PRODUCT INFORMATION BROCHURE

Discovery Health

Discovery Health Medical Scheme

2027 BENEFITS



Discovery Health Medical Scheme Updates

Step into a healthier 2027, with healthcare that's more personal and benefits that deliver more value.

Enter



01

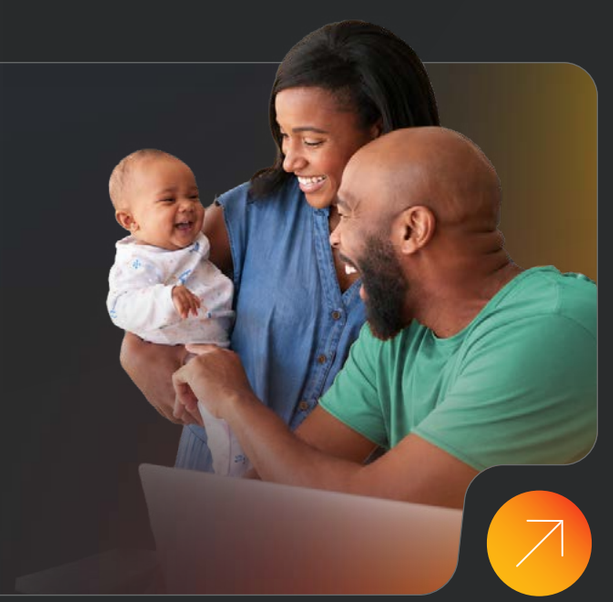
2027 contribution and benefit updates

Discovery Health Medical Scheme continues to offer valuable benefits and access to high-quality healthcare, giving you confidence and peace of mind. In 2027, contribution increases will range between 7.4% and 8.9%, with two thirds of members on the Scheme experiencing a contribution increase of less than 8%.

02

Foundational cover for young families

Launching in 2027, the new Active Core plan offers foundational cover at a price point that prioritises affordability for the whole family. Developed to meet the healthcare needs of young families starting out their careers, the plan combines unlimited hospital cover in the Active Hospital Network with access to the Personal Health Fund for day-to-day needs, at the most affordable child contribution rates in the market.





03

More connected. More intelligent. More personal.

Personal Health Pathways becomes significantly more powerful in 2027. Deep Personal Health Insights, together with thousands of uniquely tailored Next Best Actions, turn a more complete understanding of your health into precise, personal guidance.

04

Intuitive support

Ask Discovery helps you get clear answers to questions about your cover, benefits and claims through an intuitive conversational experience, with the option to connect to a consultant whenever needed.



This document is only a summary of the key benefits and features of the Discovery Health Medical Scheme plans, awaiting formal approval from the Council for Medical Schemes. Personal Health Pathways is brought to Discovery Health Medical Scheme members by Discovery Health (Pty) Ltd; registration number 1997/013480/07.

SECTION 01

2027 contribution and benefit updates



Discovery Health Medical Scheme provides healthcare cover to more than 2.7 million South Africans, and in 2027 the Scheme will continue to deliver on its promise of delivering exceptional value, high-quality benefits and peace of mind for you.

On 1 January 2027, contributions will increase by between 7.4% and 8.9%, depending on plan choice, to meet the rising cost of healthcare claims while maintaining benefits for members. The weighted average contribution increase for 2027 will be 8.2%, with two-thirds of members on the Scheme experiencing an increase of less than 8%.

01 2027 contribution and benefit updates

02 New Active Core Plan

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Discovery Health Medical Scheme:
the largest open medical scheme in South Africa

Discovery Health Medical Scheme provides cover to over 2.7 million South Africans, including the employees of 6,000 businesses. Collectively, the Scheme's members benefited from R90 billion in healthcare claims paid during 2025 across more than 64 million claims.

Number one medical scheme in the industry

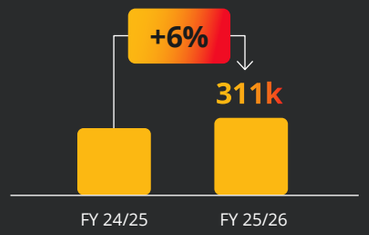
6 out of 10

people choosing an open medical scheme choose Discovery Health Medical Scheme



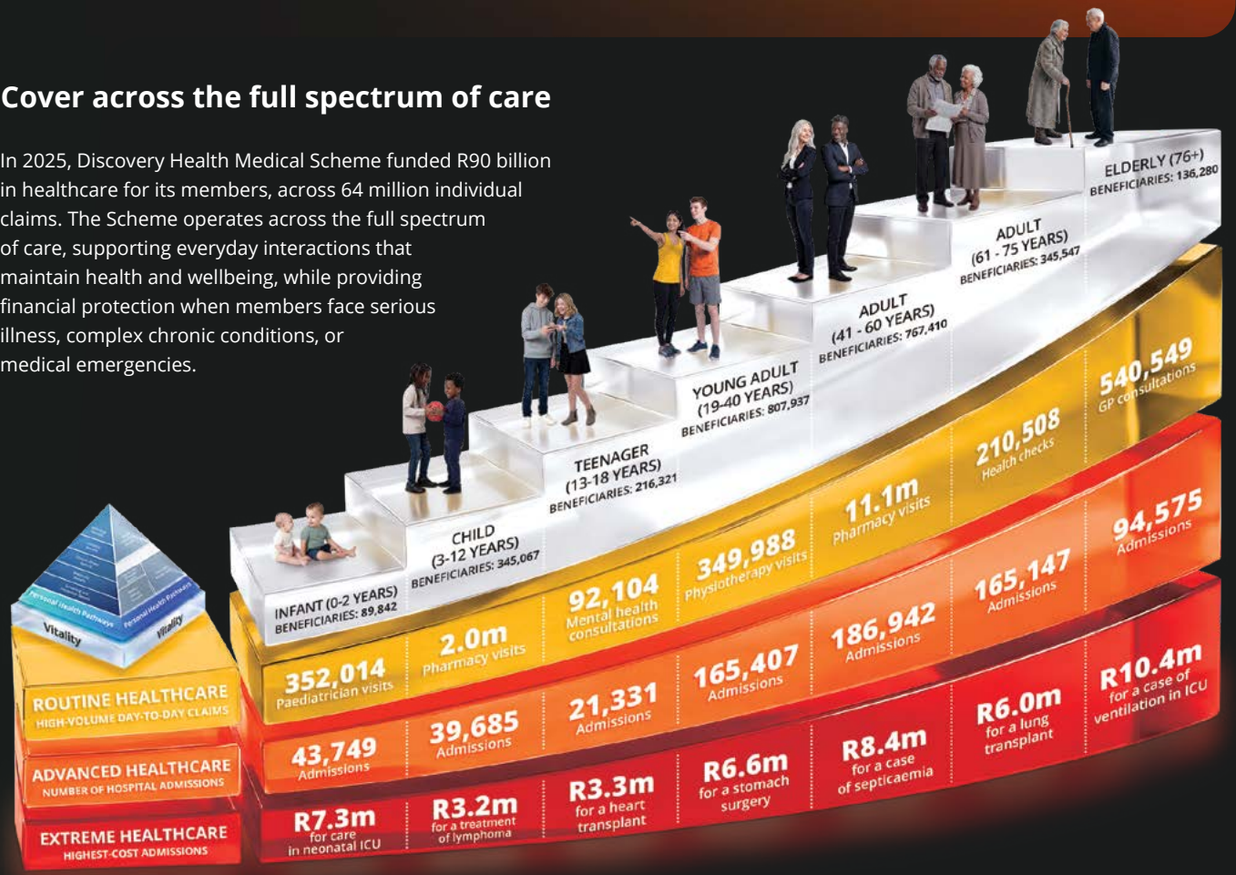
More South Africans are choosing Discovery Health Medical Scheme

311,000 beneficiaries joined Discovery Health Medical Scheme between July 2025 and June 2026, reflecting the highest new business growth rates since 2022.



Cover across the full spectrum of care

In 2025, Discovery Health Medical Scheme funded R90 billion in healthcare for its members, across 64 million individual claims. The Scheme operates across the full spectrum of care, supporting everyday interactions that maintain health and wellbeing, while providing financial protection when members face serious illness, complex chronic conditions, or medical emergencies.



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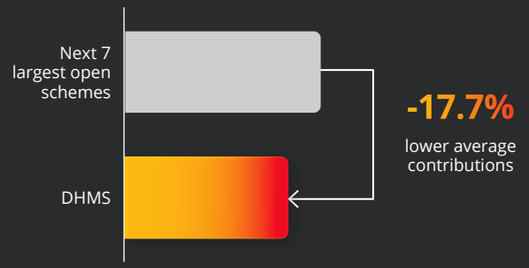
Exceptional value for you

The Scheme's value is built on assets that take years to establish: its scale, sustainable growth trajectory, the country's largest provider network, and Personal Health Pathways. Together, these assets lower the cost of care, safeguard your health and reduce the healthcare you ultimately need. The value they produce compounds as the Scheme grows.

