

flexicare

Auto&General

Discovery
Health

2026 FLEXICARE CORE LEAFLET FOR EMPLOYEES

Today's peace of mind.
Tomorrow's **protection.**
















Flexicare benefits

Flexicare exists to protect.


Everyone deserves access to quality healthcare not just for themselves, but for those they love and those they're responsible for. Flexicare empowers you to care for those who matters most.

With Flexicare, you gain peace of mind, knowing you're in control of the health and wellbeing of those who depend on you.

Because **true care** begins with **protection**.

- 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





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.

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.

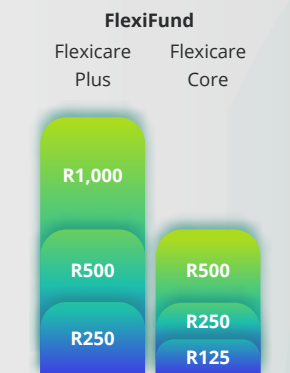
How the FlexiFund Works:

01 | Complete a health check

Every year, each adult member can earn up to R1,000 in your FlexiFund based on their health check results. A health check includes:

-  Weight status
-  Blood Pressure
-  Blood Glucose
-  Cholesterol
-  Smoker Status

02 | Earn up to R1,000 in your FlexiFund



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

03 | Use your FlexiFund

Your claims are automatically paid out of the FlexiFund when there are no available day-to-day benefits.

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

Limits, terms and conditions apply.

Optional benefits available with Flexicare

Access to Funeral Benefit | Offered by Discovery Group Risk (Underwritten By Discovery Life)

If you have the funeral benefit active, there is a R5,000 funeral benefit for you, up to three spouses and five children (up to 21 years old)

- We only cover people who are younger than 70
- The dependants must be active on Discovery Flexicare
- Child dependants who are older than 21 do not have access to funeral cover unless:
 - They are full-time students under the age of 24
 - They are incapacitated and unable to maintain themselves due to disability

Benefit terms and conditions apply

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

Value-Added benefits offered by Discovery Health With Flexicare

Wellness Programme

You have access to the Discovery Wellness Experience through campaigns at your employer.

This measures your overall wellness by measuring your blood pressure, blood glucose (blood sugar), cholesterol and your body mass index (BMI).

You can have an HIV test done at the same time. You also get a one-on-one session with a wellness specialist who will explain what your test results mean and how you can take care of yourself.

Discovery Wellness Support and Healthy Company are offered by Discovery Health (Pty) Ltd, registration number: 1997/013480/07, an authorised financial services provider and administrator of medical schemes.
1 Discovery Place, Sandton, 2196 | www.discovery.co.za

Employee Support

EMERGENCY SUPPORT

Flexicare members, who belong to compulsory employers and 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



Discovery Emergency Cover

End-to-end protection during an emergency which includes emergency transport, casualty and in-hospital treatment for a broad range of accidental and traumatic events.

Emergency Cover

EMERGENCY CORE

Trauma and Accident Benefit

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

EMERGENCY PLUS

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

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

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

Discovery Emergency Cover

Optional Discovery Emergency Cover, offered by Discovery Insure

	EMERGENCY CORE	EMERGENCY PLUS	EMERGENCY MAX	
Emergency Cover package detail	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.	
Conditions covered	<p>Cover for casualty and in-hospital treatment for the following accidental and traumatic events:</p> <ul style="list-style-type: none"> • Burns • Head injuries, chest injuries or severe fractures as a result of a fall. • Loss of an arm, hand, leg or foot • Near-drowning • Poisoning or a serious allergic reaction that may cause death • Injuries resulting from a crime, sexual assault, a car accident or an injury at work. 	<p>*Cover for the in-hospital treatment of defined accidental and traumatic events. *Cover for any medical emergency condition in a casualty facility, including hospital admission for the treatment of heart attacks and strokes</p> <ul style="list-style-type: none"> • R200 co-payment when using network facility • R250 co-payment when using a non-network facility • This co-payment will be refunded if the claimant is diagnosed with a heart attack or stroke 	<ul style="list-style-type: none"> • Cover for the in-hospital treatment of defined accidental and traumatic events. • Cover for any medical emergency condition in a casualty facility, including hospital admission for the treatment of heart attacks and strokes. • R200 co-payment when using network facility • R250 co-payment when using a non-network facility • This co-payment will be refunded if the claimant is diagnosed with a heart attack or stroke. • Admission and treatment for the following additional emergency conditions: <ul style="list-style-type: none"> - Acute appendicitis, acute asthma, ectopic pregnancy, acute inflammation of gall bladder, fit or seizure, acute pneumonia, kidney stones, acute renal failure, pulmonary embolism. 	
Differentiating benefits	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.	
Cover limits	R400,000 and R1million limit	R400,000 and R1million limit	R400,000 and R1million limit, a sublimit of R400,000 will apply to the nine defined conditions.	
Pre and post emergency event support	 <p>Emergency transport</p>	 <p>Counselling sessions</p>	 <p>Take-home medicine</p>	 <p>Vouchers for groceries or personal care items</p>



Accessing your benefits

Finding a healthcare provider

Visit www.discovery.co.za or scan the QR code below to find a healthcare provider in our network.



Visiting a healthcare provider

When you visit your doctor, pharmacy, dentist or optometrist, you need to take your digital or physical membership card and either your ID, passport or driver's licence with you so that your healthcare provider can confirm that you are a Flexicare member. Confirm with your healthcare provider that your treatment or medicine is on our list of benefits.

Accessing maternity cover

To access your maternity benefits you need to visit your doctor (GP) first, they will refer you for the necessary blood tests or scans and will be able to prescribe your day-to-day medicine.

Accessing Discovery Emergency cover, offered by Discovery Insure

If your employer has selected Discovery Emergency Cover for you, please contact us on **0860 44 47 79** for an authorisation for an emergency or trauma-related hospital admission.

Accessing funeral benefit, offered by Discovery Group Risk (underwritten by Discovery Life)

For any funeral benefit queries, please contact Discovery Group Risk on **0860 54 33 22** or email groupriskclaims@discovery.co.za.

Join Flexicare today

Speak to your employer or financial adviser to learn more.

Contact us



WHATSAPP

0860 44 47 79



EMAIL

flexicare@discovery.co.za



CLAIMS

claims@discovery.co.za



COMPLAINTS

flexicareescalations@discovery.co.za



COMPLIANCE

compliance@discovery.co.za



CALL CENTRE

0860 44 47 79



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Health



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. Terms, conditions and limits apply.

The 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. Flexicare is a separate non-life insurance policy and is not conditional on the purchase of a Emergency Cover policy.

The Funeral Benefit is a life insurance policy, underwritten by Discovery Life Limited, Registration number 1966/003901/06, a licensed life insurer and an authorised financial services and registered credit provider, NCR Reg. No. NCRCP3555. Flexicare is a separate non-life insurance policy and is not conditional on the purchase of a Funeral Benefit policy.