



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

Dorman & Associates cc

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ORG139

Motor Vehicle Accidents

If you or a family member has been injured in a road accident, your focus should be on healing, not navigating complicated processes. Discovery will guide you through what to do if your injuries may have been caused by someone else's negligence, and how the Road Accident Fund (RAF) can help cover the costs.

Discovery will cover treatment for injuries from a road accident according to your selected plan benefits, Scheme rules and standard exclusions.

If your injuries were caused by the actions of another person, you may also qualify to claim from the RAF. Discovery will support you through this process and can connect you with a panel of independent, appointed attorneys who will assess the possibility of an RAF claim, at no cost to you.

The Scheme rules for claiming from the RAF:

If you submit a claim to the RAF, please remember to:

- Let Discovery know that you've lodged a claim
- Include any medical expenses the Scheme paid for as part of your RAF claim
- Repay the Scheme once the RAF pays you for these expenses (as legally you cannot have the same expenses reimbursed twice)
- Let Discovery know about future payments or commitments by the RAF for ongoing care.

This keeps things transparent and helps make sure benefits stay sustainable for all members.

You are welcome to use your own legal representation. If you choose one of Discovery's preferred attorneys, they'll assess whether you have a valid RAF claim, at no cost to you. If you use your own attorney, please ask them to contact Discovery about any accident-related medical account queries.

What you could claim from the RAF:

If the accident was caused by another person's negligence, and you were a driver, passenger, pedestrian or cyclist, you may qualify for compensation, including:

- Past and future loss of earnings
- Medical expenses paid by you or the Scheme
- Loss of support for your dependants
- Compensation for serious injuries as defined by the RAF.

When the Scheme gets repaid from the RAF:

- If any payments were made from your Medical Savings Account, these funds will be returned to your MSA.
- If payments came from your insured benefits, the recovered amount is returned to the Scheme's risk pool. This helps keep contributions affordable for all.

And to thank you for your role in helping preserve Scheme resources, Discovery will pay you 10% of the amount recovered from the risk pool if your injury is classified as 'non-serious' and happened after 1 August 2008.

Vitality Fitness

Vitality Fitness includes the following discounts for Vitality members:

- Memberships: up to 75% off Virgin Active and Planet Fitness memberships, 50% off moove motion fitness club, up to 25% off JEFF membership fees, up to 100% off Curves joining fees and 30% off selected bounty programmes.
- Exercising outdoors: 20% off Padel bookings, 25% cash back on races through Team Vitality
- Pay-as-you-gym: Through Discovery Bank and Vitality Pay, browse, book and pay for fitness classes at many independent gyms, functional training, pilates, rehab, Padel, sports clubs, yoga, CrossFit and even pole dancing facilities. You can also use this for once-off paid visits to Planet Fitness or Virgin Active.

Vitality Fitness also offers free classes. To qualify for these, you must have a Discovery Bank account (including the Discovery Account with no monthly fees), and you must have activated Vitality Pay.

- Your first 3 once-off workouts at Virgin Active and Planet Fitness are free if you do not already have a membership. Each member will get 3 visits at Virgin Active and 3 visits at Planet Fitness in your lifetime, if you have not been a member of either gym through Vitality before.
- Each Vitality member is given 2 free classes through Vitality Fitness per month. In addition to this, from October 2025 to December 2026, members are given additional free visits depending on their Vitality status: 2 for Bronze and Silver, and 6 for Gold and Diamond. Free visits are allocated per month, and do not carry over to future months. Virgin Active and Planet Fitness are excluded from the free visits.

Setting up Vitality Pay to use pay-as-you-gym or your free visits:

- Log into the banking app
- Select "More" at the bottom right
- Scroll down and select Vitality Pay
- Select the account or digital credit card you want to use for payments and confirm

Booking gym access or an exercise class

- Log into the Discovery App
- Select Vitality Fitness
- Select View Map to search for the facility you want
- Tap on the facility on the map, and view the schedule for that facility to book a class. Once you select the class, you are taken through the booking process and the amount to pay will be shown (zero if using a free visit). If you are choosing a day pass to a gym, there will be no class selection and the amount to pay will be shown immediately. If payment is required, it will be from the account you linked to Vitality Pay.

Cancelling your class

If you cancel your class booking or access pass purchased using your free visit during the booking cancellation period, you will be refunded a single class/access pass credit to use at that fitness facility. If you cancel your booking after the cancellation period, your booking will be forfeited, and you will be charged. The booking cancellation period is determined by the facility and could be a number of hours prior to the start of the class.

The screenshot displays the Vitality Fitness app interface. At the top, under 'Free workouts', it shows '8 free workouts remaining this month. This excludes Virgin Active and Planet Fitness.' Below this is a progress bar and a section titled 'Vitality free workouts' with a checkmark icon, stating 'Vitality members get 2 free workouts each month.' Further down, under 'Virgin Active and Planet Fitness visits', it says 'Get your first 3 visits at Virgin Active and Planet Fitness for free.' At the bottom, there are two boxes: one for 'Virgin active' showing '3 visits remaining' and another for 'planetfitness' also showing '3 visits remaining'.

Thank you for reading our issue of Discovery News.

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