HealthGroup

Discovery Health Medical Scheme 2026

Your Benefits & Contributions at a Glance

Discovery has announced its 2026 updates. Some changes give you more value and new benefits, while others may affect how you use your cover or what you pay out of pocket. This guide highlights the key updates and explains how to unlock the full value of your membership.

💰 Contribution Changes – 2025 vs 2026

- **Weighted average increase:** 7.2%
- **Effective date:** 1 April 2026 (contributions deferred for Jan–Mar 2026)
- **Why the deferral matters:** Discovery's strong solvency position allows this short deferral, saving members an estimated **R1.5 billion collectively** in the first quarter of 2026.
- **MSA allocations:** Annual Medical Savings Account (MSA) amounts are paid upfront in January and will be **adjusted from April 2026** to reflect the contribution increase.

Contribution increases by plan option

Plan Option	% Increase (from April)	Notes
Active Smart	0.0%	No increase in 2026
KeyCare Series	7.9%	Entry-level, network-based cover
Smart Series (excl. Active Smart)	6.9%	Includes Classic Smart Comprehensive
Core Series (excl. Coastal)	6.9%	Hospital-only cover
Coastal Series	7.9%	Coastal Saver & Coastal Core
Saver Series (excl. Coastal)	6.9%	Mid-tier with MSA
Priority Series (excl. Coastal)	6.9%	Mid-tier with higher day-to-day benefits
Comprehensive Series (excl. Coastal)	7.9%	Classic & Essential Comprehensive
Executive Plan	7.9%	Flagship top-tier cover

What this means:

- 65% of members will see a 6.9% increase.
- 35% will see a 7.9% increase.
- Active Smart members pay the same as 2025.
- **Delta variants** remain available on selected Saver, Core, and Comprehensive plans, offering lower contributions **only if planned admissions occur at Delta network hospitals**.

🆕 New Plan Options – Smart Saver Series

Discovery introduces the **Smart Saver Series** in 2026:

Plan Option	Main Member	Adult Dependant	Child Dependant*	MSA %
Classic Smart Saver	R3,178	R2,790	R890	15%
Essential Smart Saver	R2,790	R2,184	R805	15%

*Contributions are charged for up to 3 children; additional children are covered at no extra cost.

Key features:

- Comprehensive in-hospital cover at network hospitals
- Guaranteed essential benefits for primary healthcare
- 15% of contributions allocated to an MSA for day-to-day expenses
- Lower contributions than traditional Saver plans, with more flexibility than Smart plans

Who it suits: Young families and cost-conscious members who want hospital cover plus a manageable savings account.

✨ Scheme-Wide Enhancements

1. Personal Health Pathways (PHP) & Personal Health Fund (PHF)

- **PHF Boost:** Adults who complete their six **Personal Health Challenges** can now **double their PHF value**.
- **The six challenges are:**
    - Monitor blood glucose
    - Monitor blood pressure
    - Get started & get active
    - Get active & get consistent
    - Link a device for sleep tracking
    - Achieve better sleep patterns
- **R1,000 PHF Advance:** From January 2026, adult members unlock a **R1,000 advance** into their PHF by completing a **Health Check** and activating **PHP in the Discovery app**.
- Expanded PHF limits: up to **R24,000 per policy** depending on plan.

