



PAYBACK BENEFIT

Discovery Group Risk rewards you for managing your health and wellness, with up to 15% of your premiums paid back to you every year.



How does the PayBack work?

As a qualifying employee, you receive a Group Risk PayBack depending on your health plan, total health claims for the year and your Vitality status **OR** the number of next best actions completed in your Personal Health Pathways (effective 01 January 2026).



How to qualify for Group Risk PayBack

- Does your plan include a Life Cover Benefit of at least two times annual salary?
- Does your plan include an Income Continuation Benefit?
- Have you been on a qualifying medical and Group Risk scheme administered by Discovery for at least 12 months?
- Have you attended a Discovery Wellness Experience or completed a Vitality Health Check in the current calendar year?
- Have you activated your Personal Health Pathways and completed your priority health actions?

There are two ways to earn the maximum PayBack:

1. Through your health claim range and Vitality status (refer to the PayBack matrix below).



2. Based on the next best actions you have completed (refer to the Next Best Actions matrix below).



The PayBack you receive will be the higher of the two percentages.



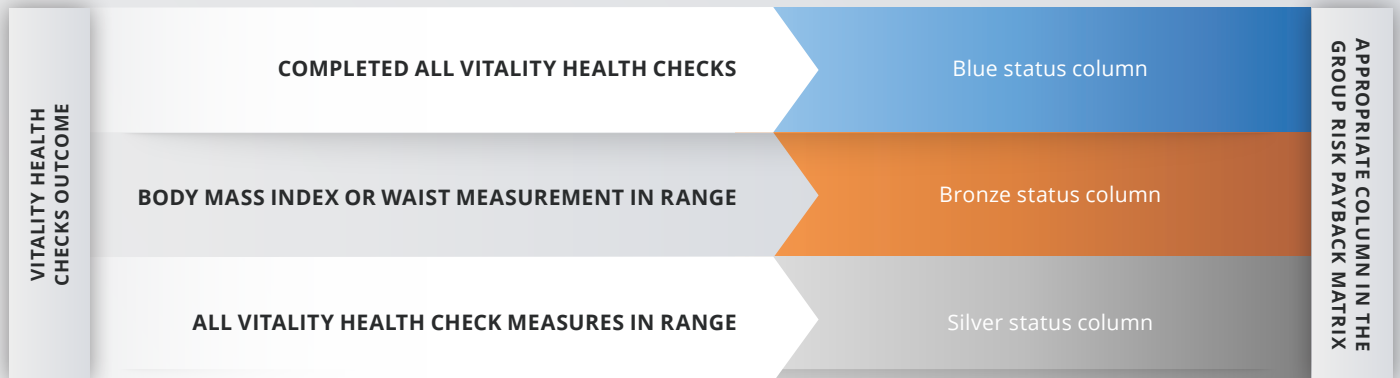
PayBack Matrix

Health Claims Range	Blue	Bronze	Silver	Gold	Diamond
Health claims range 1	5.0%	7.5%	10.0%	12.0%	15.0%
Health claims range 2	4.5%	6.0%	7.5%	10.0%	12.0%
Health claims range 3	4.0%	4.5%	6.0%	7.5%	10.0%
Health claims range 4	0.0%	0.0%	4.5%	6.0%	7.5%
Health claims range 5	0.0%	0.0%	0.0%	4.5%	6.0%

Your Health claims range is based on your total claims on your health plan in a given calendar year. The ranges differ based on your plan and whether or not you have dependants on your plan. Exact ranges can be found in our General Benefit Limits Document.



If you are not a paid Vitality member, you can still earn a PayBack if you complete a Vitality Health Check. You will be mapped to a notional Vitality status as follows:



The health check requirements are:



BMI measurement



Cholesterol measurement



Non-smoker declaration



Blood pressure measurement



Glucose measurement



Next best actions matrix

Priority Health Actions Completed	PayBack Earned
2	5%
3	10%
4	15%



Boosts to your Group Risk PayBack

As a member of the Discovery Retirement Funds, you can reinvest your PayBack into the Funds (or choose to receive them in cash). Reinvested PayBack will receive a 100% boost, which will be compounded with investment growth and paid out at retirement.



Group Risk PayBack in action



Member profile for James



34-year-old male



Diabetic



Engineer at a consulting firm



James's participation

- Discovery Health Medical Scheme member, under the Family Saver health plan
- Firm joined Discovery 1 July 2025
- Participates in the Vitality programme
- Attended the Discovery Wellness Experience, all relevant risk measures found to be in normal range.
- Has activated his Personal Health Pathways and completed his priority health actions.

Blood glucose



Weight assessment



Cholesterol



Blood pressure



Non-smoker declaration



Since he is required to be a member of both Discovery Health Medical Scheme and Discovery for 12 months, his PayBack will be calculated up to December 2026. He will therefore get 18 months' worth of PayBack.

Going forward, James's PayBack will be calculated for the full 12 months up to the end of December.

James, whose annual Plan premium is R12,000, progresses

from Bronze to Silver Vitality status over the 2027 PayBack period and has all his Vitality Health Checks completed for the period. During the 2026 calendar year, he completes 2 priority health actions and during the 2027 calendar year, he completes 4 priority health actions.

He sent in health claims amounting to R1,500 in the first year and R 6,000 in the second year.

Please note:

If you join during the year, you will only receive your first PayBack after being a member for a full calendar year. For example, if you joined Discovery Group Risk in July 2025, you will receive a PayBack on the total of your 2025 and 2026 premiums in 2027.

James will receive the following annual PayBacks for 2026 and 2027:

PayBack Matrix

Next Best Action PayBack Matrix

**DECEMBER
2026
PAYBACK**

= **1.5 years** × % based on a **Bronze Vitality** status and R1,500 health claims × **yearly premium**

$$= 1.5 \times 6\% \times R12,000$$

= **R1,080**

= **1.5 years** × % based on number of **Next Best Actions** completed × **yearly premium**

$$= 1.5 \times 5\% \times R12,000$$

= **R900**

James earns a PayBack of R1,080 in December 2026

**DECEMBER
2027
PAYBACK**

= **1 year** × % based on a **Silver Vitality** status and R6,000 health claims × **yearly premium**

$$= 1 \times 6\% \times R12,000$$

= **R720**

= **1 year** × % based on number of **Next Best Actions** completed × **yearly premium**

$$= 1 \times 15\% \times R12,000$$

= **R1,800**

James earns a PayBack of R1,800 in December 2027



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