprehensive health products, combined with the gamified Vitality programme, promote healthy living, enhance member wellbeing and cut healthcare costs for members across the continent.

Operating across

8 African markets

Tailored healthcare offerings, engineered to provide country-specific solutions for members across the African continent. Customised plans meet the unique needs of each region, ensuring exceptional healthcare for our members.

Servicing over

13 industries

Catering to the diverse needs of our clients, we create products that are fit for purpose. From mining and telecommunications to FMCG, we have a product tailored to the needs of employers and their employees.

Healthcare professional

network of 6,000+

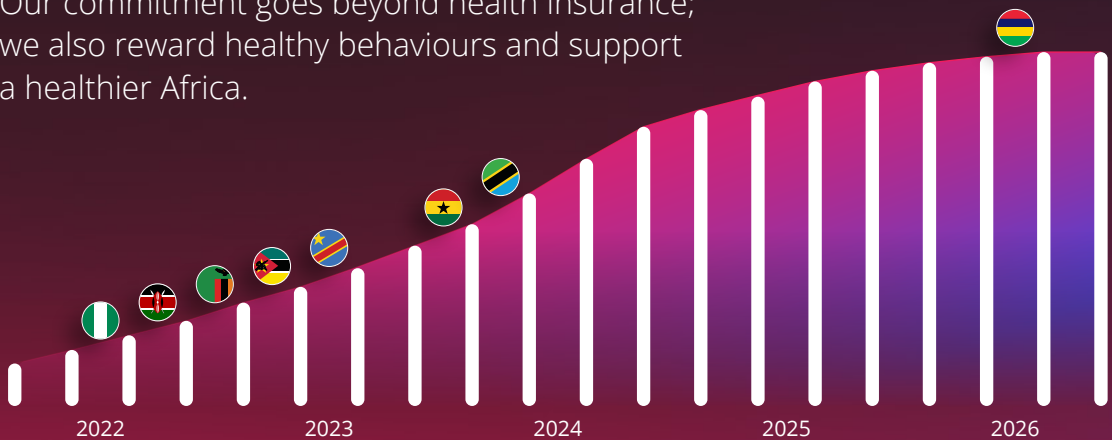
Our extensive network can cover members no matter where they travel. With partnerships spanning across Africa and the globe, we ensure access to top-tier healthcare professionals worldwide.

Comprehensive insurance plans

From local care to worldwide cover, we have you covered with

8 plans

Our commitment goes beyond health insurance; we also reward healthy behaviours and support a healthier Africa.



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World-class benefits designed for people across Africa

OUT-PATIENT BENEFIT

Cover for a defined list of out-patient benefits, subject to a yearly out-patient benefit limit and sub-limits:

- Consultations with GPs and specialists
- Prescribed medicine
- Diagnostic tests
- Adult and child immunisations

PRE- AND POST-HOSPITAL COVER

Cover for specific out-patient services for 15 days before a planned admission and up to 60 days immediately after a member is discharged, on a reimbursement basis.

CHRONIC ILLNESS BENEFIT

Cover for a defined list of chronic conditions, subject to each plan and overall plan limits:

- Chronic medicine
- Consultations
- Pathology tests
- Basic radiology tests

IN-PATIENT BENEFIT

Private hospital cover, subject to the overall yearly limit:

- Cover for all hospital admissions, subject to the overall plan limit
- Emergency transport
- Family accommodation

SCREENING AND PREVENTION

Cover for a defined list of clinically relevant health checks (depending on age and sex), subject to the day-to-day limit.

MAJOR DISEASES

Cover for a defined list of major diseases, subject to the overall yearly limit:

- Cancer (including palliative care)
- HIV and AIDS
- Organ transplants
- Kidney dialysis

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MATERNITY BENEFIT

Comprehensive prenatal healthcare services for maternity

- In-hospital procedures (birth, complications and sterilisation), subject to the overall plan limit
- Prenatal and postnatal care, subject to the out-patient limit
- Infertility treatment (on certain plans)
- Neonatal care, subject to sub-limits

MALARIA BENEFIT

Enhanced wellness cover for personal malaria management

- Rapid-diagnosis self-tests are available at the employer's premises. Not subject to limits.
- Over-the-counter malaria medicine. Subject to the out-patient medicine limit.

In partnership with



OPTICAL AND DENTAL BENEFITS

Cover for dental and optical care:

- **Optical:** sub-limit for frames that accumulates to the optical benefit limit. Optical claims accumulate to the overall day-to-day benefit limit
- **Dental:** accumulates to the overall day-to-day limit

VITALITY

Access to the world's leading behavioural-science-based wellness programme:

- Up to 40% off Garmin fitness devices
- Access to Vitality Active Rewards
- Weekly rewards for getting active
- Personalised lifestyle and mental wellbeing goals to encourage healthier living

ALLIED HEALTH BENEFIT

Cover for services provided by healthcare professionals (other than doctors, dentists and nurses) to support overall health. These claims accumulate to the overall day-to-day benefit limit. This benefit covers:

- Chiropractic treatment
- Physiotherapy
- Speech and occupational therapy
- Out-patient consultations with a psychologist or psychiatrist

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Comprehensive health insurance cover

	Hospital plans			Comprehensive plans				
	IN-COUNTRY	AFRICA ROAMING	WORLDWIDE	START	CORE	PLUS	AFRICA ROAMING	WORLDWIDE
	Essential hospital and evacuation cover	Enhanced hospital and evacuation cover across the continent	Premium hospital and evacuation cover globally	Essential cover for everyday healthcare	Enhanced cover for everyday healthcare	Premium cover for everyday healthcare	Comprehensive cover across the continent	Extensive benefits globally
	In-country and South Africa	Africa and India	Worldwide (excl USA)	In-country	In-country	In-country	Africa and India	Worldwide (excl USA)
In-patient	✓	✓	✓	✓	✓	✓	✓	✓
Out-patient				✓	✓	✓	✓	✓
Cover before and after a hospital stay	✓	✓	✓			✓	✓	✓
Chronic conditions				✓	✓	✓	✓	✓
Major diseases (Cancers, HIV, etc.)	✓	✓	✓	✓	✓	✓	✓	✓
Maternity	✓	✓	✓	✓	✓	✓	✓	✓
Dental and optical				✓	✓	✓	✓	✓
Mental health support	✓	✓	✓	✓	✓	✓	✓	✓
Evacuation cover	✓	✓	✓			Optional add-on	✓	✓
Flex Option of 80% reimbursement				✓	✓	✓		
Health Fund Out-patient benefits enhancer						✓	✓	✓
Vitality programme	✓	✓	✓	Optional	✓	✓	✓	✓
On-site Wellness Day	✓	✓	✓	✓	✓	✓	✓	✓
OVERALL YEARLY PLAN LIMIT	\$600,000	\$1,000,000	\$3,000,000	\$25,000	\$100,000	\$600,000	\$1,000,000	\$3,000,000

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Comprehensive cover, from Africa to the rest of the world



Our extensive plan range

HEALTHCARE SERVICES		HOSPITAL PLANS			COMPREHENSIVE PLANS				
		IN-COUNTRY	AFRICA ROAMING	WORLDWIDE	IN-COUNTRY START	IN-COUNTRY CORE	IN-COUNTRY PLUS	AFRICA ROAMING	WORLDWIDE
Provider and professional network		Standard network			Start plan restricted network	Standard network	Standard network	Standard network	Standard network
Region of cover		In-Country and South Africa	Africa and India	Worldwide excluding USA	In-country Only	In-country Only	In-country Only	Africa and India	Worldwide excluding USA
YEARLY PLAN LIMIT PER PERSON PER YEAR	Overall plan limit	\$600,000	\$1,000,000	\$3,000,000	\$25,000	\$100,000	\$600,000	\$1,000,000	\$3,000,000
IN-PATIENT BENEFIT	Specialised radiology	Cover up to \$2,000 per person per year, subject to preauthorisation	Cover up to the overall plan limit, subject to preauthorisation		Cover up to \$600 per person year, subject to preauthorisation		Cover up to \$2,000 per person per year, subject to preauthorisation	Cover up to the overall plan limit, subject to preauthorisation	
	Mental health admission	Cover for up to 10 days per person per admission	Cover for up to 20 days per person per admission	Cover for up to 50 days per person per admission	Cover for up to 10 days per person per admission			Cover for up to 20 days per person per admission	Cover for up to 50 days per person per admission
	All hospital admissions are subject to the overall plan limit	- Cover for accommodation, the surgery, theatre and ward fees, treating specialists and nursing care - Cover for intensive care - Cover for acute dialysis - Cover for the all medicines, consumables and diagnostic tests that form part of an admission - Cover for devices and appliances - Cover for necessary physiotherapy, speech and occupational therapy that forms part of the hospital admission							
	Emergency transport	Cover for ambulance services to an appropriate medical facility; up to overall plan limit							
	Family accommodation	Cover for up to 30 days of accommodation for the parents of an admitted child (a person under the age of 22)							

