

# FREQUENTLY ASKED QUESTIONS

Health Launch 2026

## Flexicare Core

### Technical questions related to the Flexicare Core enhancements

**1. How many GP consults can members access?**

Flexicare Core members can access 4 direct face-to-face GP consultations with authorisation required for the 3<sup>rd</sup> and 4<sup>th</sup> visits. Further face-to-face GP visits can be accessed on referral from a network nurse or a virtual GP. Flexicare Core clients have access to 2 network nurse consultations and unlimited virtual GP consultations through the Intercare online practice.

**2. Can Flexicare Core members access any GP on the network?**

Members need to go to their nominated GP. Members can nominate any network GP as their primary healthcare provider. During the year members can change their nominated GP twice.

**3. What chronic conditions are covered by Flexicare Core?**

When diagnosed by the healthcare provider, Flexicare Core members can access chronic medication for 7 specific chronic conditions as per the Flexicare chronic medicine formulary.

**4. The 7 chronic conditions are as follows:**

- Asthma,
- Diabetes insipidus,
- Diabetes mellitus type 1,
- Diabetes mellitus type 2,
- HIV,
- Hyperlipidaemia,
- Hypertension.

**5. Which pharmacies can Flexicare Core members use to access their medication, Health Check and flu vaccine benefits?**

Flexicare Core members can make use of any network pharmacy - consisting of a specified list of Clicks, Netclinic and Unjani pharmacies or clinics.

**6. How can members download the Flexicare App?**

Members can access their digital tools and policy information by visiting [www.discovery.co.za](http://www.discovery.co.za). When accessed on a mobile device, members can save the webpage on their home screen for easy access alongside their existing apps. This digital platform gives members immediate access to their digital card and policy documents.

Members can also easily get their membership certificate and use a range of tools through Ask Flexicare on WhatsApp using 0860 444 779.

# FlexiFund

## Technical questions related to the introduction of the FlexiFund

### 1. What is the FlexiFund

The FlexiFund is a benefit offered to all active Flexicare members (i.e. Flexicare Plus and Flexicare Core) which offers additional flexible funding for a specified list of day-to-day healthcare expenses, up to a specific Rand amount. The Rand amount will depend on the results of your wellness check.

### 2. Who qualifies for the FlexiFund?

All adult Flexicare Core members can unlock FlexiFund benefits individually by doing a Flexicare Health Check. Eligible claims by any adult or child on the Flexicare policy can be paid from the FlexiFund if there are funds available.

### 3. What is a Health Check?

All Flexicare Plus and Flexicare Core members have access to one Health Check per annum at a network pharmacy or an employer's wellness day. During the Health Check, the following five health metrics will be assessed:

- Blood Pressure
- Blood Glucose (Blood Sugar)
- Cholesterol
- Body Mass Index (BMI) (Weight Assessment)
- Smoking Declaration

### 4. Who can complete a Health Check to earn funds in the FlexiFund, and what is required for it to be considered complete?

Every adult on the policy can complete their Health Check to earn funds in their FlexiFund – all five of the required health metrics need to be captured to consider a Health Check as complete. The metrics considered are BMI, Cholesterol, Blood Glucose, Blood Pressure and a smoking declaration.

### 5. Can children on the policy qualify for a FlexiFund allocation?

No. Children on the policy will not be able to earn additional funds towards the FlexiFund by completing a Health Check. However, children can use the available funds in the FlexiFund to pay for eligible healthcare expenses.

### 6. What amount is allocated to the FlexiFund per annum when an adult completes a Health Check?

Based on number of health metrics in-range, FlexiCare Plus members can access up to R1,000 in their FlexiFund and FlexiCare Core members can access up to R500 per annum per adult member.

### 7. How much can a member earn in their FlexiFund based on the number of Health Check metrics in range?

Flexicare members earn different amounts depending on how many of the five Health Check metrics are in range.

