

flexicare

Auto&General

Discovery
Health

2026 FLEXICARE PLUS LEAFLET

Today's peace of mind.
Tomorrow's **protection.**



Flexicare benefits

Flexicare exists to protect.

Everyone deserves access to quality healthcare not just for themselves, but for those they love and those they're responsible for. Flexicare empowers you to care for those who matters most.

With Flexicare, you gain peace of mind, knowing you're in control of the health and wellbeing of those who depend on you.

Because **true care** begins with **protection**.

Unlimited GP consultations	
Virtual GP consultations	
Specialist consultations	
Over-the-counter medicine	
Chronic medicine	
Prescribed medicine	
Dentistry	
Optometry	
X-rays	
Blood tests	
Health check	
Maternity benefit	
Procedure in GP's rooms	
HIV care	
FlexiFund	

OPTIONAL ADD-ONS

Discovery Emergency Cover 

FLEXICARE PLUS BENEFITS

	
	
	
	
	
	
	
	
	
	
	
	
	
	
	
	



Introducing the FlexiFund

Day-to-day healthcare needs can be unpredictable. While your Flexicare plan offers strong primary healthcare benefits, you may still face unexpected costs for things like additional medication, specialised tests, or provider fees. To help reduce these out-of-pocket expenses and give you more flexibility, your plan includes the FlexiFund, a benefit designed to support your day-to-day healthcare needs and give you greater control and confidence in managing your health.

Why the health check matters

The health check measures five key indicators:

-  **Weight status**
-  **Blood pressure**
-  **Blood glucose**
-  **Cholesterol**
-  **Smoking status**

Clinical evidence shows that when these measures are out of range, mortality risk increases significantly. By understanding your results and identifying risks early, you can take meaningful steps to improve your health and wellbeing.

How the FlexiFund Works:

01 | Complete a health check

Every year, each adult member can earn up to R1,000 in your FlexiFund based on their health check results. A health check includes:

-  Weight status
-  Blood Pressure
-  Blood Glucose
-  Cholesterol
-  Smoker Status

02 | Earn up to R1,000 in your FlexiFund



Number of health check results in range	Flexicare Core	Flexicare Plus
5	R500	R1,000
3 - 4	R250	R500
≤2	R125	R250

03 | Use your FlexiFund

Your claims are automatically paid out of the FlexiFund when there are no available day-to-day benefits.

-  Contraceptives
-  Vaccines
-  Specialist visits
-  Prescribed medication
-  Over-the-counter medication
-  GP consults

Underwriting

Waiting periods

A waiting period means that you or your dependants cannot claim for the associated healthcare services during the waiting period. Unless otherwise approved the following waiting periods will apply. A 12-month, condition-specific waiting period may be applied for any condition (including chronic illnesses and HIV) that existed before the start date of the membership.

WAITING PERIOD DESCRIPTIONS

General Waiting Period	1-month general waiting period on all benefits
Radiology and Pathology Waiting Period	1-month waiting period
Over-The-Counter Medicine Waiting Period	
Emergency Cover Waiting Period	
Dentistry Waiting Period	3-month waiting period
Optometry Waiting Period	
Maternity Waiting Period	12-month waiting period
HIV Waiting Period	
Chronic Conditions Waiting Period	



Discovery Emergency Cover

End-to-end protection during an emergency which includes emergency transport, casualty and in-hospital treatment for a broad range of accidental and traumatic events.

This extensive emergency cover pairs perfectly with the primary healthcare benefits accessed through the Flexicare product, ensuring you have cover for your day-to-day healthcare needs and financial certainty in the unfortunate case of an accident, emergency or unforeseen hospital admission.

Emergency Cover

EMERGENCY CORE from R218

Trauma and Accident Benefit

Private emergency healthcare services, including treatment in casualty and hospital admission, for a broad range of traumatic events.

EMERGENCY PLUS from R313

Casualty Benefit

Cover for stabilisation and treatment in casualty for all medical emergencies, including hospital admissions for confirmed heart attacks or strokes.

Trauma and Accident Benefit

Private emergency healthcare services, including treatment in casualty and hospital admission, for a broad range of traumatic events.

EMERGENCY MAX from R439

Major Medical Protection Benefit

Cover for 9 expensive and frequently experienced medical emergency conditions.

Casualty Benefit

Cover for stabilisation and treatment in casualty for all medical emergencies, including hospital admissions for confirmed heart attacks or strokes.

Trauma and Accident Benefit

Private emergency healthcare services, including treatment in casualty and hospital admission, for a broad range of traumatic events.

