SUPPORTING YOUR PRACTICE AND YOUR PATIENTS – **BENEFIT AND TARIFF UPDATES FOR 2026**

Discovery Health

Discovery Health Medical Scheme



Enter

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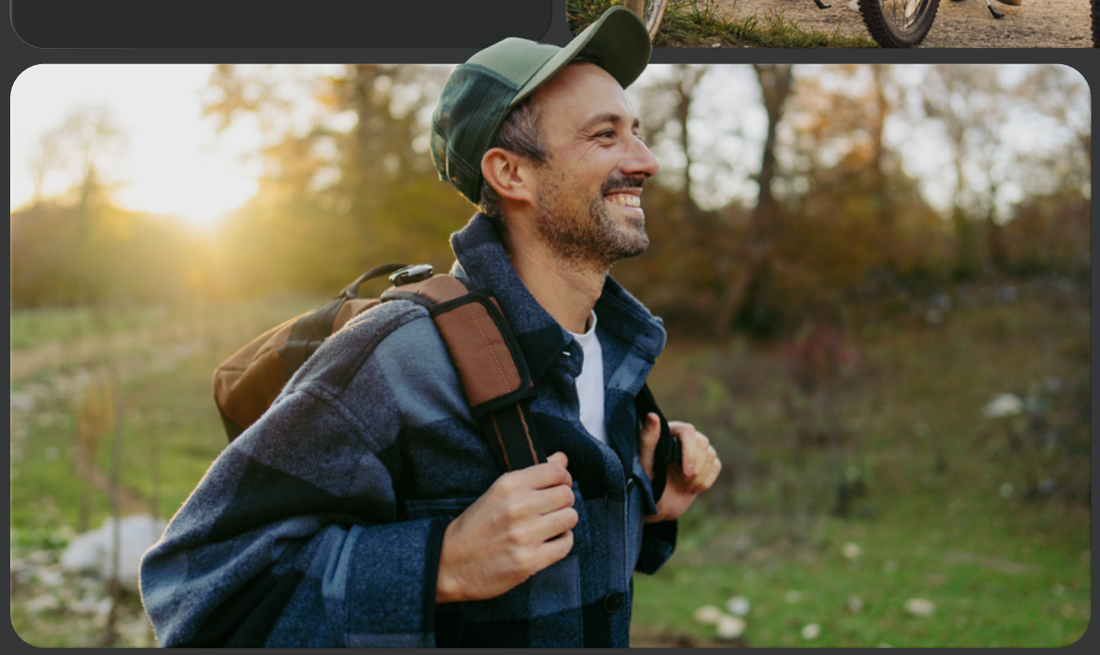
HEALTHCARE PROFESSIONAL TARIFF INCREASES FOR 2026



03

NEXT-EVOLUTION OF PERSONAL HEALTH PATHWAYS AND THE PERSONAL HEALTH FUND



02

DISCOVERY HEALTH MEDICAL SCHEME 2026 BENEFIT UPDATES: ENHANCING ACCESS TO AND FINANCIAL SUSTAINABILITY OF PRIVATE HEALTHCARE



This brochure is only a summary of the key benefits and features of the Discovery Health Medical Scheme plans, awaiting formal approval from the Council for Medical Schemes.

Globally and in South Africa, artificial intelligence and other advanced technologies are transforming healthcare. These innovations are unlocking new possibilities - clinically and administratively - empowering healthcare professionals at the forefront of care and enabling patients to become more active participants in their healthcare.

Recognising the potential of these new technologies to expand access and make healthcare more precise and personalised, Discovery Health is developing tools and resources to support both patients and healthcare professionals.

Change is never easy. Fortunately, South Africa boasts world-class healthcare professionals with exceptional expertise and a deep commitment to patient care. By combining our strengths, we aim to help you adopt new technologies and ensure your unique skills are amplified through our partnership.

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Achieving the best outcomes through partnership and collaboration

Discovery Health and Discovery Health Medical Scheme are committed to partnering with you to keep private healthcare world-class, accessible, and affordable - while supporting the success of your practice. The Ultimately, the long-term success of your practice will be significantly enhanced by your ability to adapt, innovate and collaborate.

In this communication, we share the 2026 healthcare professional tariff increases, along with updates to contributions and benefits for Discovery Health Medical Scheme. We invite you to engage with our programmes, embrace innovative care pathways, and strengthen our partnership to build a healthcare system that benefits both your practice and your patients.



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[1] 'We' refers to Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider, and registered administration and managed care organisation.