More affordable contributions per unit of benefit

Historic contribution increases have been lower than the industry average, resulting in contributions that are 17.7% more affordable than the next seven largest open schemes per unit of benefit. This advantage is expected to strengthen further in 2027.

AVERAGE PRINCIPAL MEMBER CONTRIBUTION (2026)



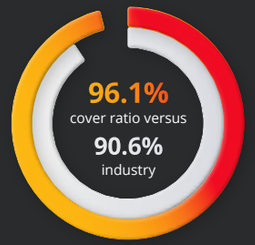
Source: publicly available contribution information for DHMS and the next seven largest open medical schemes; Methodology: Average contributions per principal member within each plan category for DHMS and next seven largest open schemes are weighted according to the distribution of members across DHMS plans. Please note that contribution rates on individual plans on other schemes vary and may be cheaper or more expensive than DHMS's equivalent plans.

More extensive hospital cover across a wide network of care

Discovery Health Medical Scheme pays 96.1% of hospitalisation costs, against 90.6% across the rest of the industry. This higher cover ratio delivered more than R4,300 in additional value per hospital admission, on average, and over R3 billion in additional value for Scheme members in 2025.

Scheme members enjoy full cover across 93% of specialists given preferred contracting arrangements.

IN-HOSPITAL COVER RATIO



+R3 bn
in additional hospital benefits for DHMS members in 2025

DHMS Rest of open scheme industry

Source: Council for Medical Schemes Annexures 2022/2023
Note: While updated annexures are available, these are the latest annexures that provide the level of detail required for the analysis.

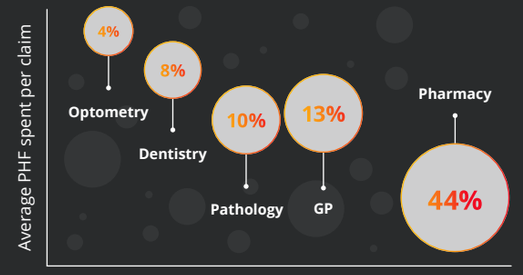
Real day-to-day value through the Personal Health Fund

By engaging with Personal Health Pathways, Discovery Health Medical Scheme members have earned over R1 billion in Personal Health Fund (PHF) benefits since inception to help cover day-to-day healthcare costs.



> R1 bn
Earned in PHF since January 2025

PHF SPENT BY DAY-TO-DAY CATEGORY



Proportion of total Personal Health Fund spent to June 2026

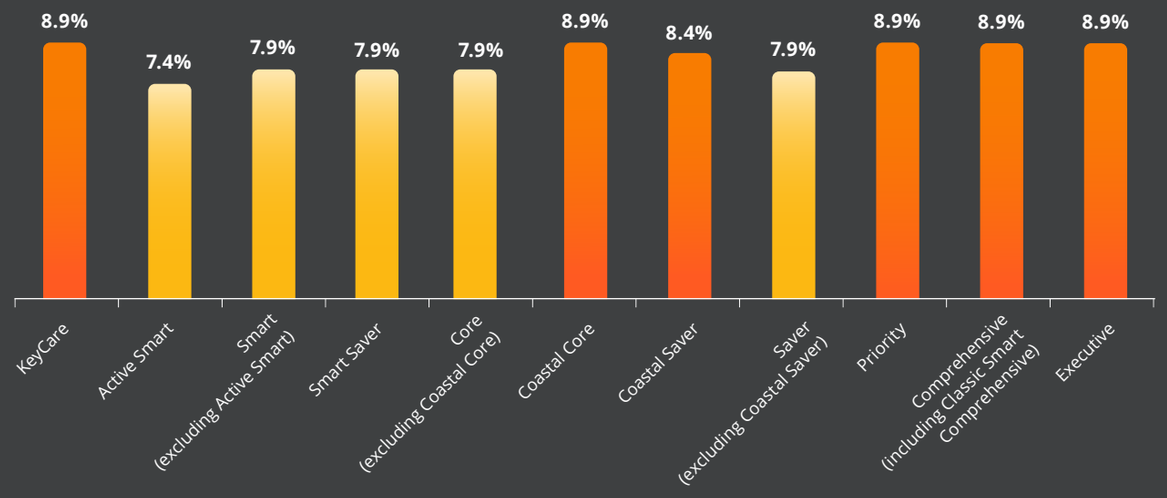
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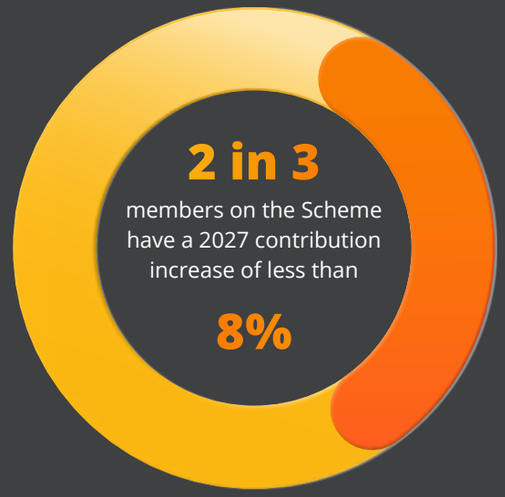
Discovery Health Medical Scheme contribution increases for 2027

On 1 January 2027, Discovery Health Medical Scheme contributions increase by a weighted average of 8.2%, ranging from 7.4% to 8.9% across the plan range. The increase applied to each plan is set to the medical inflation projected for that plan, so that contributions remain aligned to the claims expected on that plan.

8.2% weighted average contribution increase



Two-thirds of members on the Scheme will experience an increase of less than 8%, with members on Active Smart experiencing an increase of 7.4%.



01 2027 contribution and benefit updates

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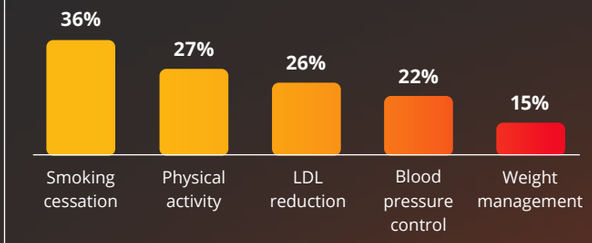
04 Intuitive support

Strengthening benefits to support better cardiovascular health in 2027

Cardiovascular health is the gateway to longer and healthier years.

One in five members is living with a cardiovascular condition, and those members account for 53% of total Scheme spend. Cardiovascular health is one of the most measurable and modifiable areas in healthcare. Risk is driven by a set of well-understood markers and behaviours, and change at this level directly affects the likelihood of major events. For example, quitting smoking can reduce the risk of a major adverse cardiovascular event by 36%, while lowering low-density lipoprotein (LDL) cholesterol can reduce this risk by a further 26%. Over time, these positive health actions add up. By improving their cardiovascular health, individuals may increase their healthspan by up to six years.

REDUCTION IN MAJOR ADVERSE CARDIOVASCULAR EVENTS ASSOCIATED WITH HEALTHIER BEHAVIOURS



POTENTIAL IMPROVEMENT IN HEALTHSPAN BY IMPROVING CARDIOVASCULAR HEALTH



Discovery Health Medical Scheme is **enhancing cardiovascular risk prevention and management through four key interventions:**

Earlier access to statin therapy

Revised clinical entry criteria expand access to Scheme funding for statins. This enhancement enables earlier treatment of high cholesterol, and access to the Chronic Illness Benefit.

Additional lipogram test funding

Alongside existing Scheme funding for a lipogram, members whose cholesterol levels remain outside the recommended range will now have access to Scheme funding for an additional follow-up lipogram.

Scheme-funded specialist consultation

Eligible members have access to a Scheme-funded specialist consultation to assist with 'treat-to-target' cholesterol management to help them achieve the recommended cholesterol levels and reduce cardiovascular risk.

Scheme-funded support to quit smoking

All members will have access to a smoking cessation programme, funded from risk benefits. Members can activate this benefit up to three times during their lifetime.

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Further benefit, limit and network updates for 2027

Benefit enhancements

Conservative care for knee conditions

Members who may require arthroscopy surgery can access a three-month conservative care programme with a network physiotherapist. The programme includes 12 weeks of treatment to improve knee function and, where clinically appropriate, avoid arthroscopy surgery. The benefit is risk-funded and does not affect the member's day-to-day benefits. It is available to members on all Discovery Health Medical Scheme plans, excluding the KeyCare Series, and must be activated by the member's orthopaedic surgeon before knee surgery is scheduled.

Virtual chronic care for members with complex chronic conditions

Virtual Chronic Care is a nine-month programme for members with advanced chronic conditions.

Eligible members receive:

- Remote monitoring devices tailored to their chronic conditions
- A nurse home visit
- A consultation with their primary care professional
- Up to six sessions with a health and lifestyle coach

Eligible members who meet the clinical entry criteria will be invited to enrol on the programme.

