

flexicare

Auto&General

 Discovery  
Health

2026 FLEXICARE CORE  
EMPLOYER BROCHURE

Today's peace  
of mind. Tomorrow's

**protection.**





## Contents

*Flexicare gives you peace of mind and certainty with smart, affordable private day-to-day healthcare cover*

# Why Flexicare?

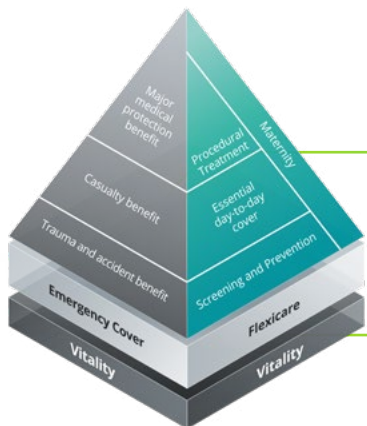
*Employees aspire to have access to high-quality healthcare. However, medical scheme membership remains unaffordable for many individuals. Access to affordable private healthcare is highly valued by employees and substantially contributes to maintaining a healthy workforce while positively impacting productivity and overall wellbeing.*

With more than 30 years' experience, Discovery Health is a trusted healthcare partner in the South African and international healthcare environments. Over this time, we have developed industry-leading expertise in high-quality, affordable healthcare solutions. Our extensive healthcare provider networks include doctors (GPs), pharmacies, dentists and optometrists across the country, supported by cutting-edge, real-time payment models with seamless claims processing.

Flexicare is offered by Auto&General and administered by Discovery Health. It was introduced to provide quality, affordable access to primary healthcare for employees who are unable to access medical scheme benefits.

Flexicare leverages the combined expertise of Discovery Health and Auto&General to provide a truly innovative, integrated healthcare product to complement the existing healthcare solutions available to employees.

Flexicare offers your employees access to essential day-to-day benefits through high-quality, private healthcare providers in the Discovery Health network.
















This extensive Flexicare cover pairs perfectly with the comprehensive emergency cover accessed through Discovery Emergency Cover.



# Everyone deserves access to quality healthcare

Flexicare gives your employees access to affordable private healthcare and a world-class suite of digital tools to help manage their membership and access benefits on the go. Experience the peace of mind and certainty that comes with being in control of your employees health and wellbeing.

- Unlimited GP consultations 
- Virtual GP consultations 
- Nurse consultations 
- Over-the-counter medicine 
- Chronic medicine 
- Prescribed medicine 
- X-rays 
- Blood tests 
- Health check 
- Maternity benefit 
- Procedure in GP's rooms 
- HIV care 
- FlexiFund 

## OPTIONAL ADD-ONS

- Discovery Emergency Cover 

FLEXICARE CORE BENEFITS	
Four direct GP visits with additional visits available with Nurse referral or via the Intercare Online Platform	
Unlimited GP consultations	✓
Virtual GP consultations	✓
Nurse consultations	✓
Over-the-counter medicine	✓
Chronic medicine	✓
Prescribed medicine	✓
X-rays	✓
Blood tests	✓
Health check	✓
Maternity benefit	✓
Procedure in GP's rooms	✓
HIV care	✓
FlexiFund	✓
Discovery Emergency Cover	✓



KEY FEATURES OF FLEXICARE

# Introducing the FlexiFund

Day-to-day healthcare needs can be unpredictable. While your Flexicare plan offers strong primary healthcare benefits, you may still face unexpected costs for things like additional medication, specialised tests, or provider fees. To help reduce these out-of-pocket expenses and give you more flexibility, your plan includes the FlexiFund a benefit designed to support your day-to-day healthcare needs and give you greater control and confidence in managing your health.

## How the FlexiFund Works:

### 01 | Complete a health check

### 02 | Get up to R1,000 in your FlexiFund



Every year, each Flexicare adult member can earn up to R1,000 in their FlexiFund based on their health check results and Flexicare plan. The more health metrics that fall within the healthy range, the higher the amount earned.