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HEALTHCARE SERVICES		HOSPITAL PLANS			COMPREHENSIVE PLANS				
		IN-COUNTRY	AFRICA ROAMING	WORLDWIDE	IN-COUNTRY START	IN-COUNTRY CORE	IN-COUNTRY PLUS	AFRICA ROAMING	WORLDWIDE
MAJOR DISEASE	Conditions are covered up to the overall plan limit	The following major disease conditions are covered: ■ Consultations and treatment of cancer – In the case of breast cancer, treatment includes reconstructive and replacement surgery – Cover for palliative care ■ HIV and AIDS ■ Organ transplant ■ Kidney dialysis							
MATERNITY	Procedures covered up to overall plan limit	The following procedures are covered up to the overall plan limit: ■ In-hospital birth NVD ■ Only medically necessary C-section. Elective C-sections will not be covered ■ Complications arising during maternity journey ■ Sterilisation							
	Pre- and postnatal care	No cover			Covered up to the out-patient limit				
	Neonatal care	Cover up to \$20,000 per person per year	Cover up to \$75,000 per person per year	Cover is subject to the overall plan limit	Cover up to \$10,000 per person per year	Cover up to \$10,000 per person per year	Cover up to \$20,000 per person per year	Cover up to \$75,000 per person per year	Cover is subject to the overall plan limit
	Infertility treatment	No cover			No cover			Cover for diagnostic consultation and tests. The yearly out-patient limit applies	Up to \$10,000 for each insurance year and \$5,250 per fertilisation attempt
CHRONIC ILLNESS BENEFIT	Cover for medicine, consultations, pathology tests and basic radiology tests for certain conditions, subject to preauthorisation and clinical protocols	No cover			Cover is subject to the overall plan limit				
PROSTHETICS AND EXTERNAL DEVICES	Cover for prosthetics and external devices or equipment (combined in- and out-of-hospital limit)	Cover up to \$3,000 per person, per year	Cover up to \$4,500 per person, per year	Cover up to \$5,000 per person, per year	Cover up to \$1,000 per person, per year	Cover up to \$1,200 per person, per year	Cover up to \$3,000 per person, per year	Cover up to \$4,500 per person, per year	Cover up to \$5,000 per person, per year
COVER BEFORE AND AFTER A HOSPITAL STAY	Cover for the following out-patient services for 15 days before a planned admission and up to 60 days immediately after a member is discharged. Subject to preauthorisation and clinical protocols: ■ General practitioner and specialist consultations ■ Diagnostic testing: The member shall access these benefits on a reimbursement basis following their hospital discharge from the hospital	Cover up to \$1,000 per person per year	Cover up to \$1,500 per person per year	Cover up to \$3,000 per person per year	No cover	No cover	Cover up to \$1,000 per person per year	Cover up to \$1,500 per person per year	Cover up to \$3,000 per person per year

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HEALTHCARE SERVICES		HOSPITAL PLANS			COMPREHENSIVE PLANS				
		IN-COUNTRY	AFRICA ROAMING	WORLDWIDE	IN-COUNTRY START	IN-COUNTRY CORE	IN-COUNTRY PLUS	AFRICA ROAMING	WORLDWIDE
OUT-PATIENT BENEFITS	TOTAL OUT-PATIENT COVER	No cover			\$1,350 per person per year	\$2,450 per person per year	\$3,900 per person per year	\$4,500 per person per year	\$5,950 per person per year
	Dental limit Cover for dental care (tooth fillings, extractions and more)	No cover			Cover up to \$250 per person per year	Cover up to \$500 per person per year	Cover up to \$725 per person per year	Cover up to \$725 per person per year	Cover up to \$975 per person per year
	Overall optical limit Cover for 1 x eye test per person per year. Frames and lenses every 2 years or a set of contact lenses	No cover			Cover up to \$100 per person per year	Cover up to \$150 per person per year	Cover up to \$175 per person per year	Cover up to \$275 per person per year	Cover up to \$475 per person per year
	Screening Benefit Cover for a defined list of screenings, segmented according to appropriate age groups	No cover			\$500 per person per year				
	Out-patient sub-limit	No cover			\$500 per person per year	\$1,300 per person per year	\$2,500 per person per year	\$3,000 per person per year	\$4,000 per person per year
	GP and specialist consultations	No cover			Cover for in-person and virtual consultations, up to the other out-patient limit				
	Prescribed medicine	No cover			Cover up to \$200 per year	Cover up to \$300 per year	Cover up to \$500 per year	Cover up to \$1,500 per year	Cover up to \$2,000 per year
	Immunisations for adults and children	No cover			Cover for a defined list of immunizations, segmented according to appropriate age groups; up to the out-patient limit				
	Diagnostic consultations Cover for blood tests, X-rays, scans and other diagnostic tests. Specialised radiology (such as MRI and CT scans) is subject to preauthorisation	No cover			Cover up to \$300 per person per year	Cover up to \$450 per person per year	Cover up to \$750 per person per year	Cover up to \$2,000 per person per year	Cover up to \$3,000 per person per year
	Allied healthcare professionals - Chiropractic therapy - Physiotherapy - Speech and occupational therapy - Out-of-hospital consultations with a psychologist or psychiatrist	No cover			Cover up to \$100 per person per year	Cover up to \$200 per person per year	Cover up to \$300 per person per year	Cover up to \$1,000 per person per year	Cover up to \$1,500 per person per year
ENHANCED WELLNESS COVER FOR PERSONAL MALARIA MANAGEMENT	Rapid diagnostic self-tests	Unlimited rapid diagnosis self-tests that will be made available at the employer premises. This is a 'free' benefit that does not accumulate to any of the individual limits							
	Over-the-counter malaria medicine	No cover			Claimed at the pharmacy in line with the normal claims process or on a member-reimbursement basis (pay and claim). Medicine claim will accumulate to the out-patient medicine limit				