Limits, co-payments, deductibles and thresholds

From 1 January 2027, the Annual Thresholds will increase in line with relevant contribution increases. Benefit limits, co-payments and deductibles will increase by 3.9% in line with relevant inflation, with the following exceptions remaining constant:

- Personal Health Fund
- Oncology Benefit Thresholds
- Specialised Medicine and Technology Benefit
- International Travel Benefit
- Overseas Treatment Benefit
- Surgical and appliance items which include the following limits:
  - External medical appliances, including Home Monitoring Device Benefit and the KeyCare mobility benefit
  - Prosthesis used in spinal surgery
  - Cardiac stents and drug eluting balloons

Personal Health Fund updates

The Personal Health Fund has paid over R1 billion towards members' day-to-day healthcare costs since inception. To ensure the continued sustainability of the benefit, the following changes will be effective from 1 January 2027:

- Selected lifestyle-enhancing products, including GLP-1 medicines, will no longer be funded from the Personal Health Fund.
- Medicine funding will align with risk funded day-to-day benefits such as the Above Threshold Benefit rules and applicable medicine tier.

The once-off Boost was introduced for 2026 only and will not be repeated in 2027. Additionally, the amount allocated for digital actions changes from R500 to R100, matched to the effort involved, while higher effort clinical actions continue to attract a value of R500 per action. The value of each action will be displayed on the relevant tile as part of a member's Personal Health Pathway.

Hospital Network updates

Active Smart moves to the Active Hospital Network

Active Smart members currently access hospital care through the Dynamic Smart Hospital network, which updates continuously over time. From 1 January 2027, the hospital network of Active Smart will change to the Active Hospital Network.

The Active Hospital Network consists of a defined list of over 50 hospitals nationwide. The network was selected from an analysis of more than 2.5 million admissions across 841 hospitals and focused on where younger members and families receive the strongest quality and value for their care.

Other network updates

Mediclinic Hermanus and Netcare Kroon Hospital will be removed from the KeyCare Hospital Network.

The updated list of facilities can be viewed on the published hospital network list or by using the Discovery Health app.

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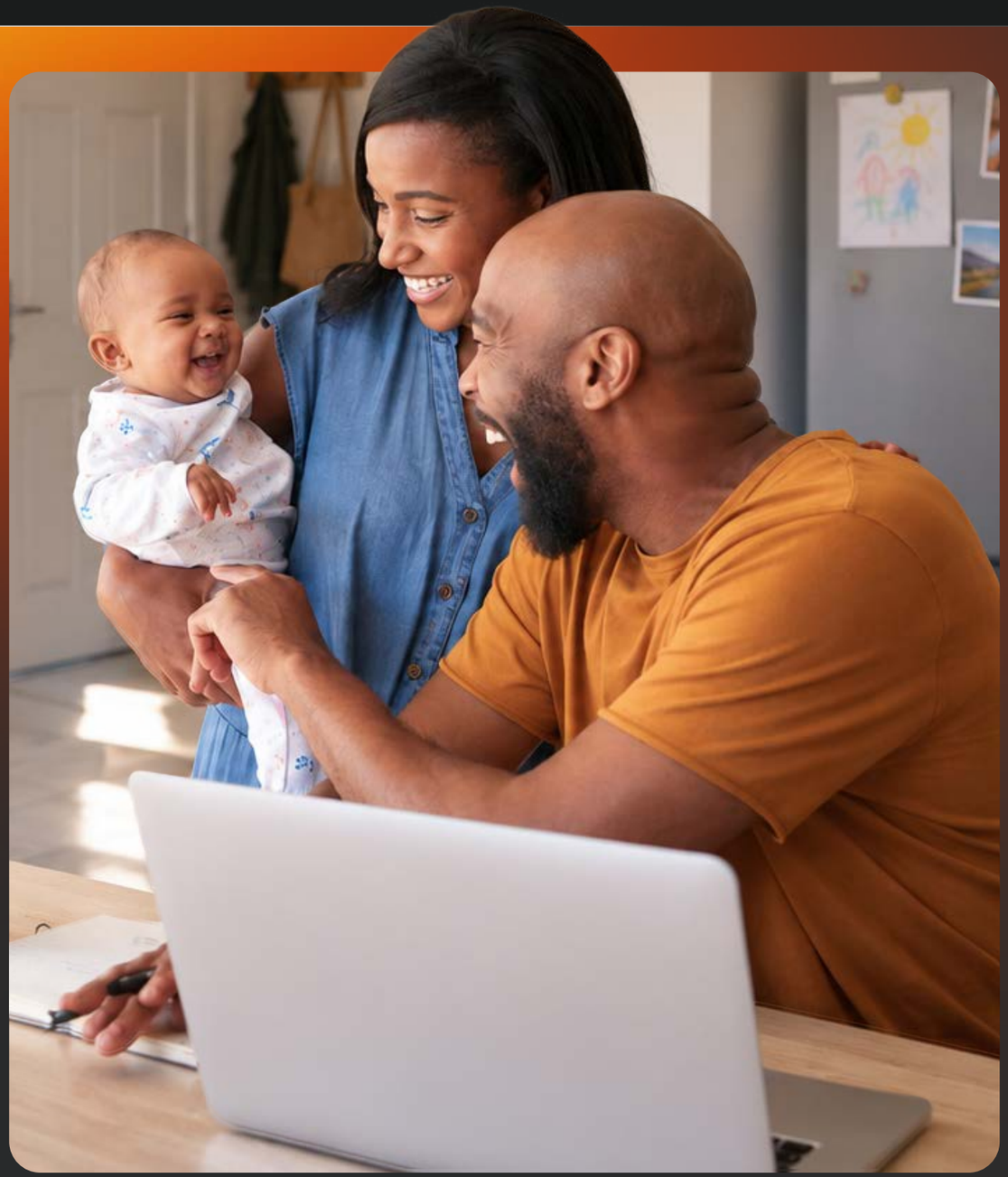
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SECTION 02

Active Core

Making private healthcare more accessible for young families

Discovery Health Medical Scheme has actively been expanding access to private healthcare through innovative plan designs that balance choice and affordability for the diverse needs of 2.7 million South Africans. The introduction of Active Core extends this approach, providing benefits that appeal to the foundational healthcare needs of young parents starting their careers, at a price point that prioritises affordability for the whole family.



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For young families and people early in their careers, medical scheme cover is challenging to afford

Discovery Health Medical Scheme



Household budgets are under pressure

South African households typically spend 12% of their income on medical aid contributions. As living costs continue to rise, many families are increasingly forced to choose between maintaining healthcare cover and meeting other essential household expenses.

01

Cost of essential cover

Family-focused essential cover costs an average of R6,100 a month across the market*. This reflects the breadth of protection provided by medical scheme cover and requirements such as Prescribed Minimum Benefits and open enrolment.

02

The affordability squeeze

For many young families, the cost of essential cover exceeds what they can sustainably allocate to healthcare. At lower household income levels, contributions take up a growing share of income, making it harder to cover the whole family.

03

Number of plans available with contributions less than 12% of income

For lower income families there are fewer family-focused plans with contributions of less than 12% of income. Young families therefore have a narrower choice of plans that can cover the whole family within their budget.

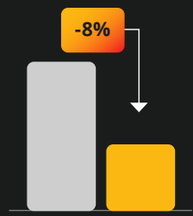
04

Affordability pressures are forcing families to forgo medical scheme cover

Early-career employees or those earning less than R40,000 a month are facing an affordability squeeze and being forced to reconsider or forgo medical scheme cover. Scheme participation in this income segment has declined by 8% over the last six years. Over the same period, the average number of people covered per membership decreased by 15%, highlighting a shift towards smaller families and fewer dependants on medical aid.

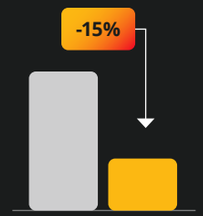
When households face financial pressure, they naturally choose to cover members who need more healthcare while forgoing cover for healthy family members.