<table>
<tr><th rowspan="2">PLAN CHOICE</th><th colspan="3">2026 PHF Base</th><th colspan="2">2026 PHF Boost</th><th rowspan="2">Total</th></tr>
<tr><th>Adult</th><th>Child</th><th>Maximum</th><th>Adult</th><th>Maximum</th></tr>
<tr><td>Executive plan</td><td rowspan="2">Up to R3,000</td><td rowspan="2">Up to R1,500</td><td rowspan="2">Up to R12,000</td><td rowspan="2">Up to R1,500</td><td rowspan="2">Up to R12,000</td><td rowspan="2">R24,000</td></tr>
<tr><td>Classic and Classic Smart Comprehensive</td></tr>
<tr><td>Classic Smart Saver</td><td rowspan="3">Up to R2,500</td><td rowspan="3">Up to R1,250</td><td rowspan="3">Up to R10,000</td><td rowspan="3">Up to R1,250</td><td rowspan="3">Up to R10,000</td><td rowspan="3">R20,000</td></tr>
<tr><td>Classic Priority</td></tr>
<tr><td>Classic Saver & Classic Delta Saver</td></tr>
<tr><td>Classic Core and Classic Delta Core</td><td rowspan="2">Up to R2,000</td><td rowspan="2">Up to R1,000</td><td rowspan="2">Up to R8,000</td><td rowspan="2">Up to R1,000</td><td rowspan="2">Up to R8,000</td><td rowspan="2">R16,000</td></tr>
<tr><td>Classic Smart</td></tr>
<tr><td>Essential Smart Saver</td><td rowspan="3">Up to R1,500</td><td rowspan="3">Up to R750</td><td rowspan="3">Up to R6,000</td><td rowspan="3">Up to R750</td><td rowspan="3">Up to R6,000</td><td rowspan="3">R20,000</td></tr>
<tr><td>Essential Priority</td></tr>
<tr><td>Essential Saver, Essential Delta Saver & Coastal Saver</td></tr>
<tr><td>Essential Core, Essential Delta Core, Coastal Core</td><td rowspan="2">Up to R1,000</td><td rowspan="2">Up to R500</td><td rowspan="2">Up to R4,000</td><td rowspan="2">Up to R500</td><td rowspan="2">Up to R4,000</td><td rowspan="2">R16,000</td></tr>
<tr><td>Essential Smart, Essential Dynamic Smart and Active Smart</td></tr>
<tr><td>KeyCare plans</td><td>Up to R500</td><td>Up to R250</td><td>Up to R1,000</td><td>Up to R250</td><td>Up to R1,000</td><td>R2,000</td></tr>
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2. Wellness Days & Incentives

- Concierge-style booking, instant rewards, and digital check-in.
- Attending a Wellness Day + activating PHP unlocks the **R1,000 PHF advance**.
- Early detection and proactive management can reduce healthcare costs by ~R875 per member per month.

3. Digital Transformation

- Discovery app as the hub for bookings, claims, PHP, and "Next Best Actions."
- WhatsApp nudges, gamification, and ongoing challenges keep members engaged.
- 24/7 virtual GP consultations and digital triage tools remain available.

🍼 👵 🎗️ Additional 2026 Benefit Updates

Supporting Families After Pregnancy

- **Nurture at Home:** Support for premature or medically vulnerable babies transitioning from NICU to home.
- **Perinatal Bereavement Counselling:** Emotional support following failed IVF, miscarriage (from 13th week), stillbirth, or neonatal death.

Targeted Interventions

- **Home-based Virtual Care for the Elderly:** Remote monitoring devices, virtual consultations, and coordinated care for members aged 65+.
- **Oncology Benefit Enhancements:**
  - Additional cover for palliative care
  - Inclusion of new cancer medicines
  - Expanded Oncology DSP network
  - Strengthened oncology benefits on KeyCare plans

Other Benefit Updates

- **KeyCare Start Expansion:** More day surgery hospitals, GPs, and pharmacies.
- **Annual Updates:** Limits, thresholds, PMBs, and clinical entry criteria refreshed.

⚠️ Things to Watch Out For

- **Network rules:** Smart, KeyCare, Coastal, and Delta plans require designated hospitals and providers to avoid co-payments.
- **Delta detail:** Lower contributions apply only if planned admissions occur at Delta hospitals.
- **Day-to-day sequencing:** Saver, Priority, Comprehensive, and Smart Saver plans use your PHF first, then your MSA.
- **Contribution timing:** January invoices will reflect 2025 rates; the April increase applies from 1 April 2026.

🔄 Plan Change Windows in 2026

- **December 2025:** Standard year-end option change (effective 1 Jan 2026). Contributions remain at 2025 levels until 31 Mar 2026.
- **April 2026:** Special mid-year window aligned with the April contribution increase. Changes take effect 1 Apr 2026.

📝 Regulatory Note

Benefits and contributions are **subject to approval by the Scheme Council**. Discovery cautions that published documents may contain errors or omissions. We will confirm finalised tables once approval is published.

📌 Conclusion

The 2026 updates bring a mix of positive enhancements — including the new Smart Saver Series, expanded PHF with Boost and Advance, family and elderly support, oncology improvements, and digital engagement tools — alongside contribution adjustments that vary by plan. By understanding both sides, you can take full advantage of the new benefits while planning ahead for any changes that affect your budget or provider choices.

If your healthcare needs have changed, or if you're unsure whether your current plan is still the best fit, please contact **HealthGroup**. We will consult with you, review your usage patterns, and provide independent advice on the most appropriate option for you and your family in 2026.