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HEALTHCARE SERVICES		HOSPITAL PLANS			COMPREHENSIVE PLANS				
		IN-COUNTRY	AFRICA ROAMING	WORLDWIDE	IN-COUNTRY START	IN-COUNTRY CORE	IN-COUNTRY PLUS	AFRICA ROAMING	WORLDWIDE
MEDICAL SECOND-OPINION SERVICES	Access to a medical second opinion from the South African Specialist Network or The Clinic by Cleveland Clinic	Limited to one for each person, every year; subject to preauthorisation, clinical protocols and the overall plan limit							
MEDICAL EVACUATION	International and cross-border emergency evacuation and treatment	Cover up to \$50,000 for a medical emergency at the appropriate and nearest facility in-country or within South Africa	Cover up to \$50,000 for a medical emergency at the appropriate and nearest facility within Africa	Cover up to the overall plan limit for a medical emergency at the appropriate and nearest facility	Not covered			Cover up to \$50,000 for a medical emergency at the appropriate and nearest facility within Africa	Cover up to the overall plan limit for a medical emergency to the appropriate and nearest facility
	Compassionate travel	An individual accompanying the evacuee will have access to a return economy class ticket and an allowance of up to \$100 per day for accommodation and other associated costs, limited to 10 days	An individual accompanying the evacuee will have access to a return economy class ticket and an allowance of up to \$150 per day for accommodation and other associated costs, limited to 10 days	An individual accompanying the evacuee will have access to a return economy class ticket and an allowance of up to \$200 per day for accommodation and other associated costs, limited to 10 days	Not covered			An individual accompanying the evacuee will have access to a return economy class ticket and an allowance of up to \$150 per day for accommodation and other associated costs, limited to 10 days	An individual accompanying the evacuee will have access to a return economy class ticket and an allowance of up to \$200 per day for accommodation and other associated costs, limited to 10 days
	Repatriation of mortal remains	Cover up to the overall plan limit			Not covered			Cover up to the overall plan limit	
	Elective roaming outside of country of residence	Subject to overall limit and appropriate sub-limits			Not covered			Subject to overall limit and appropriate sub-limits	
VITALITY	Access to the Vitality programme	Access to the world’s leading behavioural-science-based wellness programme that rewards healthy behaviour through a growing partner network			Optional opt-in	Access to the world’s leading behavioural-science-based wellness programme that rewards healthy behaviour through a growing partner network			
VITALITY HEALTH FUND	Cover enhancer that can be used to extend cover for out-patient healthcare categories	No benefit			No benefit		Access to up to \$100 out-patient benefits enhancer		

NOTE

01. All yearly limits and sub-limits are applied per insured person for a 12-month period, calculated from the start date of the policy, subject to policy terms and conditions.
02. A “person” refers to an insured person on the policy (either a main member or dependant) as defined in the policy schedule.
03. Out-patient benefits, GP and specialist consultations, immunisations, prescribed medicine, allied healthcare professionals and diagnostics benefits accumulate to the out-patient yearly sub-limit.
04. For the medical evacuation benefit, the treatment of the medical emergency in the destination country related to the medical emergency evacuation will be covered as part of the relevant benefit category of the plan (such as the in-patient benefit) and subject to the relevant benefit category sub-limits, overall plan limit and any clinical protocols and cover before and after a hospital stay that may apply.

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Expanding access to quality healthcare across the globe

Extensive Africa-roaming and Worldwide cover, underpinned by enhanced healthcare professional networks.

Direct-access agreements with high-quality providers and professionals across the world, including hospitals, clinics, pharmacies, laboratories and individual doctors.

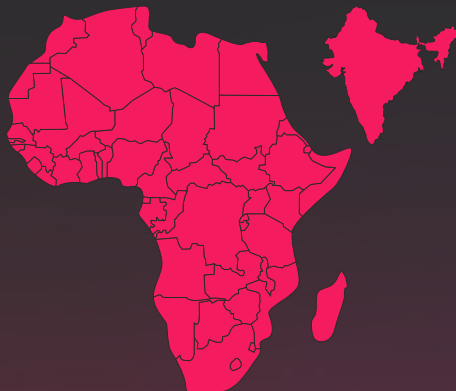
Access to trusted healthcare networks locally, regionally and globally, ensuring quality care wherever it is needed.

IN-COUNTRY



In-country cover across our major markets, covering members for services ranging from those of in-hospital specialists to optical and dental professionals.

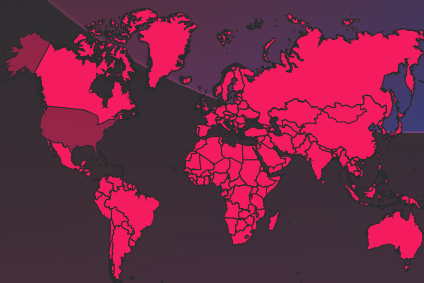
ACROSS AFRICA AND INDIA



Over **6,000** healthcare facilities in **52** markets across Africa.

The Africa Roaming Plan enables roaming across African markets and India.

AROUND THE WORLD



Access to comprehensive quality healthcare through leading **healthcare professional networks across the world.**

MEDICAL EVACUATION



International and cross-border emergency evacuation and treatment offered when needed.