DECLINE IN MEDICAL SCHEME TAKE-UP



R25,000 – R40,000 monthly income

REDUCTION IN BENEFICIARY RATIO



< R5,500 monthly contribution

2019 2025

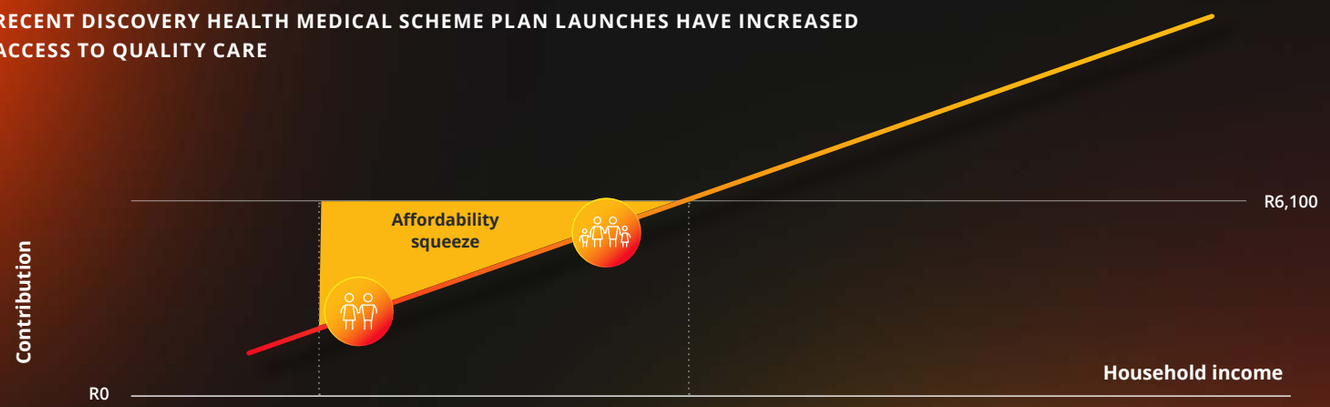
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*Notes: *Industry avg determined by population of 25 hospital plans - contribution of a principal, adult and one child.*
Sources: Tax Statistics 2024, Annexures to CMS Industry Reports (2019-2024), Salary & Wage Movement Survey (2026)

Innovative plan design is addressing the affordability squeeze for young professionals and families

Discovery Health Medical Scheme

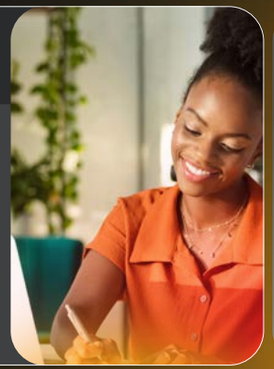
RECENT DISCOVERY HEALTH MEDICAL SCHEME PLAN LAUNCHES HAVE INCREASED ACCESS TO QUALITY CARE



Active Smart

Designed for the needs of young professionals

Unlimited private hospital cover with targeted day-to-day benefits



Essential Smart Saver

Designed for the needs of young, healthy families

Unlimited private hospital cover with flexible day-to-day benefits

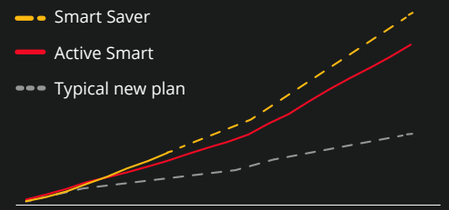


Private hospital cover · *Day-to-day cover* · *Medicine* · *Maternity* · *Personal Health Fund and other discretionary funding*

Intentional benefit design and innovation addresses the affordability squeeze

Designed specifically for young and healthy members looking for targeted day-to-day benefits, Active Smart and the Smart Saver plans combine more efficient care with benefits tailored to the needs of young professionals, couples and growing families. This has lowered the price point for essential cover, delivered relevant day-to-day value and generated strong demand from the segments they were built to serve.

MEETING MEMBER NEEDS DRIVES EXCEPTIONAL GROWTH



Growth in new lives since launch

ACTIVE SMART

57,600 members (as at Aug 2026)

1.31 average family size

SMART SAVER

26,000 members (as at Aug 2026)

2.01 average family size

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Sources: Tax Statistics 2024, Annexures to CMS Industry Reports (2019-2024), Salary & Wage Movement Survey (2026)

A significant need to expand access to quality foundational healthcare

Discovery Health Medical Scheme



Segment of young, early-career and lower-income families looking for core risk cover

While affordability pressures are widespread, there is a distinct segment of families whose budgets leave little room for unnecessary spend. Their priority is protection against high-cost healthcare events that could have a lasting financial impact, and they prefer to stretch their healthcare budget further by covering day-to-day costs themselves and insuring against the expenses that pose the greatest financial risk.

The foundational cover needs of early-career and lower-income families

NETWORK-BASED UNLIMITED HOSPITAL COVER

Protection against significant hospital costs, without limits on the overall level of cover.

TAILORED SUPPORT FOR GROWING FAMILIES

Relevant maternity and mental health support for important family health needs.

DAY-TO-DAY BENEFITS, WITHOUT PRE-FUNDING

These families are comfortable paying for routine healthcare expenses themselves. They place greater value on being able to direct their healthcare spending according to their needs than on pre-funded day-to-day benefits.

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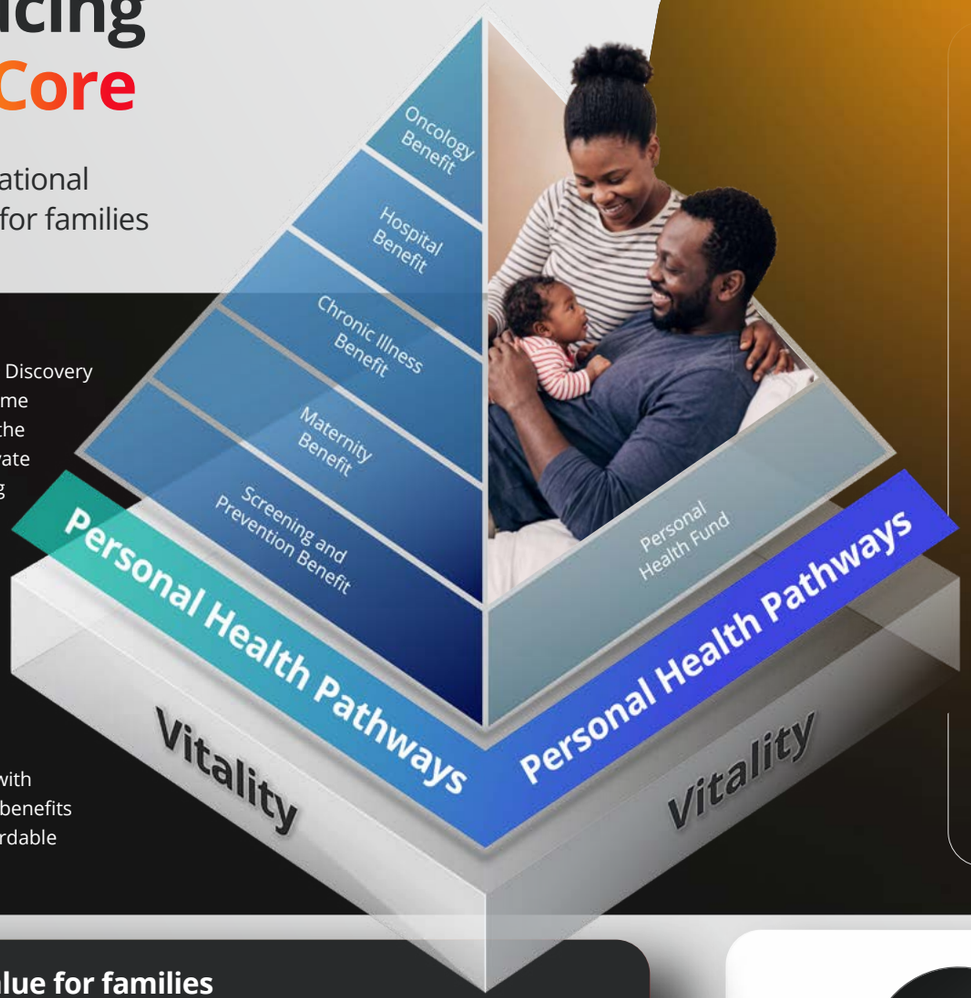
04 Intuitive support

*Notes: *Industry avg determined by population of 25 hospital plans - contribution of a principal, adult and one child.*
Sources: Tax Statistics 2024, Annexures to CMS Industry Reports (2019-2024), Salary & Wage Movement Survey (2026)

Introducing Active Core

Affordable foundational healthcare cover for families

Active Core uses the Discovery Health Medical Scheme advantage to lower the cost of essential private healthcare and bring meaningful cover within the reach of more families. Purpose-built for early-career and lower-income families, it combines foundational in-hospital protection with valuable day-to-day benefits at a sustainably affordable contribution.



Discovery Health Medical Scheme

Unlimited private hospital cover

Unlimited cover for admissions in the Active Hospital Network, with a R8,050 deductible for elective non-Prescribed Minimum Benefit admissions and in-hospital specialist cover at 100% of the Discovery Health Rate.

Up to R8,000 in day-to-day benefits

Flexible funding unlocked in your Personal Health Fund when you engage in your Personal Health Pathway.

Comprehensive maternity

Meaningful maternity support from pregnancy through childbirth, giving young families confidence and certainty as they grow.

Mental health support

Essential mental health support that helps members access appropriate care, with benefits designed to support early intervention and the ongoing management of depression.