Number of health check metrics in range	Flexicare Core FlexiFund	Flexicare Plus FlexiFund
5	R500	R1,000
3 - 4	R250	R500
≤2	R125	R250

### Why the health check matters

The health check measures five key indicators:

- Weight status
- Blood pressure
- Blood glucose
- Cholesterol
- Smoking status

Clinical evidence shows that when these measures are out of range, mortality risk increases significantly. By understanding your results and identifying risks early, you can take meaningful steps to improve your health and wellbeing.

### 03 | Use your FlexiFund

Active adult and child member's claims are automatically paid out of the FlexiFund when there are no available day-to-day benefits.

- GP consults
- Specialist visits
- Over-the-counter medication
- Prescribed medication
- Vaccines
- Contraceptives

Benefits may vary depending on your selected plan. Limits, terms and conditions apply.

# Flexicare benefits

The information below provides a detailed breakdown of the Flexicare Benefits.

## FLEXICARE CORE



### GP CONSULTATIONS AND SERVICES

<b>Virtual consultations</b>	This benefit provides access to a virtual consultation via the Discovery website and such visits will be covered at 100% of the Agreed Rate. You can have a virtual consultation with an network GP through the Online Platform without a nurse referral.
<b>Doctor consultations</b>	<p>This benefit provides access to visit a network doctor (GP), and such visits will be covered at 100% of the Agreed Rate in the following instances:</p> <ul style="list-style-type: none"> <li>• Up to 4 direct face-to-face GP visits with additional visits available with a nurse referral or via the Online Platform. Preauthorisation is required from the third visit.</li> <li>• When a referral for a face-to-face visit is requested by the virtual GP during the primary care clinic visit.</li> <li>• When you have a virtual GP consultation through the Intercare Online Platform and there is a need for a face-to-face GP referral.</li> <li>• You have cover for a defined list of medical procedures that can be done in a network doctor's rooms, such as biopsies, wound care and stitching.</li> <li>• You have the ability to change an allocated network doctor twice per year.</li> </ul>
<b>Nurse consultations</b>	This benefit provides up to two primary care clinic network nurse consultations at 100% of the Agreed Rate, authorisation required for consultations after the second consult with a nurse You can have a virtual consultation with a network GP through the Online Platform without a nurse referral.
<b>Specialist consultations</b>	No cover
<b>Dentistry</b>	No cover
<b>Optometry (eye care)</b>	No cover
<b>Pathology (blood tests)</b>	Pathology tests are limited to the list of <b>approved pathology codes</b> and are paid at 100% of the <b>Agreed Rate</b> . Must be requested by a network doctor (GP) and performed by a network pathologist
<b>Radiology (X-rays)</b>	<p>The Radiology Benefit provides <b>unlimited</b> access to black-and-white X-rays and soft-tissue ultrasounds according to a list of the approved codes and are paid at 100% of the <b>Agreed Rate</b>.</p> <p>A network doctor (GP) must request the radiology tests and you have to take the radiology request form to the radiologist.</p>
<b>Maternity benefits</b>	<p>This benefit covers you only when referred by a network GP.</p> <p>Unlimited network doctor visits throughout the pregnancy.</p> <p>Unlimited acute medicine in line with a defined medicine list prescribed or dispensed by a network doctor and collected from a network pharmacy. Essential blood and screening tests through a network pathologist when referred by a network doctor.</p> <p>Two ultrasound scans for each pregnancy at a network provider (first ultrasound between week 10 and 14, and the second between week 20 and 24)</p>
<b>HIV Programme</b>	<p>The HIV Programme is designed to optimise the health and wellbeing of HIV-positive patients. Unlimited HIV medicine is covered from the date of registration of your chronic medicine by your network doctor (GP)</p> <p>or allocated doctor (GP) All HIV-related queries and cases are treated with complete confidentiality. The HIV Management Programme includes:</p> <ul style="list-style-type: none"> <li>• Voluntary counselling and testing</li> <li>• Antiretroviral therapy, prophylactic antibiotics and supplements</li> <li>• Treatment support and guidance</li> <li>• Pathology and monitoring (including CD4, viral load, liver enzymes, cholesterol, glucose, urine tests), according to protocols</li> <li>• Emergency post-exposure medicine is provided if the accidental exposure is brought to the attention of the network doctor (GP) within 72 hours.</li> </ul>

