



Discovery News

for Discovery Health members

D&A
DORMAN &
ASSOCIATES

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This email is written by an independent commentator and not by Discovery Health. Any Discovery Health member is welcome to subscribe. Queries regarding this email can be sent to keith@dorman.co.za.

Discovery Website
www.discovery.co.za
Discovery Client Services
0860 99 88 77
KeyCare Client Services
0860 102 877
Discovery Emergency Number
0860 999 911

2025 Discovery Health Plans
Executive Plan
Classic Comprehensive
Classic Smart
Comprehensive
Classic & Essential Priority
Classic & Classic Delta
Saver and Core
Essential & Essential Delta
Saver and Core
Coastal Saver and Core
Classic, Essential and
Essential Dynamic and
Active Smart
KeyCare Plus, Core, Start
and Start Regional

2025 Discovery Rewards
Vitality Active
Vitality Premium

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Authorised FSP: 6593
Council for Medical Schemes:
ORG139

Holiday Meds

If you are going away for the holidays and won't be near a pharmacy to collect your Chronic medication, you can apply for an extended supply. Discovery will review your request if you are going away for more than a month, but less than 6 months. You don't need to be outside of the borders of South Africa.

The application calls for the following details:

- Your destination and the dates of your travel
- A list of all the medications you require for your trip
- A copy of your script if you have one

Applications are reviewed and decisions reached within 2 to 5 days.
Apply at: <https://www.discovery.co.za/medical-aid/digital-form-request-for-extended-supply>

To claim or not

Always keep submitting your day-to-day claims, even if you have run out of Savings.

If you are on a plan with an Above Threshold Benefit, every claim you submit will get you closer to the Threshold, after which Discovery will process claims from the Above Threshold Benefit.

If you are on a plan with no Above Threshold Benefit, each claim you submit will go onto next year's tax certificate as a claim that was not paid as you ran out of benefits. This means you don't have to manually submit each invoice for tax purposes, as Discovery has recorded it on your tax certificate.

If you are on Chronic benefits, and you see your primary care GP to discuss your registered conditions, your consultation (and certain tests) might be paid from the Chronic Benefits, so you might be refunded for these costs.

Plan choices

When choosing your Discovery Health plan for 2026, the following should be taken into account:

- **Networks:** Are you happy choosing a plan with a hospital or GP network? Does the hospital network include hospitals (and emergency rooms) with paediatric units, if you have minor children requiring those services? Does the network have adequate cover near your home and near your work?
- **Savings:** If you ran out of Savings this year, does the plan you are considering have the same amount of Savings in 2026? More? Less? Was running out a problem, or does it fit your needs?
- **Chronic Benefits:** Is your Chronic condition listed on the plan you are choosing? Does it cover everything you need?
- If you have a particular procedure that you are planning, does your chosen plan have enough cover for that specific procedure? Is the additional cost of upgrading worth it to cover the condition adequately?

Please also note that if you decide to upgrade, you can downgrade at any time. However, if you are on a plan with limits and networks, and you want to downgrade to a plan that costs less, but has no networks, this may be seen as an upgrade because of moving from a network plan to a plan with no network. So be careful with your choices.

Stay In Touch

If you are travelling for the holidays, make sure you have a picture of your Discovery membership card saved in favourites on each of you and your dependants' phones, or that the Discovery App is on each phone and each phone can access the app (or wallet) for your membership card.

Save Discovery's emergency response number into your phone: 0860 999 911

If you are travelling outside of South Africa: +27 11 529 6900

If you are travelling outside of South Africa, request and print the International Travel Document that details your cover for emergencies, and includes confirmation of your membership.

If you have WhatsApp on your phone, connect with "Ask Discovery" by sending "hello" to +27 860 756 756

The Ask Discovery Chat Bot can help you with questions on WhatsApp, or on the Discovery website when you log in with your user name and password. Any member over age 18 can have their own user name and password for the website.

Discovery Bank Virtual Cards

Discovery is encouraging Discovery Bank members to use virtual cards instead of your plastic credit or debit card. You will start seeing the Discovery Miles earned on your transactions stop at a point, with the message "physical card spend threshold reached".

If you link a virtual card to your Apple Pay or Garmin Pay (or other device to pay) wallet, then you will continue to earn your Discovery Miles per transaction. If your physical card number is linked, you will still stop earning when you reach the monthly limit, whether swiping the physical card or using the tap to pay feature.

It is easy on the Discovery Bank app to go to the Cards section and create a virtual card. Then use this for online purchases, and link it to your device for tap payments, to get the most out of your Discovery Miles rewards.

Vitality Premium vs Vitality Active

VITALITY ACTIVE CHANGES:

In 2025, more than one adult on the medical scheme or life policy can join Vitality Active at R145 per person per month. **All members who joined in 2025, can continue to have membership in 2026.**

When joining in 2026, ONLY THE MAIN MEMBER can join Vitality Active, for R159 per month. No other members on the contract can join.

BENEFIT LIMITS FOR VITALITY ACTIVE IN 2026:

- Only the main member can join.
- Gym benefit limited to Virgin Active only, not Planet Fitness, and premium must be paid from a Discovery Bank account.
- Vitality Active Gear: Sports Gear, equipment and Nike benefit: not included
- Vitality Active Gear: Device Benefit: included for Discovery Bank clients. Garmin device limited to 25% of R6500 (Vitality Premium limit R8000). No fully funded benefit on devices for Vitality Active.
- HealthyFood and HealthyCare: Up to 25% back at the primary partner selected only, no additional benefits for secondary partner. Limited to R1250 per month back each for HealthyFood and HealthyCare.
- Ster Kinekor half price movies included (no kids benefit)
- No discounts on flights, accommodation or car hire.

Thank you for reading our issue of Discovery News.

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