Number of health check metrics in range	Flexicare Core FlexiFund	Flexicare Plus FlexiFund
5	R500	R1,000

3 to 4	R250	R500
0 to 2	R125	R250

**8. What happens if some of my Health Check results show that I'm outside the healthy range?**

The value of the FlexiFund is unlocked based on your Health Check results. If the results are out of range (e.g., high blood pressure or glucose), you will still earn a FlexiFund allocation, but this will be lower than the maximum amount possible.

**9. Which Health Check determines the value of the FlexiFund?**

Every adult's first Health Check completed in the year will be used to determine the value of the FlexiFund. Subsequent health checks will not be considered.

**10. What if I don't complete the Health Check?**

If an adult does not complete their Health Check during the year, then they will not earn funds towards their FlexiFund in that year.

**11. If I repeat my Health Check and more of my scores are in healthy range, will I qualify for additional FlexiFund value?**

No, only the first Health Check per member per year will be considered. Flexicare members have the opportunity to improve their health and unlock more funds towards their FlexiFund balance in the following benefit year only.

**12. When will the FlexiFund amount be available after completing a Health Check?**

The FlexiFund will be topped by the full amount the Flexicare member qualifies for following completion of their Health Check. The funds earned in the FlexiFund will be determined and available from when the Health Check data is received and processed. The funds may not be displayed immediately after completion of the Health Check. Members can view available FlexiFund balance on the Flexicare App and/or WhatsApp.

**13. What happens if I switch plans mid-year?**

If a member upgrades or downgrades within the Flexicare range, the FlexiFund allocation on their previous policy will not be adjusted and member will not qualify for a new FlexiFund allocation in the given benefit year.

**14. Is the FlexiFund amount pro-rated?**

The FlexiFund will not be pro-rated. The full amount the members qualify for, following completion of their Health Check, will be available.

**15. Who can use the FlexiFund funds accumulated for a Flexicare policy?**

The available FlexiFund balance can be used to pay for the eligible healthcare claims by any active adult and child member on the policy.

**16. Is there an annual limit on the FlexiFund?**

No annual limit applies. Flexicare adult members can only unlock their FlexiFund top-up once in a benefit year.

**17. What types of medical expenses can the FlexiFund be used for?**

FlexiFund may be used for any relevant healthcare expenses incurred at the following provider types:

- GP

- Nurse (Flexicare Core only)
- Specialist (Flexicare Plus only)
- Radiologist
- Pathologist
- Pharmacy

The FlexiFund can be used to pay for healthcare expenses that are not already covered by the existing Flexicare Core or Flexicare Plus benefits. This includes expenses where the Flexicare benefits have been used up or where referral pathways and/or network rules were not followed.

#### **18. Do any exclusions apply to the FlexiFund?**

Existing Flexicare exclusions apply.

#### **19. What happens to unused FlexiFund amounts if the policy is terminated?**

The FlexiFund is a policy benefit and any unused amount will be forfeited if a policy is terminated.

#### **20. Can an entity earn FlexiFund more than once per year if they lapse and re-enter?**

An entity can only earn their FlexiFund once per year. If they lapse and re-enter and they already earned their FlexiFund in the year, they will not be able to do so again.

#### **21. Who is responsible for shortfalls when Flexicare benefits and FlexiFund are depleted?**

Flexicare members will be liable for shortfalls where their Flexicare benefits and FlexiFund are depleted.

#### **22. How can members check their available FlexiFund balance?**

FlexiFund balance can view their available FlexiFund balance on Connected Care or request current FlexiFund balance on WhatsApp.

#### **23. What if I do my Health Check later in the year?**

Funds will only accumulate in the FlexiFund when the Health Check is completed.

#### **24. Can unused FlexiFund amounts be carried over into the next year?**

Yes, all unused funds accumulated will be carried over.

#### **25. Can employers track FlexiFund usage across their employees?**

Yes. In group schemes, aggregate reporting is available. Employers can see how many employees are completing Health Checks and unlocking FlexiFund benefits, without access to individual health data.

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