**FLEXICARE CORE**



**GP CONSULTATIONS AND SERVICES**

**COVID-19 testing**

Only when referred by a network GP  
 For confirmed positive COVID-19 results:  
 Cover for one positive COVID-19 test, with access to out-of-hospital management and appropriate supportive treatment, including diagnostic testing, basic chest X-rays and prescribed medicine



**PROCEDURAL TREATMENT**

**Medical procedures in doctor's room only**

Cover for a defined list of medical procedures that can be performed in a network doctor's rooms, such as biopsies, wound care and stitching

CODE	DESCRIPTION	CODE	DESCRIPTION
0206	Intravenous treatment, intravenous infusions, insertion of cannula – chargeable once every 24 hours	1192	Peak expiratory flow only
0244	Repair of nail bed	1228	General practitioner's fee for taking of an ECG only (without effort:) ½ (item 1232)
0255	Drainage of abscess	1229	General practitioner's fee for taking of an ECG only (with or without effort:) ½ (item 1233)
0259	Removal of foreign body	1232	Electrocardiogram without effort
0300	Stitching of additional wound	1233	Electrocardiogram with or without effort
0301	Stitching of additional wound	1234	Effort electrocardiogram with the aid of a special bicycle ergometer, monitoring apparatus and availability of associated apparatus
0307	Excision and repair	1235	Multi-stage treadmill test
0308	Each additional small procedure done at the same time	1236	Electrocardiogram without effort: under 4 years old
0316	Fine-needle aspiration for soft tissue (all areas)	1996	Bladder catheterisation: male (not at operation)
0317	Aspiration of cyst or tumour	1997	Bladder catheterisation: female (not at operation)
0321	Biopsy or excision of cyst, benign tumour, aberrant breast tissue, duct papilloma	2133	Circumcision: clamp procedure
0887	Limb cast (excluding aftercare)	2137	Circumcision: surgical excision other than by clamp or dorsal slit, any age
0922	Removal of foreign bodies requiring incision	2139	Circumcision: dorsal slit of prepuce (independent procedure)
1136	Nebulisation (in rooms)	3615	Routine obstetric ultrasound at 10 to 20 weeks gestational age, preferable at 10 to 14 weeks gestational age to include nuchal translucency assessment
1192	Peak expiratory flow only	3617	Routine obstetric ultrasound at 20 to 24 weeks to include detailed anatomical assessment
1232	Electrocardiogram without effort		

You will not need to pay for approved treatments received from a network provider. However, if you use a provider that is not a part of the network, or if an unapproved treatment is provided, you will be responsible for 100% of the costs.



