



# Discovery News

for Discovery Health members

**D&A**  
DORMAN &  
ASSOCIATES

## ISSUE 09 OF 2025

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](mailto:keith@dorman.co.za).

### Discovery Website

[www.discovery.co.za](http://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**

Dorman & Associates cc

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## 2026 Plan

Discovery Health contributions are only being increased in April (May if you pay in arrears). If you have changed plans, effective 1st January, you won't see a contribution change till April, so check carefully on the website or app in January to see that your plan is correct.

If you are on Chronic medication, make sure you know how your medication is covered in 2026 and whether you need to move to a generic medication for full cover. All changes to the Chronic medication formulary and plan limits and co-payments will be effective from 1st January 2026.

Find your 2026 details at:

<https://www.discovery.co.za/medical-aid/plan-letters>

## Claims

If you have medical claims in December, submit them early. Claims take about two weeks to process. If you are claiming from Savings, and you have run out of Savings in 2025, and you submit your claims in late December, the claims might be paid from your 2026 Savings. This could impact your 2026 claims.

If you are in the Above Threshold Benefit (ATB), and you submit your claims in late December, they should still be paid from the 2025 ATB even if processed in January. You need to check that this is the case, so check your claim statements carefully.

## Personal Health

Every Discovery Health adult member who has:

- Activated Personal Health Pathways
- Enabled physical activity and/or sleep tracking on their phone or a device
- Completed their Health Check in the previous calendar year

will start the year with a Personal Health Fund balance of R1,000 for every adult on the policy who has completed these actions. This will be credited by the end of January.

Have you completed these actions and received a message that you have qualified for the R1000? If not, do not stress. These messages have been delayed, according to Discovery, but if you have completed the above, you will get the reward. If you are worried, use Ask Discovery to query whether the system is showing the above actions.

## Ask Discovery

Ask Discovery can help you with many things:

- Medical Aid: tax certificate, find a doctor, personal health pathways
- Vitality: linking your fitness device, apple watch benefit questions, flight ticket questions
- Discovery: forgotten log-in details, updating personal information, submitting a claim
- Bank: information on bank products
- Insure: learn about the tracker

You can access Ask Discovery on WhatsApp (WhatsApp "Hi Discovery" to +27 860 756 756) or on the website [www.discovery.co.za](http://www.discovery.co.za) using the Chat Bot on the bottom right of the screen. If your specific question is not listed, or if the answer isn't giving you the information you need, type in "chat" and a person will be allocated to you.

## Networks

Discovery has many networks, the use of which may mean that costs are covered in full rather than with a part payment. Make sure you understand which networks your plan uses, so that you make the most out of your cover.

Lists of all networks can be downloaded from the Discovery website, or use Ask Discovery (website or WhatsApp) to send you what you need. The networks include:

- Hospitals (applicable to the KeyCare, Delta, Smart and Coastal plans)
- Day Surgery facilities (applicable to all plans)
- Primary Care Clinics (applicable to KeyCare plans)
- GPs (applicable to KeyCare and Smart plans)
- Cataract Surgery Network (applicable to all plans)
- Major Joints Network (applicable to Delta and Smart plans)
- Pharmacy network (all plans)

Networks are used for planned admissions. In the event of an emergency, you can go to the nearest hospital. You may be moved once stabilised.

On some plans, you might still need to pay an upfront amount when entering the facility. If there is always an upfront payment for the particular condition or procedure, the upfront amount may be less when using a network facility than when using a facility outside of the network.

Make sure that you know how your plan's network works before you find yourself needing it!

When claiming for ongoing chronic or regular-use medication, pharmacies within the network may offer cheaper medication or cheaper handling fees. Clicks, Dis-Chem and MedXpress are network pharmacies, as well as a few independent pharmacies. Be fully informed, so that you have the most cost effective cover.

## Vitality Gym

As a Vitality member and Discovery Bank client without an active Vitality Gym benefit, you can now book a class at Virgin Active or get an access pass to visit Virgin Active and Planet Fitness clubs in the Discovery app. Virgin Active Collection Clubs are not included.

Booking a class or access pass is easy with Vitality Pay enabled by Discovery Bank. You also get 3 free lifetime visits at Virgin Active and 3 free lifetime visits at Planet Fitness. If you have used your free visits, you can pay with Discovery Miles or using Discovery Pay (from R75 a visit).

You can also use your Vitality Fitness monthly free workouts (2 on Blue status, 4 on Bronze and Silver status and 8 on Gold and Diamond status) anywhere in the Vitality Fitness network, including gyms. If you're undecided about which gym to have a contract at, you can use free workouts to check them out before you sign up.

## Make Miles go Further

### REWARDS WEDNESDAY

Every Wednesday, once you have played the Gameboard to earn your Discovery Miles, go to Vitality Mall and see what Miles specials they have. You can only purchase these specials on Wednesdays, and there are different specials each week.

### MILES D-DAY

On the 15th of every month, your Discovery Miles discount is doubles. If you qualify for a 10% discount when spending Miles, you will get a 20% discount on the 15th, at selected online and in-store partners.

**Thank you for reading our issue of Discovery News.**

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