Included on Worldwide and Africa-roaming plans, with options to be added to in-country plans.

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Saying **goodbye** to Malaria

Supporting the fight against malaria

Our malaria impact is driven by the embedded malaria benefits available on all plans and our partnership with Goodbye Malaria.

01

VITALITY MALARIA BENEFIT IS AVAILABLE ON ALL PLANS

THE INNOVATIVE VITALITY MALARIA BENEFIT CATERS TO THE MALARIA NEEDS

Discovery Health incorporates cover for malaria through dedicated malaria benefits included in all health insurance plans. This approach aims to reduce the time between infection and treatment, lower the incidence of complications and prevent the spread of malaria. This ultimately promotes a healthier workforce and reduces health claim costs.



Malaria rapid diagnostic self-tests are available to employees



Over-the-counter malaria medicine up to the yearly medicine limit



Preventive malaria screening (included in Wellness Days)



Malaria education

02

UNITE AGAINST MALARIA WITH VITALITY AND GOODBYE MALARIA

PARTNERING FOR IMPACT

Discovery Vitality has joined forces with Goodbye Malaria to combat malaria through the MoveToGive campaigns. Members earn points by exercising and they can then donate these points to help eliminate malaria across Southern Africa. Discovery Health supports Goodbye Malaria in funding multi-vector campaigns, making a significant impact in the region.



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Digital innovations for servicing excellence



Discovery Health is continuously innovating to provide stakeholders across our markets with the latest technologies.

We work hard to give everyone in the health ecosystem the best, from enhancing member experiences and supporting advisers to optimising operations for healthcare professionals and providers.

Experience hassle-free support with Ask Discovery Health Global on WhatsApp today!



01 MEMBER

Member-serving excellence

Ask Discovery Health Global is now available on WhatsApp.

It is our new WhatsApp channel designed to provide seamless and efficient customer support to our members. It caters to members across all our markets.

HOW DOES ASK DISCOVERY HEALTH GLOBAL ASSIST MEMBERS?

Members can now chat directly with one of our service consultants using WhatsApp to:

Get detailed information about:

- Their health insurance benefits.
- Their Vitality benefits and active rewards.
- Their Chronic Illness Benefit (CIB).

Ask how to:

- Submit and query claims.
- Get a membership card.
- Get proof of medical cover (membership certificate or policy confirmation).

Ask us about the healthcare professionals on our networks.

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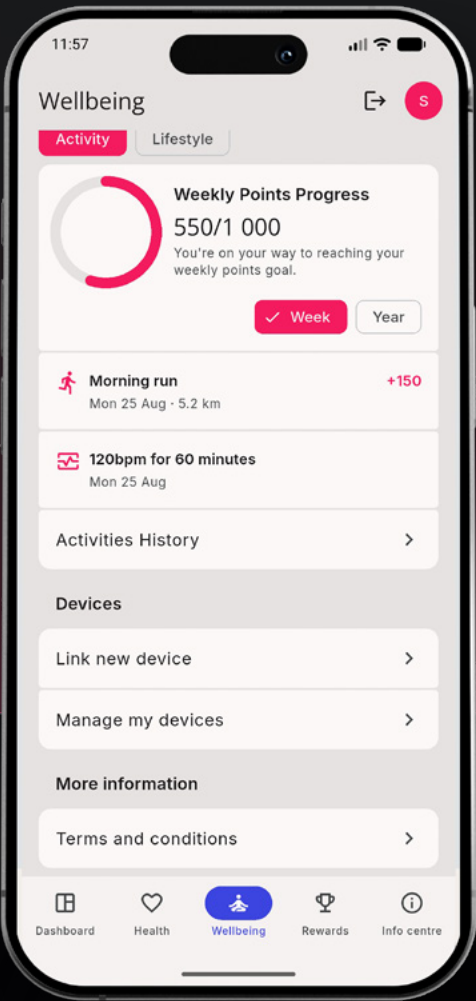
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Manage your healthcare cover **anytime, anywhere**

The Discovery Health Global app gives you a simple, convenient way to access your health insurance, track your claims, view your policy details and follow your Vitality activities.



ENHANCED EXPERIENCE

Members can view their membership details, digital card and rewards

IMPROVED FUNCTIONALITY

Members can see their cover and service use at a glance

CALL CENTRE SUPPORT

Members can call our team from inside the app

FIND HEALTHCARE PROFESSIONALS

Members can locate pharmacies and healthcare professionals near them

VIEW AND SUBMIT CLAIMS

Members can track their claims and payments, and submit claims digitally

VIEW AUTHORISATIONS

Members can follow their treatment approvals and preauthorisations

VIEW BENEFITS

Members can understand their cover, limits and benefits at a glance

SELF-HELP FEATURES

Members can manage their plan digitally, whenever it suits them

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A simpler digital service experience that helps you manage your healthcare cover with confidence



