

Discovery News

for Discovery Health members

D&A
DORMAN &
ASSOCIATES

ISSUE 03 OF 2026

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

Dorman & Associates cc
Contact Details
Phone +27 (0)21 423 3411
Fax +27 (0)86 630 9383
Email Addresses
keith@dorman.co.za

Authorised FSP: 6593
Council for Medical Schemes:
ORG139

Dental benefits differ from plan to plan. A summary for basic dental care is below. Please consult your plan guide for more details.

KeyCare Plus, KeyCare Start and KeyCare Start Regional:

Basic dental care at a dentist in the KeyCare Dentist Network includes cover for consultations, fillings, and tooth removals.

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

Out of hospital dental care is not covered on these plans.

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

All smart plans include cover for one dental check-up per year per member. This includes the consultation, two bite-wing x-rays, scale and polish, fluoride treatment. A co-payment of R130 for Classic Smart Saver, Classic Smart and R195 for Essential Smart Saver, Essential Smart, Essential Dynamic Smart and Active Smart will apply.

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

Basic dental treatment, including check-ups, fillings and preventive care, when performed in a dentist's or dental specialist's rooms, is covered from day-to-day benefits at 100% of the DHR. If the funds in your MSA have been depleted, you'll need to pay these accounts directly.

Essential Priority and Classic Priority, Classic Smart Comprehensive and Classic Comprehensive, Executive:

Basic dental treatment, including check-ups, fillings and preventive care, when performed in a dentist's or dental specialist's rooms, is covered from day-to-day benefits (Medical Savings Account or Above Threshold Benefit) at 100% of the DHR. If you have run out of these benefits, you will need to cover the cost yourself.

Severe Dental and Oral Surgery Benefit

This benefit is subject to preauthorisation and the treatment must meet the Scheme's clinical entry criteria, treatment guidelines, and managed care protocols. The Severe Dental and Oral Surgery Benefit provides cover for a specific list of serious procedures that are paid from your Hospital Benefit, based on the plan you're on. These include:

- Internal temporomandibular joint (TMJ) surgery
- Cleft lip and palate repairs
- Surgery for severe, life-threatening infections
- Cancer-related surgery

There is no overall limit for procedures approved under this benefit. However, costs related to dental appliances and their placement, even if part of one of the approved procedures, are paid from your available day-to-day benefits, and may be subject to an annual limit, depending on your plan.

Basic Dental Trauma Benefit

This benefit is available on all plans except Essential Smart, Essential Dynamic Smart, Active Smart and KeyCare plans. This benefit does not need pre-authorisation as it will activate based on the ICD-10 codes on your claim. It covers you when there is partial or complete loss of one or more teeth due to trauma and the claim must include valid trauma-related ICD-10 codes and external cause codes to confirm eligibility. Some plans may have a hospital co-payment depending on the facility.

Dental Care

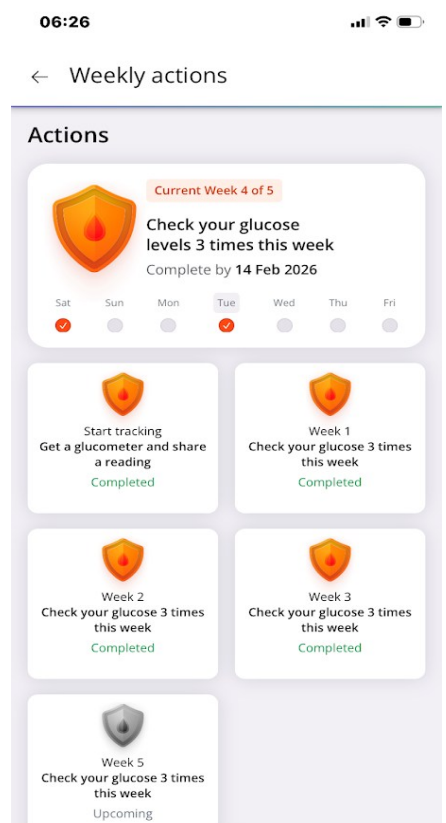
Personal Health Pathways Challenge: Glucose Tracking

To complete the Glucose Tracking Challenge within Personal Health Pathways, you need an Accu-Check device. Most diabetics would already have this device, as it would be part of their treatment plan. The aim of the challenge is to make sure you are checking glucose levels at least 3 times a week.

