



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

2026 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 and Essential Smart Saver
Classic, Essential, Essential Dynamic and Active Smart
KeyCare Plus, Core, Start and Start Regional

2026 Discovery Rewards
Vitality Active
Vitality

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Optometry benefits differ from plan to plan. Below is a summary. Please consult your plan guide for more details.

KeyCare Plus, KeyCare Start and KeyCare Start Regional:

Members are covered for the following when visiting an optometrist in the KeyCare Optometry Network, once every two years (24 months from date of last service):

- one eye test per person on your membership
- One pair of clear lenses, either single vision, bifocal or multifocal, OR a set of basic contact lenses (clear, with no tints, colours or designs)

KeyCare Core, Coastal Core, Essential and Essential Delta Core, Classic and Classic Delta Core:

These plans have no cover for day-to-day benefits, but optometry services will be paid from available funds in the Personal Health Fund up to 100% of Discovery Health Rate.

Classic Smart, Essential Smart, Essential Dynamic Smart and Active Smart:

Members are covered for one eye test per member per year, at any Smart Network optometrist. Classic Smart members pay a R75 co-payment and Essential Smart, Essential Dynamic Smart and Active Smart pay a R130 co-payment for the test.

Coastal Saver, Essential Saver, Essential Delta Saver, Classic Saver, and Classic Delta Saver:

Optometry services are paid from available funds in the Medical Savings Account, up to 100% of Discovery Health Rate.

Essential Priority and Classic Priority:

Optometry claims are paid up to 100% of the Discovery Health Rate, from available funds in the Medical Savings Account and Above Threshold Benefit. Lenses, frames, contact lenses and eye surgery or other treatments that correct refractive errors, are subject to an annual limit of R6850 per person. Eye tests are not subject to this limit. The limit is adjusted if you join Discovery after January, based on the number of months remaining in the calendar year.

Classic Smart Comprehensive and Classic Comprehensive:

Optometry claims are paid up to 100% of the Discovery Health Rate, from available funds in the Medical Savings Account and Above Threshold Benefit. Lenses, frames, contact lenses and eye surgery or other treatments that correct refractive errors, are subject to an annual limit of R7500 per person. Eye tests are not subject to this limit. The limit is adjusted if you join Discovery after January, based on the number of months remaining in the calendar year.

Executive:

Optometry claims are paid up to 100% of the Discovery Health Rate, from available funds in the Medical Savings Account and Above Threshold Benefit. Lenses, frames, contact lenses and eye surgery or other treatments that correct refractive errors, are subject to an annual limit of R7500 per person. Eye tests are not subject to this limit. The limit is adjusted if you join Discovery after January, based on the number of months remaining in the calendar year.

Optometry

Emergency Services and Trauma Recovery

When you have an emergency, call Discovery 911 on 0860 999 911. Emergency personnel are available for any medical emergency 24 hours a day. They will dispatch the most appropriate emergency services with the geographic area you are calling from.

There is an Emergency Assist button on the Discovery Health App if you are unable to speak. As soon as you push Emergency Assist, you can select two options: call back or call an operator. This service signals an alarm without verbal identification. If you activate this panic alert, you will be contacted immediately and if there is no response, Discovery can track you using GPS and dispatch emergency services. Your cell phone must be correctly listed with Discovery so that they can trace your membership, and your location services must be on for this service.

Treatment that you may require following a traumatic event will either be covered as part of the Prescribed Minimum Benefits (PMBs) or by the appropriate medical scheme benefits for example casualty and/or Hospital Benefit, Chronic Illness Benefit (CIB) in the context of an emergency or the Trauma Recovery Extender Benefit.

The Trauma Recovery Extender Benefit offers added cover after a qualifying trauma, so you can access the care you need without using the funds in your Medical Savings Account or Above Threshold Benefit.

Depending on your health plan, the benefit may cover the following services up to a defined limit:

- Allied, therapeutic and psychology healthcare services
- Prescribed medicine
- External medical items and hearing aids
- Prosthetic limbs

If approved, your Personal Health Fund, Medical Savings Account or Above Threshold Benefit won't be used for these expenses. This benefit also includes counselling sessions for all members on your health plan who are affected by the traumatic event, with psychologists, clinical social workers or registered counsellors.

Vitality: Moving on Up!

It's April and you should be moving up the status levels by now. What points have you earned?

Online assessments:

Find out your Vitality Age: 1500 points

Complete your Mental Wellbeing Assessment: 500 points (and remember to diarise to complete a second one after 6 months, to earn another 500 points)

Vitality Health Check (paid from Screening Benefit):

Complete your Health Check at participating pharmacies, and include an HIV test. If you have never had an HIV test through Discovery, you will earn 7500 points for the test. If you have had one before, you will earn 1000 points. Your Health Check will earn you a minimum of 5000 points, and can earn you up to 22,500 points depending on your test results.

You can also earn points for:

- additional screening tests based on age and gender
- Fitness activities
- Healthy eating
- Expecting and new parents can earn for tests, wellness checks and classes
- Vaccinations

Moving up the status levels earns benefits such as free Vitality Fitness workouts (2 per month on Blue, 4 per month on Bronze and Silver, and 8 per month on Gold and Diamond), and can also benefit you if you have linked your Vitality to other Discovery products.

Thank you for reading our issue of Discovery News.

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