02 EMPLOYER

Empowering employers with insight, control and simplicity

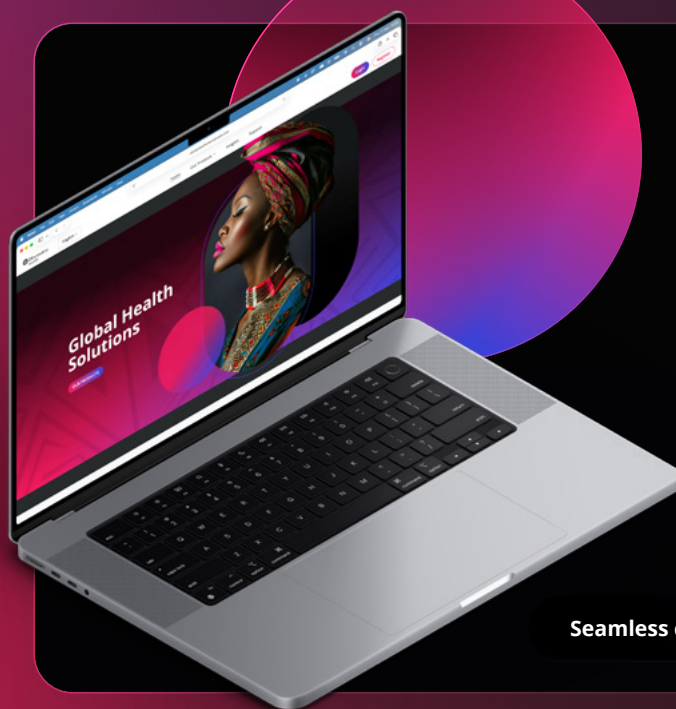
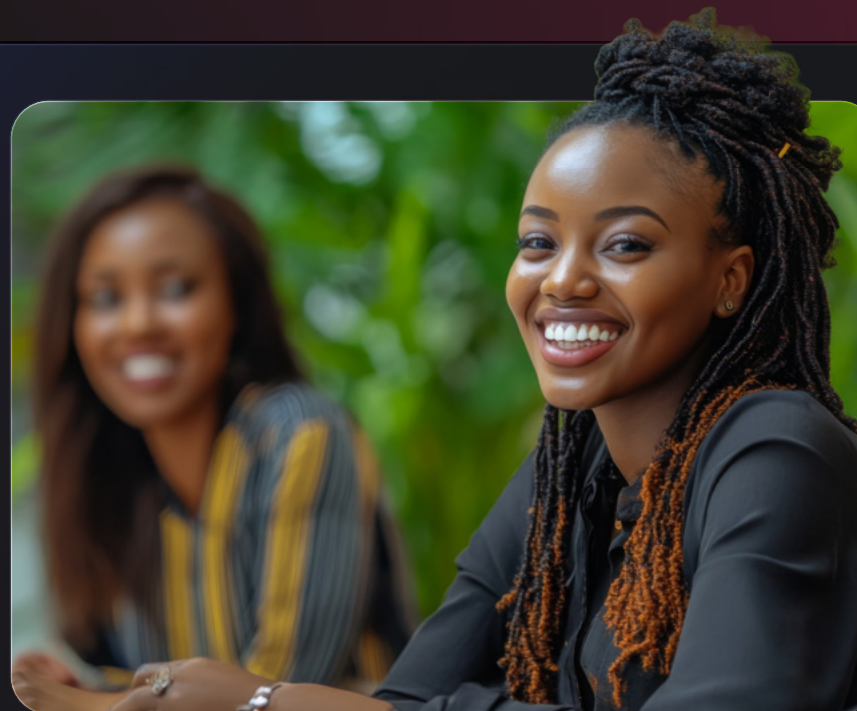
The Employer Zone is a secure, self-service platform that gives employers direct access to key workforce health data.

From viewing member demographics and role-based distributions to requesting member certificates, the portal puts actionable insights at employers' fingertips – helping them manage benefits with confidence and clarity.

EMPLOYER ZONE

Comprehensive support for employers through an integrated platform. The platform caters to employers through the following capabilities:

- **Member and policy management:** Efficiently manage members and their policies.
- **Workforce demographics:** View age distribution and Vitality membership across the employee base.
- **Insights dashboard:** Filter member data by role type to uncover trends and opportunities.
- **Certificate access:** Request and download member certificates quickly and securely.



03 HEALTHCARE PROFESSIONAL

Healthcare provider and professional servicing excellence

Seamless, biometric-enabled member verification and claims management system. Designed for instant benefit confirmation and streamlined provider experience.

- **Real-time claims:** Submit claims electronically with real-time responses.
- **Biometric-enabled member verification:** Check if a member is valid and access their current details using biometrics.
- **Member benefit check:** View current member benefits to determine if a member has cover or needs to pay cash for specific services and items.
- **Authorisations:** Request authorisations electronically from Discovery Health and send them directly for processing.

A system implemented for our providers with servicing excellence in mind.

Seamless care, better member experience: Integrated systems mean faster service, personalised support and easy access to care.

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SECTION 03

Vitality and wellness

Our wellness programme across all solutions, uses behavioural science and technology to reward healthy living – improving outcomes and reducing long-term claims.