EMERGENCY



DISCOVERY EMERGENCY COVER

R400,000 or R1,000,000 cover options



FLEXICARE CORE OR FLEXICARE PLUS

Discovery Emergency Cover

Optional Discovery Emergency Cover, offered by Discovery Insure

	EMERGENCY CORE	EMERGENCY PLUS	EMERGENCY MAX	
Emergency Cover package detail	Cover for emergency healthcare services, including casualty and in-hospital treatment, for a broad range of accidental and traumatic events	Cover for accidents and trauma, the stabilisation and treatment of any emergency condition in a casualty facility, including admission and treatment for heart attacks and strokes.	Cover for accidents and trauma, the stabilisation and treatment of any emergency condition in a casualty facility and the admission and treatment of a defined list of emergency conditions including heart attacks and strokes.	
Conditions covered	<p>Cover for casualty and in-hospital treatment for the following accidental and traumatic events:</p> <ul style="list-style-type: none"> • Burns • Head injuries, chest injuries or severe fractures as a result of a fall. • Loss of an arm, hand, leg or foot • Near-drowning • Poisoning or a serious allergic reaction that may cause death • Injuries resulting from a crime, sexual assault, a car accident or an injury at work. 	<ul style="list-style-type: none"> • Cover for the in-hospital treatment of defined accidental and traumatic events. • Cover for any medical emergency condition in a casualty facility, including hospital admission for the treatment of heart attacks and strokes • R200 co-payment when using network facility • R250 co-payment when using a non-network facility • This co-payment will be refunded if the claimant is diagnosed with a heart attack or stroke 	<ul style="list-style-type: none"> • Cover for the in-hospital treatment of defined accidental and traumatic events. • Cover for any medical emergency condition in a casualty facility, including hospital admission for the treatment of heart attacks and strokes. • R200 co-payment when using network facility • R250 co-payment when using a non-network facility • This co-payment will be refunded if the claimant is diagnosed with a heart attack • Admission and treatment for the following additional emergency conditions: <ul style="list-style-type: none"> - Acute appendicitis, acute asthma, ectopic pregnancy, acute inflammation of gall bladder, fit or seizure, acute pneumonia, kidney stones, acute renal failure, pulmonary embolism. 	
Differentiating benefits	Discovery Emergency Core provides affordable cover for the unforeseen costs of private ambulance transport and emergency medical treatment for trauma and accidents.	Discovery Emergency Plus ensures access to quality healthcare at a private casualty facility for swift evaluation and assistance. You have cover for emergency transport and treatment for defined trauma conditions, including admission for heart attacks and strokes.	Discovery Emergency Max provides ultimate peace of mind for a defined list of trauma conditions, assessment and stabilisation in casualty as well as in-hospital cover for 9 of the most likely high-cost emergency admissions facing the workforce.	
Cover limits	R400,000 and R1million limit	R400,000 and R1million limit	R400,000 and R1million limit, a sublimit of R400,000 will apply to the nine defined conditions.	
Pre and post emergency event support	 Emergency transport	 Counselling sessions	 Take-home medicine	 Premium waiver

Your premiums

Flexicare contributions for you and your family with pricing for optional Emergency Cover



ROLE	FLEXICARE PLUS	VITALITY ACTIVE
Principal member	R539.00	R159.00
Spouse	R499.00	R159.00
Adult	R499.00	R159.00
Child*	R286.00	R159.00

* There is no limit to the number of children that we allow on the policy. We charge separately for each child and they can stay on Flexicare if they depend on you financially. For child dependants, we charge the adult dependant premium from the month after their 21st birthday.

ROLE	R400,000			R1,000,000		
	PRINCIPAL MEMBER	ADULT	CHILD	PRINCIPAL MEMBER	ADULT	CHILD
Emergency Core	R218.00	R218.00	R92.00	R313.00	R313.00	R137.00
Emergency Plus	R313.00	R313.00	R219.00	R440.00	R440.00	R240.00
Emergency Max	R439.00	R439.00	R302.00	R626.00	R626.00	R302.00

The Discovery Emergency Cover is optional. If you activate this benefit, it will apply to you and your registered dependants on Flexicare. You must select a cover limit of either R400,000 or R1 million.

Accessing your benefits

Finding a healthcare provider

Finding a doctor, dentist, optometrist or pharmacy is easy with our Flexicare Provider Search Tool:



Visiting a healthcare provider

When you visit your doctor, pharmacy, dentist or optometrist, you need to take your digital or physical membership card and either your ID, passport or driving licence with you so that your healthcare provider can confirm that you are a Flexicare member. Confirm with your healthcare provider that your treatment or medicine is on our list of benefits.

Accessing maternity cover

To access your maternity benefits you need to visit your doctor (GP) first, they will refer for the necessary blood tests or scans and will be able to prescribe your day-to-day medicine.

Accessing Emergency cover, offered by Discovery Insure

If your employer has selected Emergency cover for you, please contact us on 0860 44 47 79 for an authorisation for trauma related admission.

Join Flexicare today

Speak to your employer or financial adviser to learn more.

Contact us



WHATSAPP

0860 44 47 79



EMAIL

flexicare@discovery.co.za



CLAIMS

claims@discovery.co.za



COMPLIANCE

compliance@discovery.co.za



CALL CENTRE

0860 44 47 79



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Health



Flexicare is not a medical scheme. The cover is not the same as that of a medical scheme and is not intended to be a substitute for medical scheme membership. Flexicare is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07 an authorised financial services provider and underwritten by Auto& General Insurance Company Limited, registration number 1973/016 880/06, a licensed non-life insurer and financial services provider. Discovery Emergency Cover is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/ 011882/06, a licensed non-life insurer and an authorised financial services provider and administered by Discovery Health (Pty) Ltd. Terms, conditions and limits apply.

The Funeral Benefit is a life insurance policy, underwritten by Discovery Life Limited. Registration number 1966/003901/06, a licensed life insurer and an authorised financial services and registered credit provider, NCR registration number NCRCP3555. Flexicare is a separate non-life insurance policy and is not conditional on the purchase of a Funeral Benefit policy.