Unmatched value for families

Principal	R1,700
Adult dependent	R1,550
Child	R500

R3,750

R4,250

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Benefit details of Active Core

Enabled through the new Active Hospital Network

Purposefully designed to support families, the network offers a reliable hospital pathway and confidence in the care journey.

Discovery Health Medical Scheme

VIEW PLAN GUIDE

Benefit	Details
Hospital Care	▪ Full cover for emergencies in any private hospital. ▪ Unlimited hospital cover for admissions in the Active Hospital network, with a deductible of R8,050 per admission for elective non-Prescribed Minimum Benefits (PMB) admissions. ▪ Doctors and allied healthcare service providers while hospitalised are covered up to a maximum of 100% of the Discovery Health Rate (DHR). ▪ For planned hospital admissions to any non-network hospital, the member will be liable for a deductible of R15,900. ▪ Radiology and pathology while a member is hospitalised are covered up to the Discovery Health Rate.
Maternity	▪ Maternity cover for pre- and post-natal healthcare
Mental Health	▪ Depression management programme, including proactive preventive care
Oncology	▪ All PMB cancer-related healthcare services are covered up to 100% of the DHR. Cancer treatment that is a PMB is always covered in full, subject to the use of a designated service provider (DSP).
Chronic cover	▪ Full cover in network when adhering to care pathways for the 27 chronic conditions on the Chronic Disease List.
Screening and Preventative Care	▪ Health checks, including blood glucose, blood pressure, cholesterol and body mass index (BMI) screening ▪ Annual mental wellbeing assessment ▪ Annual PSA (prostate) and HIV screening ▪ Mammogram every 2 years ▪ Cervical cancer screening with a Pap smear every 3 years or an HPV test every 5 years ▪ Bowel cancer screening every 2 years for members aged 45 to 75 ▪ Seasonal flu vaccine during pregnancy, or for eligible members aged 65 and older and/or registered for certain chronic conditions ▪ Pneumococcal vaccine for eligible members aged 65 and older and/or registered for certain chronic conditions ▪ Kid's wellness screening, including weight, height, BMI and blood pressure measurements ▪ Additional and more frequent screening available for members who meet clinical criteria ▪ Consultations not covered as Prescribed Minimum Benefits (PMBs) will be paid from available day-to-day benefits
Personal Health Fund	▪ Up to a maximum of R8,000 per family with up to R4,000 for completing Next Best Actions and up to an additional R4,000 for completing Challenges through Personal Health Pathways.

Extra exclusions specific to the Active Core Plan

In addition to the general exclusions that apply to all plans, the Active Core Plan does not cover the following, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits.

01 | Hospital admissions related to, among others:

- Dentistry
- Nail disorders
- Skin disorders, including benign growths and lipomas
- Investigations
- Functional nasal surgery
- Surgery for oesophageal reflux and hiatus hernia
- Back and neck treatment or surgery
- Knee and shoulder surgery
- Arthroscopy
- Joint replacements, including but not limited to hips, knees, shoulders and elbows
- Cochlear implants, auditory brain implants and internal nerve stimulators (this includes procedures, devices, processors and hearing aids)
- Healthcare services that should be done out of hospital and for which an admission to hospital is not necessary
- Endoscopic procedures

02 | Correction of hallux valgus (bunion) and Tailor's bunion (bunionette)

03 | Removal of varicose veins

04 | Refractive eye surgery

05 | Non-cancerous breast conditions

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PSA - Prostate-Specific Antigen
HPV - Human Papillomavirus

The Active Hospital Network

Designed around the needs of young professionals and families

A carefully designed hospital network brings together the hospital and specialist care members need, while delivering an excellent experience and high-quality, cost-effective care.

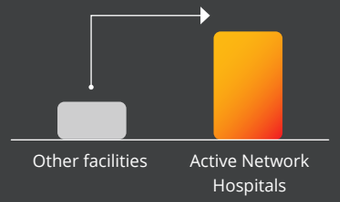
The Active Hospital Network was informed by an analysis of more than 2.5 million hospital admissions across 841 hospital facilities over several years. This provided detailed insight into how approximately 1.2 million Discovery Health Medical Scheme members access hospital care.

The analysis considered the healthcare needs and hospital preferences of younger, healthier members and families, including where children receive care. It also considered access to relevant specialists, the quality of care and member experience delivered by each facility, and the cost efficiency of care.

By choosing a plan option that uses the Active Hospital Network, members benefit from access to high-quality hospital and specialist care, an excellent experience and more affordable contributions.

Excellence in member experience

16%
more facilities exceed patient expectations



Broad access to specialised care

- **>290** Psychologists
- **>300** Paediatricians
- **>430** Gynaecologists
- **>640** Physiotherapists
- **>910** Anaesthetists

A curated selection of high-quality facilities in the Active Hospital Network

> 50
hospitals in the network

High urban area coverage within 50 km radius of each major metropole.



Quality-driven hospital selection

Hospitals are selected using international standards and local validation to identify facilities with best-in-class care ratings. Ratings are evaluated across four key categories.

Clinical outcomes
Based on readmission and mortality

Patient experience
Based on patient experience surveys

Efficiency
Based on cost efficiency profile

Safety
Hospital acquired infections and adverse events

* *The number of network hospitals included in each province is subject to change. Please consult the published Discovery Health Medical Scheme Hospital Network lists or the Discovery Health app for the most up-to-date view of the Active Hospital Network.*

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SECTION 03

Personal Health Pathways

Personal Health Pathways is Discovery Health's precision health platform, providing personalised, science-based guidance that helps you understand your health, build healthier habits and take meaningful action. More than 750,000 Discovery Health Medical Scheme members have already activated their pathway and started their journey towards better health.

In 2027, Personal Health Pathways gives you deeper insight into your health, unlocking a broader range of next best actions, each more personalised and relevant.



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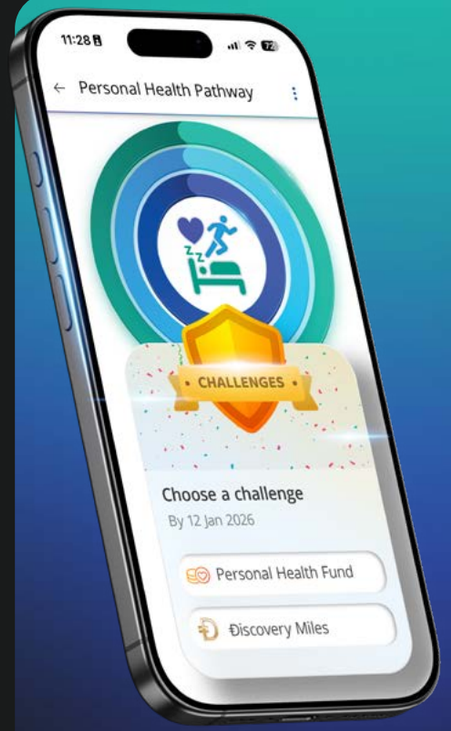
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Personal Health Pathways is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider, administrator and managed care provider of medical schemes. Personal Health Pathways is enabled by the combination of Discovery Health's healthcare capabilities and Vitality's behaviour change expertise. Discovery Health Medical Scheme, registration number 1125, is an independent non-profit entity governed by the Medical Schemes Act, and regulated by the Council for Medical Schemes. Vitality is a separate wellness product, sold and administered by Discovery Vitality (Pty) Ltd, registration number 1999/007736/07. Limits, terms and conditions apply. The Personal Health Fund is a benefit offered by Discovery Health Medical Scheme.

Personal Health Pathways continues to scale and strengthen its health impact



More than 750k
members activated

Behaviour change

Personal Health Pathways is helping you make healthier choices a part of everyday life. Millions of clinical, exercise and sleep actions have already been completed. Each action is a step towards building healthier habits and better health outcomes.

2 mil
Clinical actions completed

10 mil
Exercise actions completed

200 k
Sleep actions completed*

Greater rewards

Personal Health Pathways makes healthier choices more rewarding. By taking action on your pathway, you can earn rewards and unlock additional healthcare funding with the Personal Health Fund.

>R1 bn
Personal Health Fund unlocked in Scheme cover

R126 mil
Rewards earned for health actions

73%
Of activated members are earning rewards

Better health outcomes

The actions completed through Personal Health Pathways are translating into measurable health outcomes. Members are being diagnosed earlier and with less severe disease. These outcomes demonstrate the value of sustained action in supporting better long-term health.

15%
Lower disease severity at diagnosis for PHP activated members

35%
Lower mortality risk from 1 exercise day per week

24%
Lower mortality risk from 7+ hours of regular sleep per night


Cebokazi
Read her story


Brink
Read his story


Gail
Read her story

Real stories, real impact

Personal Health Pathways is helping members turn guidance into action. For Brink and Gail, recommended screenings led to the early detection and treatment of serious health risks. For Cebokazi, personalised exercise goals are inspiring healthier habits and a marathon medal. From earlier detection to lasting behaviour change, these stories show how Personal Health Pathways is making a real difference in members' lives.