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Investing in the health and productivity of the workforce

Discover unparalleled support with our value-added services, designed to enhance employee wellbeing and optimise a workforce's health and productivity.

Wellness days

Tailored on-site Wellness Days for all employers. Measuring and testing employees' blood pressure, BMI, blood glucose level, cholesterol levels (LDL, HDL and triglycerides) and doing voluntary HIV testing and counselling.

Employer cashback

Employers can earn up to **10%** of their premium amount back when their employees actively participate in the Vitality programme and they maintain a claim loss ratio below 65%.

Vitality Health Fund

Allows employees to boost their current healthcare cover for out-patient healthcare services and treatment once they've reached the limits of their health insurance.

Employer insights and reporting

We give comprehensive reports with metrics and unique insights to help employers improve outcomes for their employees.

Vitality

Access to the world's leading wellness programme based on behavioural science, a programme that rewards employees for living healthy lives.



Productivity

~7 days ↑

more fully productive time at work due to lower presenteeism for employees on Gold and Platinum Vitality status

Service defects

23% ↓
fewer service defects

recorded by employees who are engaged in Vitality than by those who are not engaged

Work engagement

35% ↑
more work engagement

among employees who are actively taking part in Vitality

Sick days

46% ↓
less sick days

for employees engaged in Vitality than for those who are not engaged

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On-site Wellness Day for employers

A complimentary addition to all plans with no impact on benefits.

A strategic initiative designed to assess and enhance employees' health. Conducted on-site by our experienced medical team, this comprehensive wellness experience includes a range of essential health tests.

Comprehensive health screenings

Our Wellness Days feature a range of essential health screenings that are vital for the early detection of health issues. These screenings enable timely intervention and support, including:



Blood pressure measurement



Height, weight, waist circumference and BMI measurement



Blood glucose measurement



Total cholesterol, HDL, LDL and triglycerides measurement



Voluntary HIV testing (rapid test) and counselling



Non-smokers declaration



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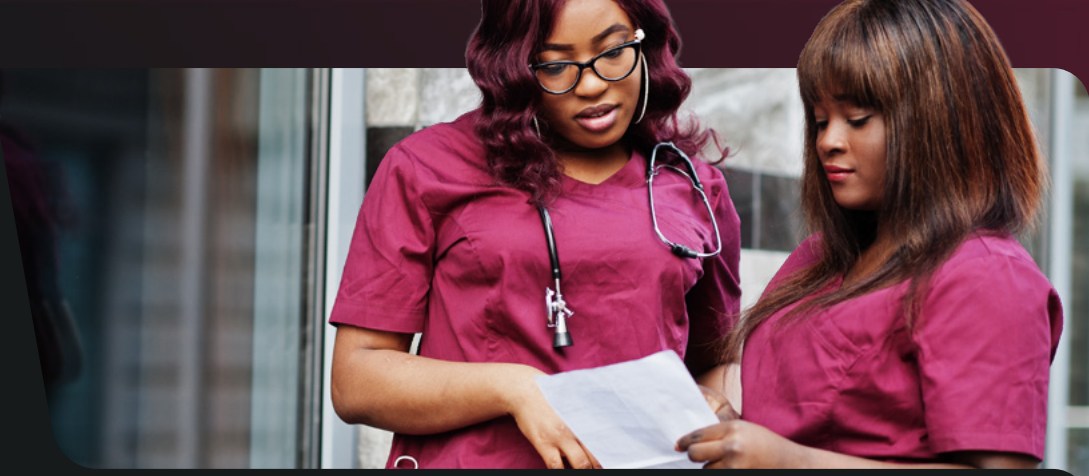
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The value to employees

Employees can begin their wellness journey by understanding their health with the Vitality health assessments:

- Health screening on-site at work
- Results and feedback regarding their health risks
- Actions to improve their health, guided by a healthcare professional
- The Vitality programme to manage and reward healthy behaviours



BOOK A WELLNESS EXPERIENCE

STEP

01

Sign up to any of the Discovery Health plans

STEP

02

The employer must talk to their key account manager to book a Wellness Day

STEP

03

The Discovery Health team conducts the Wellness Day at the employer's premises

STEP

04

The employer receives a bespoke report and data of their employees' health and risk areas

STEP

05

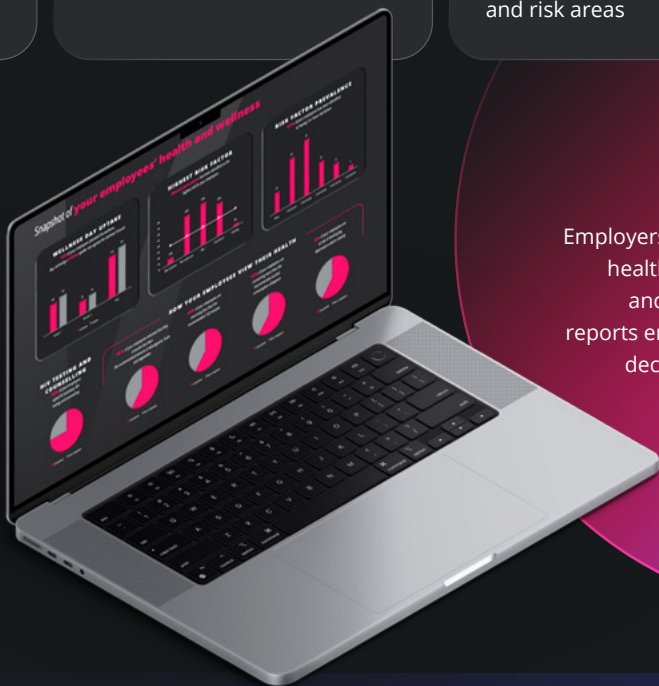
The Discovery Health team meets with the employer to discuss tailored interventions and risk areas