FLEXICARE CORE

 **MEDICINE**

<p><b>Day-to-day medicine (Acute medicine)</b></p>	<p>This benefit provides access to acute medication. Cover is at 100% of the Agreed Rate if the following conditions are met:</p> <p>All acute medicine must be prescribed or dispensed by either a network doctor (GP) or as part of the primary care clinic visit with the nurse. Where needed and included in the visit, the nurse can consult with a virtual GP.</p> <p>The medication must be on the medicine list (formulary) for acute medicine and will be available without a co-payment.</p> <p>The acute medicine must be provided by either a dispensing network doctor (GP) or by a network pharmacy (if the prescribing doctor is part of the network but does not dispense medicine). The nurse can also provide the medication during the primary care clinic visit.</p> <p>The acute medicine will not be covered if it is prescribed by a non-network nurse or doctor (GP) or if it is obtained from a non-network pharmacy.</p>
<p><b>Over-the-counter (OTC) medicine</b></p>	<p>OTC medicine may only be obtained at a network pharmacy and on advice of the pharmacist. OTC medicine must be on the medicine list (formulary). The OTC medicine benefit is limited to R170 per policy per year, up to R85 bi-annual limit.</p>
<p><b>Chronic medicine</b></p>	<p>Chronic medicine will be covered in full (100% of Agreed Rate) if the prescribed medicine is on the medicine list (formulary) for chronic medicine. You can get your chronic medicine at a network pharmacy.</p> <p>Chronic medicine is available for the following 6 chronic conditions:</p> <ul style="list-style-type: none"> <li>• Asthma</li> <li>• Diabetes insipidus</li> <li>• Diabetes mellitus type 1</li> <li>• Diabetes mellitus type 2</li> <li>• Hyperlipidaemia</li> <li>• Hypertension</li> <li>• HIV</li> </ul>

 **SCREENING AND PREVENTION**

<p><b>Flu vaccine</b></p>	<p>Members have cover for one flu vaccination every year from a network pharmacy.</p>
<p><b>Health check</b></p>	<p>Cover for one wellness screening per year at a network pharmacy or wellness day. Screening includes blood pressure, blood glucose (blood sugar), cholesterol and body mass index (BMI). You can also choose to have an HIV test at the same time. After your screening, you will receive a summary of your health check results along with insights into lifestyle factors that may be affecting your health.</p>
<p><b>FlexiFund</b></p>	<p>A FlexiFund amount of up to R500 per annum will be unlocked based on the first risk-funded health check of any active adult on the policy. Any subsequent health check values will not impact the fund.</p>

# Discovery Emergency Cover

*The Discovery Emergency Cover range provides flexibility and peace of mind that employees receive access to comprehensive, quality emergency healthcare when they need it most.*

This extensive emergency cover pairs perfectly with the comprehensive primary healthcare benefits accessed through the Flexicare product, ensuring you have cover for their day-to-day healthcare needs and financial certainty in the unfortunate case of an accident, emergency or unforeseen hospital admission.

Emergency Cover

## EMERGENCY CORE from R99

### Trauma and Accident Benefit

Private emergency healthcare services, including treatment in casualty and hospital admission, for a broad range of traumatic events.

## EMERGENCY PLUS from R154

### Casualty Benefit

Cover for stabilisation and treatment in casualty for all medical emergencies, including hospital admissions for confirmed heart attacks or strokes.

### Trauma and Accident Benefit

Private emergency healthcare services, including treatment in casualty and hospital admission, for a broad range of traumatic events.

## EMERGENCY MAX from R209

### Major Medical Protection Benefit

Cover for 9 expensive and frequently experienced medical emergency conditions.

### Casualty Benefit

Cover for stabilisation and treatment in casualty for all medical emergencies, including hospital admissions for confirmed heart attacks or strokes.

### Trauma and Accident Benefit

Private emergency healthcare services, including treatment in casualty and hospital admission, for a broad range of traumatic events.



## DISCOVERY EMERGENCY COVER

R400,000 or R1,000,000 cover options







**FLEXICARE CORE OR FLEXICARE PLUS**

DISCOVERY  
EMERGENCY  
COVER

Emergency Cover treatment is based on the Emergency Cover option the member has chosen.