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* *Sleep actions went live in Personal Health Pathways in August 2026*

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More connected. More intelligent. More personalised.

Personal Health Pathways in 2027





PERSONAL HEALTH INSIGHTS

ENHANCED NEXT BEST ACTIONS

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Connecting the many signals that shape our health

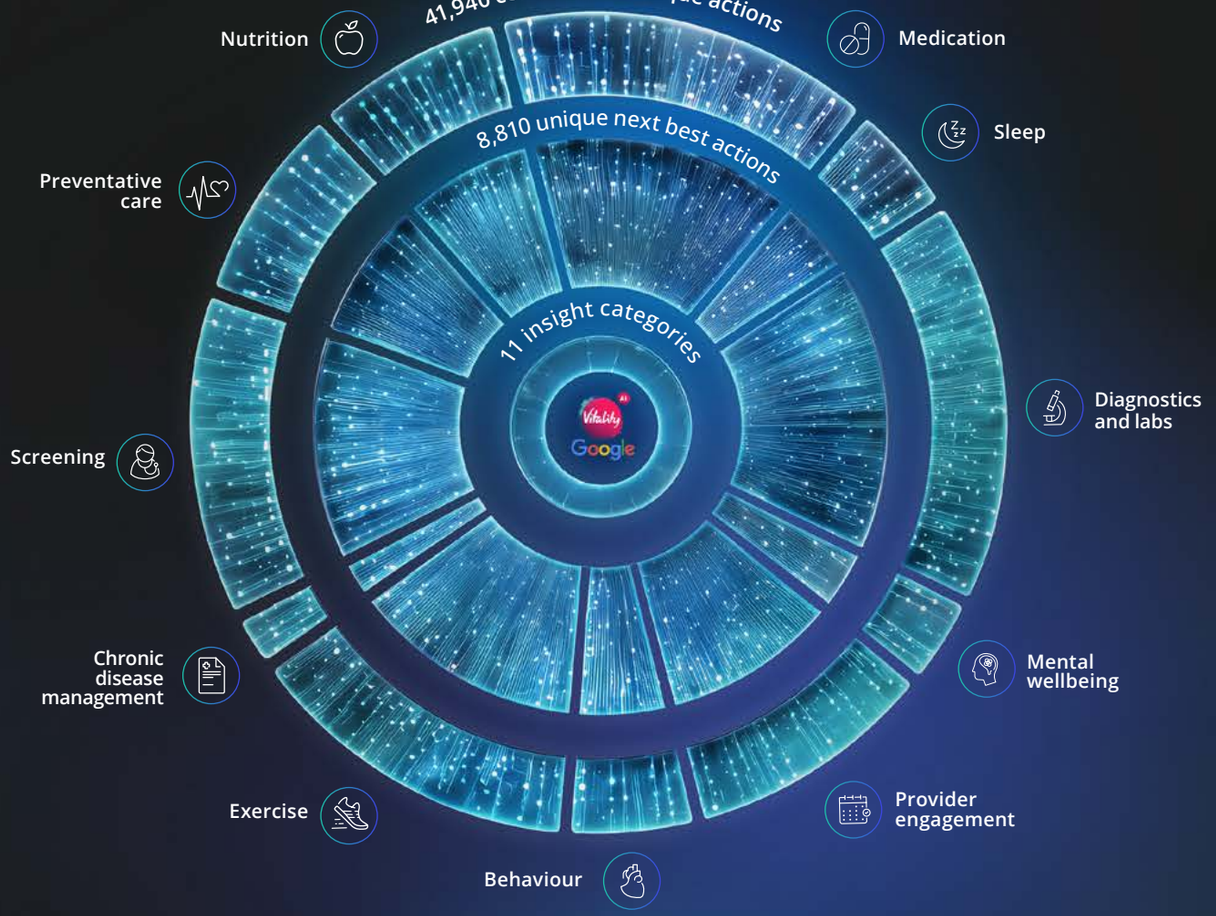
Personal Health Pathways uses advanced AI, unique health information, and rigorous scientific and clinical validation to predict risk, identify emerging health needs, and deliver personalised guidance. By converting complex health data into clear, actionable insights, it helps you understand your health and take the most relevant next steps.

Powered by Vitality AI, in partnership with Google, the platform brings together more than 60 million life years of health, behavioural, and incentive information. By connecting clinical, lifestyle, wellness, and wearable data across more than 2,800 data dimensions, it creates a foundation from which personalised insights can be generated.

Advanced AI models analyse these connected signals to identify patterns, understand changing risks, and uncover opportunities for intervention earlier.

To translate these insights into meaningful outcomes, the platform draws on more than 8,000 clinically validated actions. When each member's health history, behaviours, and current circumstances are incorporated, this expands to more than 40,000 personalised next best actions.

Every recommendation and insight is generated within a responsible and secure AI framework subject to extensive clinical validation and review. The result is that Personal Health Pathways recommends the next best action that is both clinically relevant and achievable, delivering precise guidance tailored to your unique health journey.



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Health made clearer: Personal Health Insights

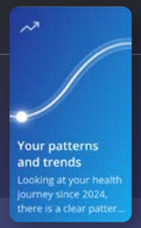
Every part of your health tells a story, from screenings and claims to lifestyle information and connected devices. Bringing these pieces together reveals a more complete picture of your health.

Personal Health Insights delivers one clear, evolving view, helping you understand your health, recognise potential risks and make sense of what the insights mean for your everyday health.



Your health information tells a unique story. Personal Health Insights brings together information that was previously fragmented to reveal meaningful patterns, highlight potential risks and identify opportunities to take action earlier.

By turning complex health information into clear, personalised insights, you can better understand your health, health history and potential next steps.



See the bigger picture.

This section connects the dots across health, lifestyle and engagement information to reveal meaningful patterns over time. It highlights areas of progress, changing health trends and opportunities for you to build momentum through consistent healthy behaviours.



Spot potential concerns early.

This section highlights emerging risks and trends that may require attention. It helps you understand potential concerns earlier and provides practical guidance to support proactive action.



Connect the data to real life.

This section translates these insights into meaningful, real-world context. It helps you understand how trends and risks may affect day-to-day health and summarises practical steps to respond proactively to these trends.

Read More

Health

Sleep

Exercise

Health, sleep and exercise tracking

You receive a concise, data-driven summary of your sleep routine, exercise habits and health metrics. From blood pressure to VO_2 Max score, their signals are translated and contextualised using your broader health information.

Read More

Get personalised guidance

You can explore personalised questions based on your health information to better understand your health metrics, trends, and recommended actions. Responses are grounded in underlying health data and supporting evidence, providing greater transparency and explainability.

Read More

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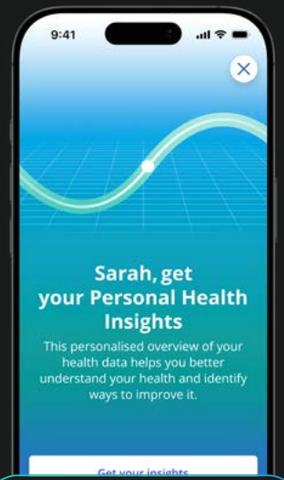
04 Intuitive support

Find Personal Health Insights in the Discovery Health App



01 Get your insights

Complete your Health Check and link your device to get your Personal Health Insights delivered to the palm of your hand.



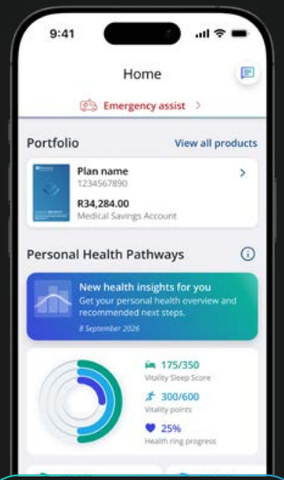
02 Find them in the Discovery Health App

Log in to the Discovery Health app and find the Personal Health Pathways card on your home page, alongside your progress and next best actions. Everything about your health sits in one place.



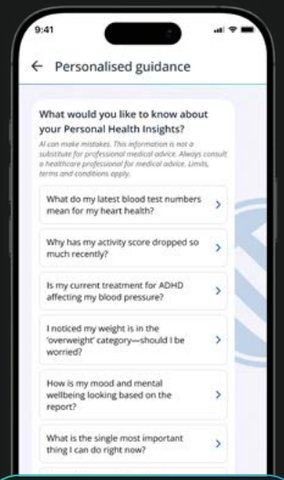
03 Discover what matters most

Open your Personal Health Insights to see your health brought together in one connected view: your patterns and trends, your emerging risks and what this means for you. Scroll further to deep dive into specific insights into your Health, Exercise and Sleep trends.