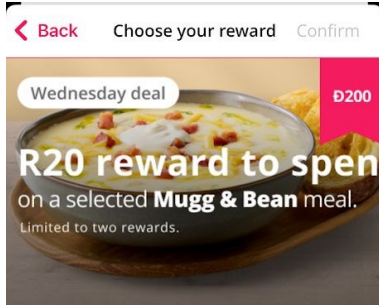
The first step of the challenge, once you have accepted it, is to link your Accu-Check to the Discovery Health App. Once in the app, you need to look at the bottom of the page, and select "My Health". You will then see "Medical devices" and select that, then you can follow the instructions to link your Accu-Check to the Discovery App. Once linked (there is a How To guide to take you through the linking steps), take your first reading, and upload it (using Bluetooth) to the Discovery App.

You earn 5000 Discovery Miles for accepting the challenge, linking your device and taking your first reading. In a week or two (depending on the day of the week you first link the app), you will see that you are in week one of the Challenge, and from then you need to check your glucose levels 3 times a week to earn 1000 Discovery Miles per week. The week runs from Saturday to Friday. When you go into the Challenge on the Discovery Health app, and look at your weekly actions, the week you are in will be at the top of the page, and the other weeks will be below, either as "Completed" or "Upcoming". You can earn a total of 10,000 Discovery Miles - 5000 to start, and 1000 for each week you complete. If you complete the Challenge, you will also earn R750 into your Personal Health Fund.

Uploading your results takes a few minutes and is a manual process, but the rewards are worth it.



Using your Discovery Miles on certain days



Choose a reward

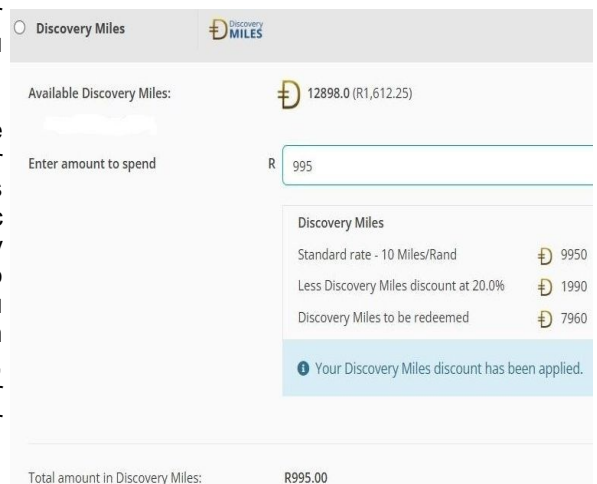


Wednesday Rewards for all members who earn Discovery Miles:

Every Wednesday, Discovery puts up a new special voucher for you to select. Last Wednesday, this was a Mugg & Bean meal voucher for R20. The two meals selected are about R100 full price, so getting them for R20 is a good deal. There were some limitations: the voucher is for sit-down meals, not take-away, and it was only valid from Wednesday to Friday. So perhaps you need to be ready to use the voucher immediately or within a day or so, when you select the deal.

The second important day is the 15th of the month, where your existing voucher discount is doubled. Your automatic discounts would be 5% for every Discovery product you have, so if you have Health and Life, you would get a 10% discount on

vouchers purchased through the Discovery Mall. On the 15th, this is doubled to 20%. This applies to purchasing vouchers, or when Discovery Bank clients use Discovery Miles to pay for purchase, as in the example to the right.



Thank you for reading our issue of Discovery News.

To unsubscribe, please email keith@dorman.co.za with "unsubscribe" in the subject heading.

The information and opinions in this document have been recorded and arrived at in good faith and from sources believed to be reliable, but no representation or warranty, expressed or implied, is made to their accuracy, completeness or correctness. The information is provided for information purposes only and should not be construed as the rendering of advice. Dorman & Associates cc accordingly accepts no liability whatsoever for any direct, indirect or consequential loss arising from the use of this document or its contents.