# Discovery Emergency Cover

Optional Discovery Emergency Cover, offered by Discovery Insure

	EMERGENCY CORE	EMERGENCY PLUS	EMERGENCY MAX	
<b>Emergency Cover package detail</b>	Cover for emergency healthcare services, including casualty and in-hospital treatment, for a broad range of accidental and traumatic events	Cover for accidents and trauma, the stabilisation and treatment of any emergency condition in a casualty facility, including admission and treatment for heart attacks and strokes.	Cover for accidents and trauma, the stabilisation and treatment of any emergency condition in a casualty facility and the admission and treatment of a defined list of emergency conditions including heart attacks and strokes.	
<b>Conditions covered</b>	<p>Cover for casualty and in-hospital treatment for the following accidental and traumatic events:</p> <ul style="list-style-type: none"> <li>• Burns</li> <li>• Head injuries, chest injuries or severe fractures as a result of a fall.</li> <li>• Loss of an arm, hand, leg or foot</li> <li>• Near-drowning</li> <li>• Poisoning or a serious allergic reaction that may cause death</li> <li>• Injuries resulting from a crime, sexual assault, a car accident or an injury at work.</li> </ul>	<ul style="list-style-type: none"> <li>• Cover for the in-hospital treatment of defined accidental and traumatic events.</li> <li>• Cover for any medical emergency condition in a casualty facility, including hospital admission for the treatment of heart attacks and strokes</li> <li>• R200 co-payment when using network facility</li> <li>• R250 co-payment when using a non-network facility</li> <li>• This co-payment will be refunded if the claimant is diagnosed with a heart attack or stroke</li> </ul>	<ul style="list-style-type: none"> <li>• Cover for the in-hospital treatment of defined accidental and traumatic events.</li> <li>• Cover for any medical emergency condition in a casualty facility, including hospital admission for the treatment of heart attacks and strokes.                             <ul style="list-style-type: none"> <li>- R200 co-payment when using network facility</li> <li>- R250 co-payment when using a non-network facility</li> <li>- This co-payment will be refunded if the claimant is diagnosed with a heart attack or stroke</li> </ul> </li> <li>• Admission and treatment for the following additional emergency conditions:                             <ul style="list-style-type: none"> <li>- Acute appendicitis, acute asthma, ectopic pregnancy, acute inflammation of gall bladder, fit or seizure, acute pneumonia, kidney stones, acute renal failure, pulmonary embolism.</li> </ul> </li> </ul>	
<b>Differentiating benefits</b>	Discovery Emergency Core provides affordable cover for the unforeseen costs of private ambulance transport and emergency medical treatment for trauma and accidents.	Discovery Emergency Plus ensures access to quality healthcare at a private casualty facility for swift evaluation and assistance. You have cover for emergency transport and treatment for defined trauma conditions, including admission for heart attacks and strokes.	Discovery Emergency Max provides ultimate peace of mind for a defined list of trauma conditions, assessment and stabilisation in casualty as well as in-hospital cover for 9 of the most likely high-cost emergency admissions facing the workforce.	
<b>Cover limits</b>	R400,000 and R1 million limit	R400,000 and R1 million limit	R400,000 and R1 million limit, a sublimit of R400,000 will apply to the nine defined conditions.	
<b>Pre and post emergency event support</b>	 Medical evacuation	 Counselling sessions	 Take-home medicine	 Voucher for groceries or personal care items

DISCOVERY  
EMERGENCY  
COVER

# Funeral cover

*Optional Funeral Benefit offered by Discovery Group Risk  
(Underwritten by Discovery Life)*

Discovery Life provides your employees with funeral cover. This funeral cover provides up to R5,000 for the employee, up to three spouses, and five children younger than 21 years.

We only cover employees and dependants who are younger than 65 years. The dependants must be active on Flexicare.

## FAMILY FUNERAL BENEFIT AMOUNT

Main member	R5,000
Spouse aged from 16 to below 65	R5,000
Child aged 15 to below 21	R5,000
Child aged 6 to below 15	R2,500
Child aged 0 to child aged below 6	R1,500
Stillborn (death of foetus after 26 weeks)	R620

\* Child dependants over the age of 21 do not have access to funeral cover unless they are a full-time student under the age of 24 or incapacitated and unable to maintain themselves due to a disability. Benefit terms and conditions apply.