04 See how your health is evolving

Your insights are not a single snapshot. When new health information becomes available, such as a Health Check, screening result, claim or significant change captured through your linked device, your insights are refreshed to reflect your latest health information.



05 Get personalised answers

Tap the chat button on the top right of your screen to see a list of questions chosen for you, based on your own risk factors, protective factors, overdue screenings and outstanding clinical actions. Choose one, and receive a plain-language explanation grounded in your own health data and the evidence behind it.

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Smarter, more personalised, Next Best Actions

Every member's health journey is unique. That's why Personal Health Pathways now uses a broader understanding of each member's health to deliver more personalised Next Best Actions. By bringing together health history, current health status, individual risks, care experiences, lifestyle behaviours and predicted health trajectory, Personal Health Pathways can provide more relevant insights and opportunities to support better health outcomes. The result is recommendations that are more relevant, more precise and more personal, helping you take the right action at the right time.



YOUR HEALTH HISTORY

Previous diagnoses, test results, health screenings, family history and other important health events provide essential context

YOUR CURRENT HEALTH & RISK

Your current health status and driving risk factors help prioritise the actions most relevant to your health and risk today

YOUR TREATMENT & HEALTHCARE UTILISATION

Healthcare utilisation patterns, treatments received, medications prescribed and follow-up care help tailor recommendations

YOUR PREDICTED HEALTH TRAJECTORY

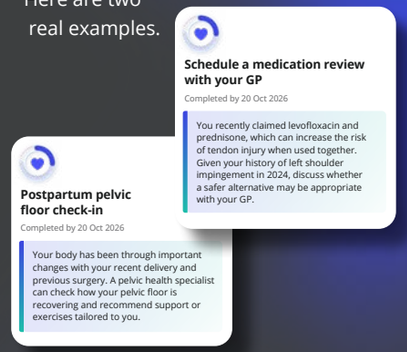
By considering how your health may change over time, recommendations focus on the actions most likely to improve your future health outcomes and reduce potential health risks

YOUR LIFESTYLE & BEHAVIOUR

Daily health behaviours, including exercise, sleep and activity levels, help identify actions that are relevant to build or sustain your healthy lifestyle habits

Actions are crafted according to each member's health trends

Beta testing was conducted on 10,000 members to clinically validate and ensure the accuracy of the information. In this trial, over 40,000 unique and personalised new actions were generated and formally reviewed by clinicians.
Here are two real examples.



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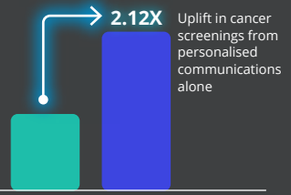
Personal Health Pathways is brought to you by Discovery Health.

Personalised actions and insight drive engagement, and engagement matters

When you understand what to do and why it matters to you, you are significantly more likely to take action. That action leads to earlier diagnosis, earlier intervention, better condition management and improved health outcomes.

Rigorous testing underpins our approach to personalisation, helping us refine recommendations and communications to deliver the greatest value to you. Testing shows that personalised communication that captures your wider clinical and behavioural context and demonstrates why an action matters, significantly impacts completion rates.

CANCER SCREENING



Uplift in cancer screenings from personalised communications alone

Increase in cancer screening

Generic Action

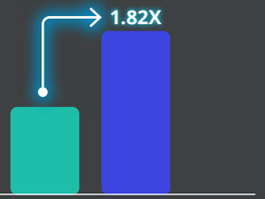
Go for a mammogram
Completed by 20 Oct 2026
Women at higher risk or aged 40 and older should routinely go for screening.

Personalised Action

Go for your routine mammogram
Completed by 20 Oct 2026
With breast cancer in your family, your mammogram is more than a routine check. It's an important way to look after your health. Your last mammogram was in September 2024, which means it's time to book your next screening.

67% Lower relative mortality for members who have regular cancer screenings

PREVENTATIVE SCREENING



Increase in preventative screening

Generic Action

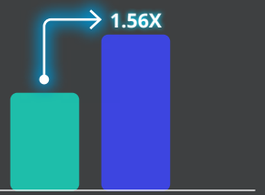
Go for a cholesterol test
Completed by 20 Oct 2026
Go for a cholesterol test to understand your levels and take an important step towards looking after your cardiac health.

Personalised Action

Go for a cholesterol follow-up
Completed by 20 Oct 2026
Your cholesterol test in December 2025 showed that your LDL ("bad") cholesterol was high at 3.4 mmol/L. It's important to recheck your cholesterol levels to see where they are now and guide the right next steps.

26% Lower risk of a major cardiac event for members who maintain healthy cholesterol levels

MENTAL HEALTH



Increase in mental health screening

Generic Action

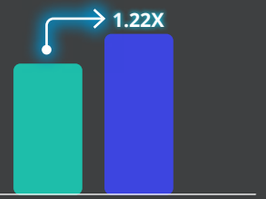
Do a mental health check-in
Completed by 20 Oct 2026
The Patient Health Questionnaire (PHQ-9) helps identify symptoms of depression like low mood and fatigue.

Personalised Action

Complete your regular mental health check-in
Completed by 20 Oct 2026
Your latest Patient Health Questionnaire (PHQ-9), completed in May 2026, showed a score of 17, indicating moderately severe symptoms of depression. Regular check-ins can help track whether your symptoms have improved, stayed the same, or worsened over time.

11% Decline in mental health admission rates over the last decade showing the value of early intervention

SEE YOUR HEALTHCARE PROVIDER



Increase in provider engagement

Generic Action

Consult your primary care GP
Completed by 20 Oct 2026
Your latest health assessment showed that your results weren't in the ideal range. To improve your health, please consult your primary care GP.

Personalised Action

Ask your Primary Care GP about your cholesterol
Completed by 20 Oct 2026
Your LDL cholesterol has increased from 3.4 mmol/L in December 2025 to 3.8 mmol/L in October 2026. While this is a relatively small change, the upward trend is worth paying attention to. Discuss your results with your GP, about what this means for you.

24% Lower risk-adjusted admission rate for those seeing a single primary care provider

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SECTION 04

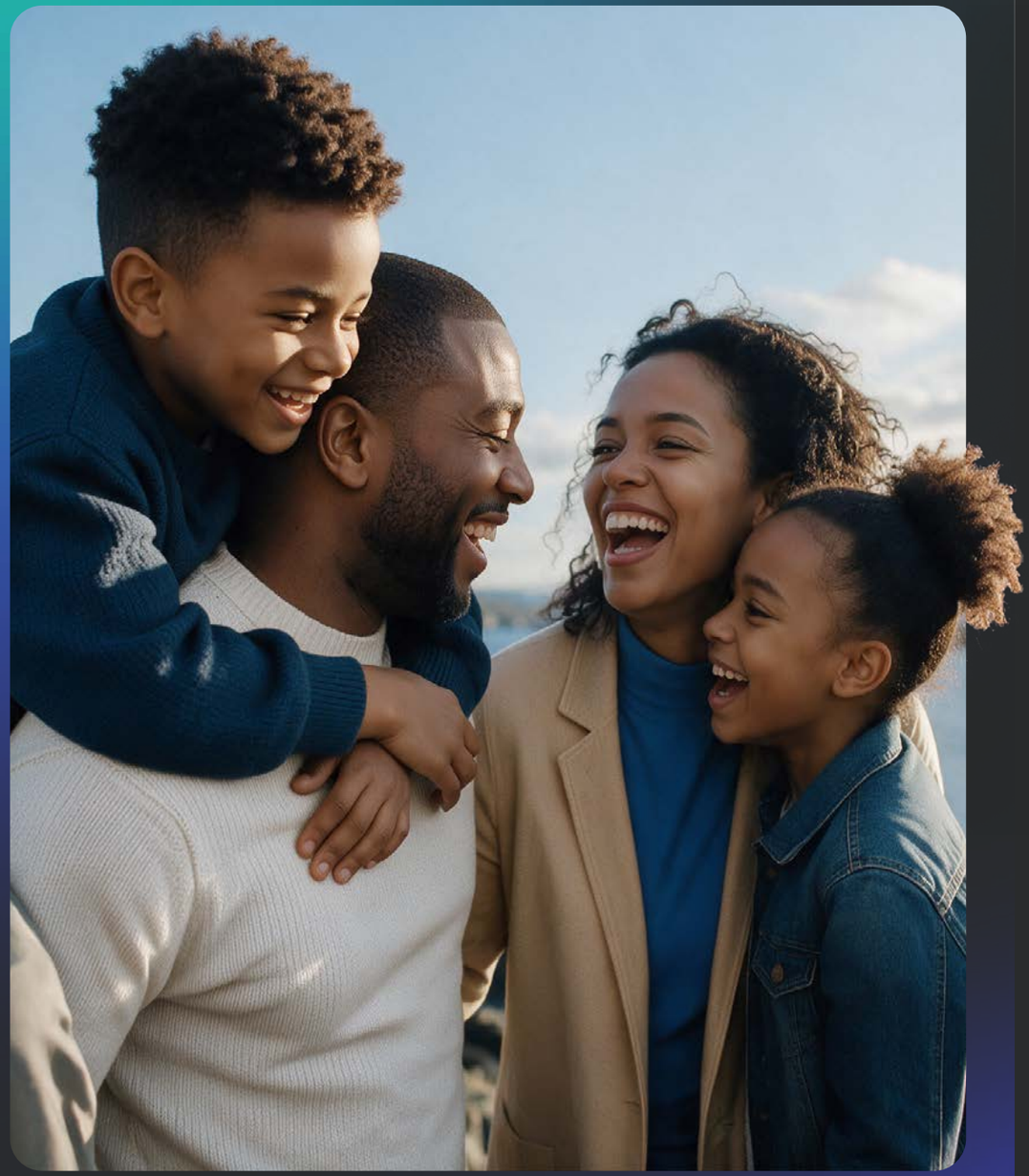
Intuitive digital support

As your interactions with Discovery Health and Discovery Health Medical Scheme become increasingly digital, exceptional service means making every interaction simple, relevant and easy to navigate.