The value to employers

Employers receive incredible value from the Wellness Day:

- Comprehensive employee health screenings on-site
- Bespoke reports and data showing employee health
- Suggested health actions and next steps for employees
- Ongoing support and intervention tools for employees

By prioritising wellness, companies can foster a more engaged and resilient workforce.



WELLNESS DAY REPORTING

Employers receive comprehensive employee health reports, offering detailed insights and key intervention strategies. These reports enable employers to make informed decisions, enhancing workforce health and productivity.

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Exciting **Vitality** rewards partners

The Vitality programme is designed to make healthy living fun and engaging through rewards.



01

Know your health

Start with a Vitality Health Check – members are provided with assessments through their employer Wellness Days.

02

Improve your health

Members get personalised weekly physical activity targets in the Discovery Health Global app. By tracking their physical activity using a compatible fitness device, they can see their progress in the app.

03

Get rewarded

Members can enjoy a range of instant and ongoing rewards for achieving their personalised weekly goals.

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The power of rewarding wellness – Vitality



Meet Amari

CASE STUDY

Amari joined our In-country Plus Plan in January 2024 with his employer. Amari receives value from the Vitality programme through overall improved health and rewards for meeting his weekly exercise and lifestyle goals.



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SECTION 04

Administration Services Only

Our fully managed healthcare administration model is designed to deliver cost containment, transparency and operational relief for employers across Africa.



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Administration Services Only

Our Administration Services Only transforms self-funded healthcare from a cost centre into a managed health ecosystem, giving employers the tools, data and oversight to manage healthcare quality and spend more effectively. It combines advanced administration, digital systems and clinical intelligence to streamline operations, prevent waste and enhance employee health outcomes.

Key features:



EXPERT CLAIMS MANAGEMENT

Leverages Discovery Health's advanced claims systems and fraud prevention tools to eliminate waste and ensure accurate payments.



QUALIFYING AND DEPENDANT VERIFICATION

Automated controls align membership with HR policy rules, preventing dependants who do not qualify and reducing unnecessary costs.



ACCESS TO ACCREDITED NETWORKS

Members receive care through vetted, credentialed providers and professionals across Africa, with negotiated tariffs ensuring affordability and quality.



24/7 MEDICAL SUPPORT AND CASE MANAGEMENT

A dedicated helpline provides real-time assistance for employees and dependants, coordinating emergencies, hospital admissions and chronic care.



DATA-DRIVEN REPORTING

Employers gain clear visibility into healthcare use, costs and disease trends, enabling informed budgeting and wellness planning.



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VALUE FOR EMPLOYERS: Our Administration Services Only offers predictable healthcare costs, operational efficiency and workforce health insights. By removing the administrative burden from HR and finance teams, it allows employers to focus on people and productivity, not paperwork.



SECTION 05

Third-party Administration

Trusted healthcare administration for insurers and healthcare organisations.



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Third-party Administration

Our Third-party Administration (TPA) services provide insurers, healthcare funds and benefit providers with access to proven healthcare administration capabilities across Africa. Discovery Health manages the operational delivery of healthcare benefits, helping clients enhance member experiences while improving efficiency and control.

With extensive healthcare professional networks, local market expertise and administration capabilities spanning multiple markets, we deliver seamless healthcare administration at scale.

Key benefits



Claims administration and settlement



Authorisation management



Network management



Clinical and case management support



Cost-containment solutions



Multi-market administration capabilities

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SECTION 06

Medical Assistance

24/7 medical support
wherever people travel.



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Medical Assistance

Our Medical Assistance services provide members and travellers with access to expert medical support whenever and wherever it is needed. From emergency medical coordination and evacuations to travel-related healthcare assistance, our experienced teams help ensure people can access appropriate care quickly and efficiently.

Supported by an extensive network of healthcare professionals and partners across Africa and beyond, we help organisations safeguard their people when they are travelling for business, working remotely or operating across multiple markets.

Key benefits



24/7 medical assistance and support



Emergency medical coordination



Medical evacuation services



Travel-related healthcare assistance



Access to extensive healthcare professional networks



Global and Africa-wide cover

INCLUDED SOLUTIONS

International travel:

Healthcare cover and medical support for members travelling outside their home country.



Africa evacuation:

Emergency medical evacuation to an appropriate healthcare facility when the required level of care is not available locally.



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