# Employee support on Flexicare

*Supplementary health and wellness support offered by discovery health*



## WELLNESS EXPERIENCE

### Discovery Wellness Experience

When an employer chooses to provide Flexicare to their employees, these employees have access to the Discovery Wellness Experience, which provides a holistic set of wellness screenings, including BMI, blood pressure, cholesterol, blood glucose and HIV testing. The Discovery Wellness Experience also includes a lifestyle and wellness assessment, followed by a telephonic session with a wellness specialist.

Employers need to have a minimum of 30 employees per employer site for a Discovery Wellness Experience, which is available once a year. Visit [www.discovery.co.za](http://www.discovery.co.za) to book a Wellness Experience.



## EMPLOYEE SUPPORT

Flexicare members who belong to either compulsory employers or voluntary employers with over 250 employees have access to benefits offered through Healthy Company, Discovery's employee assistance programme and wellness solution.

### Financial wellbeing

- Debt counselling
- Credit reports
- Budget settlement plans
- Insurance reviews

### Legal support

- Legal advice
- Tailored document drafting (*last will and testament, property sale and lease, nuptial contracts, title deeds, etc*)
- Attorney consultations



## VITALITY

Your employees have access to Discovery Vitality, the world's leading science-based behaviour-change programme that reduces the cost of healthy living, encourages members to make healthy choices and rewards them for doing it.

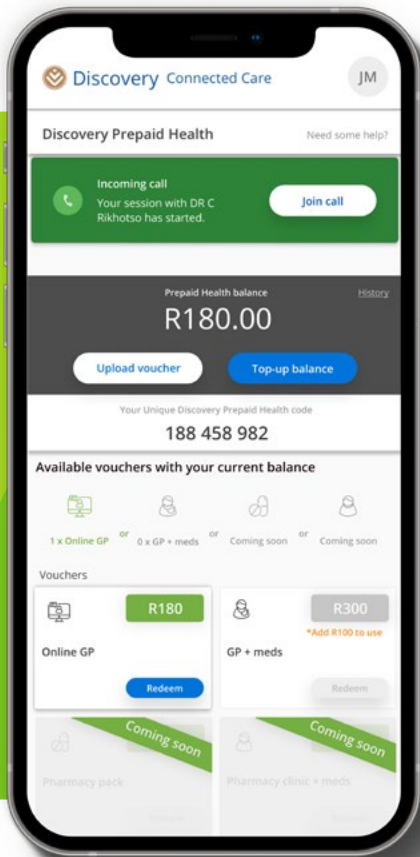
# Employee support on Flexicare

Supplementary health and wellness support offered by discovery health

## Discovery Prepaid Health

Discovery Health has used its healthcare funding expertise and digital capabilities to create Discovery Prepaid Health, a unique product that provides access to primary healthcare on a prepaid basis that is below the current pay-as-you-go rates. Discovery Prepaid Health is a simple and intuitive digital vouchering solution for purchasing and sharing a variety of accessible healthcare services at a significantly discounted rate, supported by a wide distribution network and a free-to-use digital platform. By using the latest digital technology, Discovery Health is able to ensure simplified and minimised associated mobile data costs.

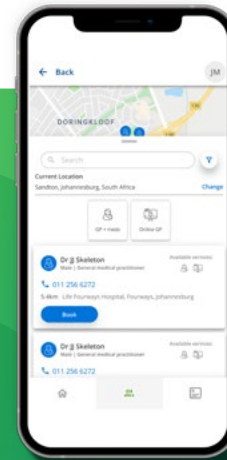
**Important to note:** Discovery Prepaid Health is only available to Flexicare Plus members



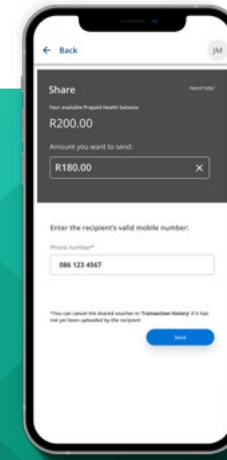
Flexicare members who belong to either compulsory employers or voluntary employers with over 250 employees will receive a R180 Prepaid Health voucher.