The Discovery Health app provides you with a digital front door to the healthcare system, from accessing care to checking plan details or submitting a claim.

In 2027, the support available to you will be enhanced. Available through the app, website and WhatsApp, Ask Discovery will make getting support even simpler. You will be able to ask questions naturally and, drawing on an in-depth understanding of your plan, benefits and claims, Ask Discovery will provide more complete, relevant answers.

This means less effort and faster resolution for you, with answers any time of day and the option to connect to a consultant when further support is needed.



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The Discovery Health app: A single access point for all your digital healthcare needs

75% of member interactions are now digital, with the Discovery Health app being the single most used channel with **27 million** logins to date. Adoption has more than doubled in the last year, with **1.2 million** unique users, with **86%** using the app regularly.

You can use the app to access care, service your plans and build healthy habits. Claims submission in the app takes less than 60 seconds, and digital servicing is delivering strong member satisfaction with a **9.5/10** service rating and same-day turnaround for online queries.



25% manual servicing

75% digital servicing

27 million
Discovery Health app logins

Less than 60 seconds
To submit a claim

9.5/10
Member service rating

Download the Discovery Health app

GET IT ON Google Play

Download on the App Store



The Discovery Health app empowers you to manage your health with ease, putting a range of healthcare services at your fingertips. From virtual consultations to medicine delivery and hospital authorisations, the app provides convenient, seamless access to the care and support you need, whenever you need it.

ACCESS CARE

- Speak to a doctor anytime, anywhere
- Contact emergency services through Emergency Assist
- Order medicine online and get it delivered to your door

BUILD HEALTHY HABITS

- Get actions personalised to you, your history and your health trends with Personal Health Pathways
- Get personalised rewards when you complete recommended actions and challenges in Personal Health Pathways

MANAGE YOUR MEMBERSHIP

- Track, submit and manage your claims
- Manage your plan, balances and benefits
- Access your membership, travel or tax documents

NEW

Get personalised health answers with **Ask Discovery**

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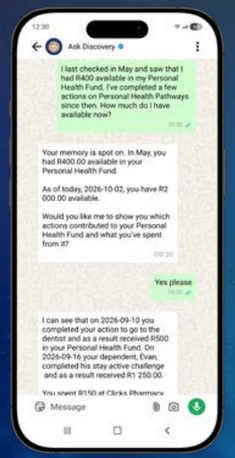
04 Intuitive support

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Ask Discovery
A new level of intuitive, conversational support

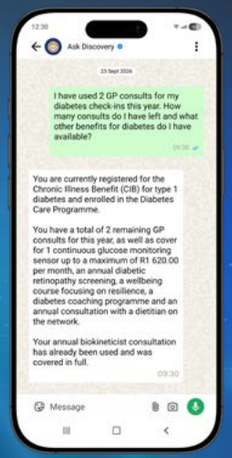
Understanding healthcare cover can be complex. Ask Discovery provides you with a simpler way to get the answers you need, when you need them. You can ask questions about your health plan, benefits, claims, balances and cover in your own words. Using your health plan and membership information, Ask Discovery delivers personalised, relevant answers that help you find information faster and better understand your cover.

01 Ask naturally



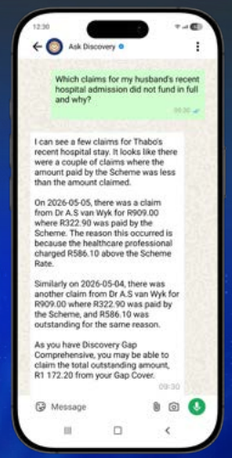
You can ask health questions conversationally, in your own words.

02 Get answers relevant to you



Responses draw on your plan, benefits, limits, claims and available balances.

03 Understand your cover more easily



Complex information is translated into clear, contextual answers within the conversation.

Available across various channels

- Discovery Health app
- WhatsApp
- Discovery website



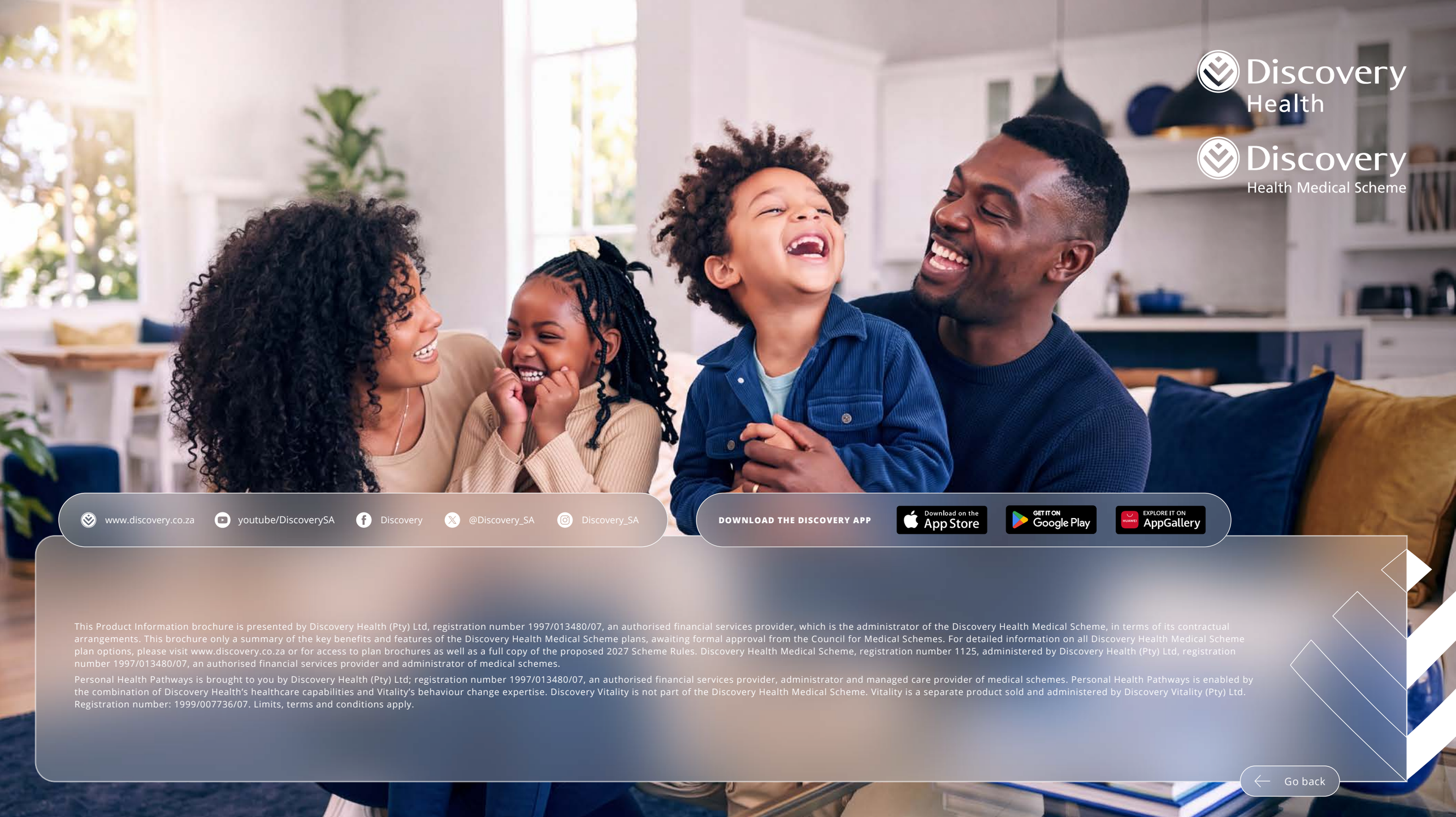
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Discovery Health

Discovery Health Medical Scheme

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