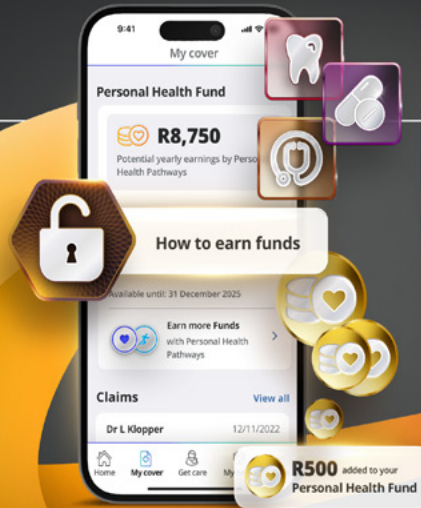


PERSONAL HEALTHfund

2026



Since launching in January 2025, the Personal Health Fund has already provided significant additional day-to-day benefits. This benefit category will become even more important in your healthcare journey with enhanced value in your Personal Health Fund.

In 2026, it will be easier to unlock the Personal Health Fund with an opportunity to start the year with an opening balance. You can also boost your Personal Health Fund by completing Personal Health Pathway Challenges.

PERSONAL HEALTH FUND VALUES BY PLAN SERIES PER ANNUM:

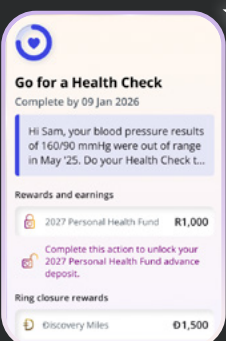
Plan choice	ADVANCE IN JANUARY	FOR COMPLETING PERSONAL HEALTH PATHWAYS ACTIONS			FOR COMPLETING PERSONAL HEALTH CHALLENGES	
	Adult	Adult	Child	Max policy value	Adult per challenge	Max policy value
Executive, Classic Comprehensive and Classic Smart Comprehensive	R1,000	R3,000	R1,500	R12,000	R1,500	R12,000
Classic Priority, Classic Saver, Classic Smart Saver and Classic Delta Saver	R1,000	R2,500	R1,250	R10,000	R1,250	R10,000
Classic Smart, Classic Core and Classic Delta Core	R1,000	R2,000	R1,000	R8,000	R1,000	R8,000
Essential Priority, Essential Saver, Essential Smart Saver, Essential Delta Saver and Coastal Saver	R1,000	R1,500	R750	R6,000	R750	R6,000
Essential Smart, Essential Dynamic Smart, Active Smart, Essential Core, Essential Delta Core and Coastal Core	R1,000	R1,000	R500	R4,000	R500	R4,000
All KeyCare plans	R500	R500	R250	R1,000	R250	R1,000

ACCUMULATES TO ANNUAL PERSONAL HEALTH FUND LIMIT

IN ADDITION TO PERSONAL HEALTH FUND LIMIT



Accumulated funds in the Personal Health Fund can be used for eligible day-to-day medical expenses, such as GP and specialist consultations, medicine, radiology and pathology.



Immediate once-off benefit for new members

In 2026, new members will receive an additional Personal Health Fund allocation, up to R12,000 per policy, available immediately in the first year of membership. Members must:

- Activate Personal Health Pathways
- Enable physical activity and sleep tracking
- Complete their once-off high-value action on Personal Health Pathways

This is a once-per-lifetime benefit, designed to give new members the strongest possible start to their healthcare journey. In order to activate this benefit, members must complete the above actions within 90 days of joining the Scheme.

How the Personal Health Fund works

The Personal Health Fund is an innovative category of flexible day-to-day healthcare funding which members can accumulate as they engage in their Personal Health Pathway, complete their recommended next best actions and complete their Challenges. The fund can be used for eligible day-to-day medical expenses.

STEP

01

Download the Discovery Health app and activate Personal Health Pathways to understand your next best actions



All members can view their next best actions on the Personal Health Pathways programme, available on the Discovery Health app and Discovery website.

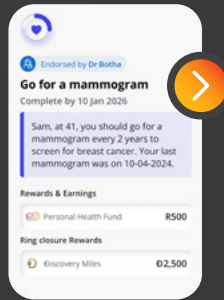
ACTIVATE PERSONAL HEALTH PATHWAYS



STEP

02

Engage in Personal Health Pathways and accumulate funds



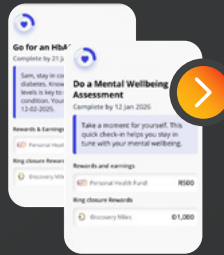
Complete health and exercise or sleep actions and earn up to R500 per action until you reach your limit.*

*once you run out of health actions, you can complete exercise or sleep actions to earn up to R100 per week

STEP

03

Unlock your kids' Personal Health Fund allocation

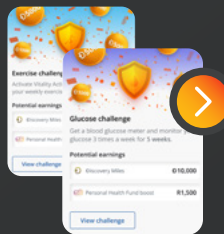


Get all adults on your policy to engage and complete at least two recommended actions to automatically unlock the Personal Health Fund child allocation.

STEP

04

Boost your Personal Health Fund with challenges

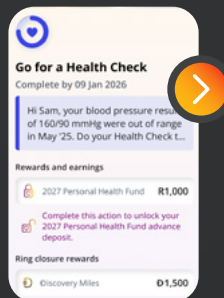


Complete your challenge and earn up to R1,500 per challenge for up to a maximum of 2 challenges per year.

STEP

05

Unlock your advance



To unlock the Personal Health Fund Advance on 1 January 2026, activate Personal Health Pathways, complete your Health Check and enable tracking before the end of 2025 to start 2026 with up to R1,000 per adult in your Personal Health Fund.

Visit www.discovery.co.za or the Discovery Health app to get more details of how to enable tracking.