Discovery Prepaid Health offers your employees simple and seamless functionality to access private healthcare remotely for themselves, their friends or family.

*Cover includes a virtual consultation with a private healthcare provider on the Discovery Prepaid platform.*



They can use the voucher for a virtual consultation with a private healthcare provider available on the app.



They can share the prepaid healthcare voucher with a friend or family member who needs access to healthcare.

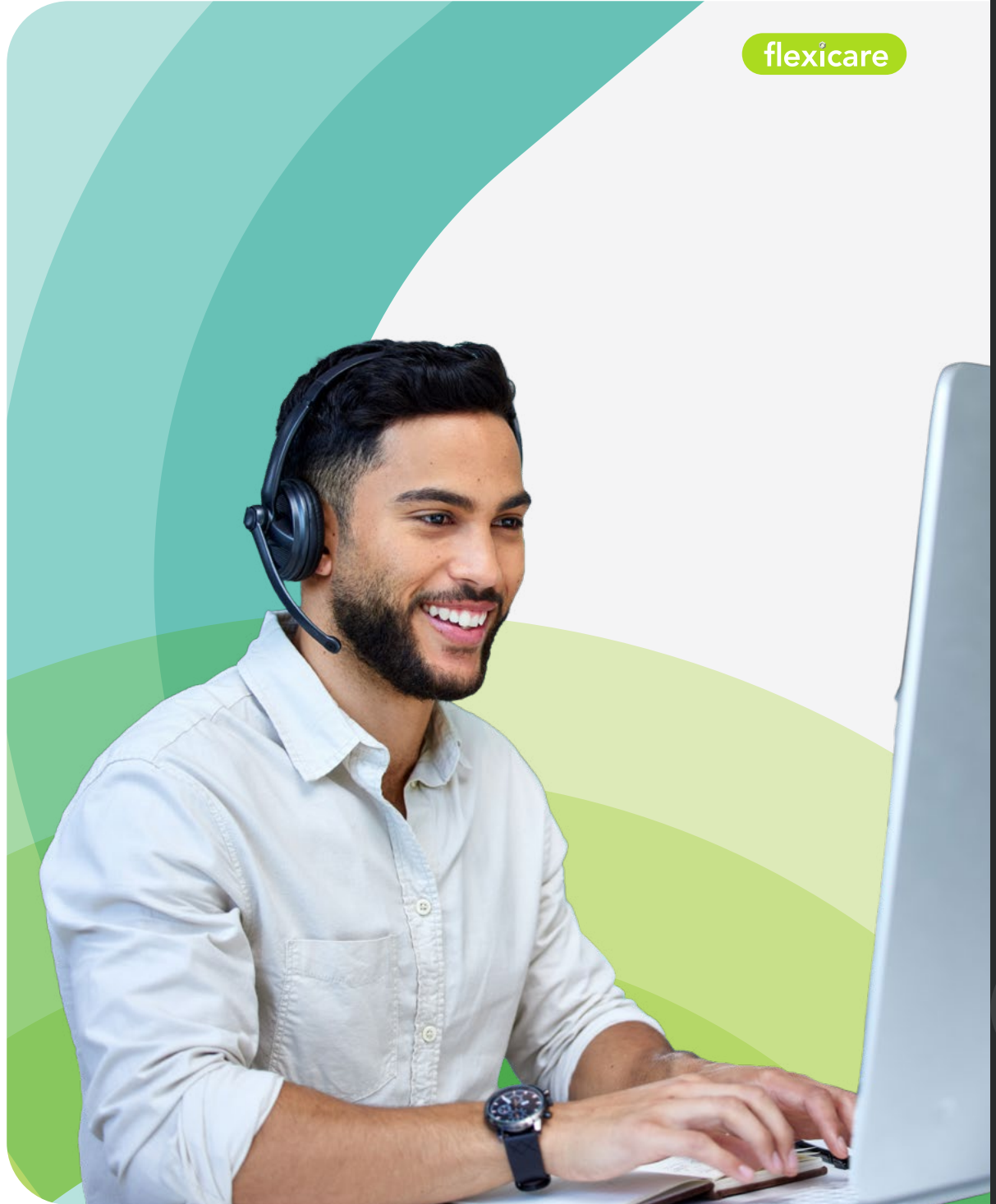
# Underwriting

## Waiting period

A waiting period means that your employees or their dependants cannot claim for the associated healthcare services during the waiting period. Unless otherwise approved, a waiting period will apply.

- **General waiting period**

Any dependant, who joins 60 days post the main member, will incur a three-month general waiting period. Newborn children can be added onto an existing policy within 90 days of birth, free of underwriting.



# Important Information

## Extending cover to dependants

- Newborns can join without waiting periods if you add them to an employee's policy within 90 days of birth.
- Any dependant who joins 60 days after the main member will have a three-month general waiting period. This will apply in all instances, unless the two-month waiting period concession for a new employer exists or if a specific window period applies for the employer. Premiums for newborn babies will be collected from the month following their birth.
- If your employees or their dependants have a break of more than 30 days in their membership, all waiting periods will be applied when reapplying for cover.
- There is no limit to the number of children that will be allowed on the policy. Each child will be charged for separately and can stay on Flexicare if they depend on the main member financially. Child dependants who turn 21 will be charged the adult dependant premium rates from the month after their 21st birthday.

## Eligibility

Your employees and their dependants cannot be members of a medical scheme administered by Discovery Health and have the Flexicare product at the same time.

# Contact us

## Complaints

**Email:** flexicareescalations@discovery.co.za

If you still have concerns, you can contact Discovery's Group Compliance at the address below.

