

Personal Health Fund is delivering more value in flexible day-to-day benefits

The Personal Health Fund is an innovative day-to-day healthcare benefit helping you to accumulate funds as you engage in your Personal Health Pathway and complete your next best actions. The fund can be used for day-to-day medical expenses.

The Personal Health Fund can be used for any out-of-hospital healthcare expenses such as GP visits, specialists, medicines, pathology and radiology.

Once you've accepted the terms and conditions for Personal Health Pathways and completed your recommended next best action, you can accumulate additional value in your annual Personal Health Fund.

This benefit is available to all eligible Discovery Health Medical Scheme members, and for qualifying healthcare services, we pay up to a maximum of the Discovery Health Rate, subject to the overall benefit limit. The amount available in additional day-to-day funding in your Personal Health Fund is defined by your membership determined by your membership plan.

New enhancements for your Personal Health Fund

More Personal Health Fund value from the start of the year:

- You can now start the year with an advance of up to R1,000 per adult in the Personal Health Fund when you complete three simple actions.

Higher annual Personal Health Fund limits:

- You have access to up to R10,000 base Personal Health Fund on the Smart Saver Series.

Double the Personal Health Fund value for adults completing Personal Health Challenges:

- Adults who complete their Personal Health Pathway challenges in 2026 can boost their Personal Health Fund and earn up to R20,000 in their Personal Health Fund, double their annual Personal Health Fund limit.



New Discovery Health Medical Scheme members can access an additional once-per-lifetime benefit in your Personal Health Fund

All new joining members will receive their full Personal Health Fund allocation, up to R10,000 per policy, available immediately in the first year of membership.

Members must:

- Activate Personal Health Pathways
- Enable physical activity and sleep tracking.
- Complete their once-off high-value action on Personal Health Pathways.

This is a once-per-lifetime benefit, designed to give new members the strongest possible start to their healthcare journey.

Members must complete their high-value next best action tile on Personal Health Pathways within 90 days of joining the Scheme in order to activate the benefit.

You can accumulate up to R20,000 in your PHF by taking the necessary steps to get healthy. The Personal Health Fund Base and Boost limits are shown below.

PLAN CHOICE	Adult	Advance Advance on 1 January			Personal Health Fund Accumulation	
		2026 PHF Base			PHF Boost	
		Adult	Child	Total Maximum Base value	Adult per Challenge	Total Maximum Boost value
Classic Smart Saver	Up to R1,000*	Up to R2,500	Up to R1,250	Up to R10,000	Up to R1,250	Up to R10,000
Essential Smart Saver	Up to R1,000*	Up to R1,500	Up to R750	Up to R6,000	Up to R750	Up to R6,000

* Your advance accumulates to your maximum base value.

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