**Email:** compliance@discovery.co.za

## HIV

HIV\_Queries\_Flexicare@discovery.co.za

## Hospital Preauthorisation

**Telephone:** 0860 44 47 79

## Emergency Services

If you have the Emergency Cover activated, you can call the Flexicare call centre on 0860 44 47 79. If you call after hours, we will divert the call to our Emergency Cover partner, Netcare 911.

## Finding a healthcare provider

To find out which providers are part of the Flexicare network, contact our Flexicare call centre on 0860 44 47 79.

You can also use the **Find a healthcare provider** tool on the Discovery website at [www.discovery.co.za](http://www.discovery.co.za) to locate healthcare providers in our networks.

## Website support

For all internet-related questions, such as registration problems, security issues, compatibility issues, login problems, a forgotten password and trouble with navigating the site, call 0860 10 06 96. This contact number is available weekdays only, from 07:00 to 18:00.

## Servicing team

### General Queries

flexicare@discovery.co.za

### Escalations

flexicareescalations@discovery.co.za

### Billing Services

flexicareadmin@discovery.co.za

flexicare

# Contact us



## WHATSAPP

Add us on 0860 44 47 79 and get in touch whenever you need information or have questions about Flexicare.



## CALL CENTRE

0860 44 47 79



## SCAN BELOW TO REQUEST A CALLBACK



flexicare

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 Discovery  
Health

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Flexicare is not a medical scheme. The cover is not the same as that of a medical scheme and is not intended to be a substitute for medical scheme membership. Flexicare is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07 an authorised financial services provider and underwritten by Auto&General Insurance Company Limited, registration number 1973/016880/06, a licensed non-life insurer and financial services provider. Discovery Emergency Cover is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, a licensed non-life insurer and an authorised financial services provider and administered by Discovery Health (Pty) Ltd. Terms, conditions and limits apply.