SECTION 01

Healthcare professional tariffs increases for 2026



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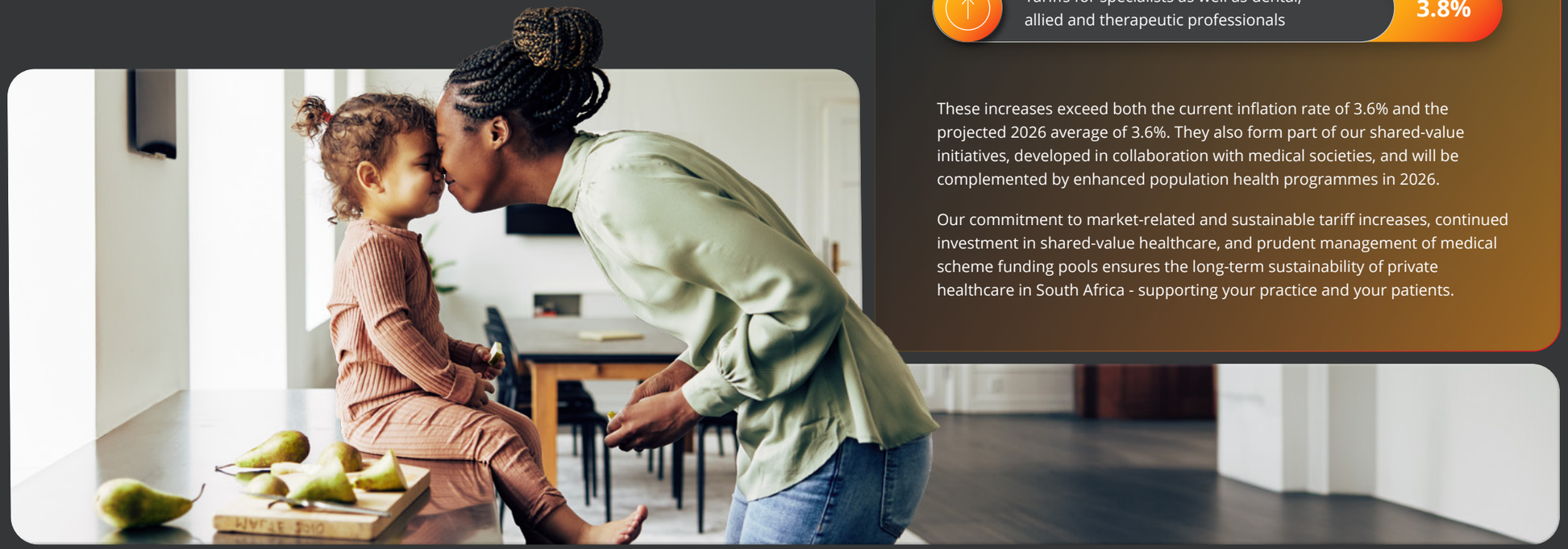
In 2025, Discovery Health Medical Scheme healthcare professional tariffs increased by 4.2%, which was 0.6% above the South African Reserve Bank CPI projections for 2025. Total payments to healthcare professionals rose by 8.3%, driven by:

- Increased utilisation of healthcare professional services, driven largely by a higher demand for cardiovascular, mental health and oncology services
- More admissions to ICU and high care units
- A greater number of healthcare professionals involved in managing patients admitted to hospital



From 1 January 2026, Discovery Health Medical Scheme professional tariff will be increased as follows:

GP Network consultation and procedures and GP Non-Network Consultations	4%
GP Non-Network Procedures and GP Anaesthetic network	3.8%
Tariffs for specialists as well as dental, allied and therapeutic professionals	3.8%

These increases exceed both the current inflation rate of 3.6% and the projected 2026 average of 3.6%. They also form part of our shared-value initiatives, developed in collaboration with medical societies, and will be complemented by enhanced population health programmes in 2026.

Our commitment to market-related and sustainable tariff increases, continued investment in shared-value healthcare, and prudent management of medical scheme funding pools ensures the long-term sustainability of private healthcare in South Africa - supporting your practice and your patients.

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SECTION 02

Discovery Health Medical Scheme 2026 benefit updates:

ENHANCING ACCESS TO AND FINANCIAL SUSTAINABILITY OF PRIVATE HEALTHCARE

We[1] are pleased to share the following key updates for the Discovery Health Medical Scheme for 2026. These updates aim to improve access to high-quality healthcare while ensuring the long-term sustainability of the funding pool and supporting the financial wellbeing of your practice.



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Ongoing affordability and sustainability of medical scheme cover

CONTRIBUTION INCREASES ARE DEFERRED UNTIL APRIL

Discovery Health Medical Scheme member contribution increases for 2026 align with projected medical inflation, with all increases deferred until 1 April 2026. This means members will pay 2025 rates for the first three months of 2026.

By easing the financial burden early in the year, the aim is to help more members maintain their cover - ensuring continuity of care and a stable reimbursement environment for your practice.

VALUE AND SCOPE OF COVER

Discovery Health Medical Scheme covers over 96% of hospitalisation costs—well above the industry average of about 90%. This gives members substantial peace of mind and financial security when admitted to hospital.

On a like-for-like basis, contributions remain approximately 12.7% more affordable per benefit unit than major competitors. With strong solvency of 31.6% and prudent management, patients face fewer funding gaps, and your practice enjoys more reliable payment.



Expanded access across care pathways

COORDINATED CHRONIC CARE FOR KEYCARE PLANS

From 2026, patients with chronic conditions who enrol in the relevant Care Programme will receive full cover (100% of the Discovery Health Rate) for their approved care basket. Patients who are not enrolled will receive 80% cover.

These programmes support better coordination among healthcare professionals, ensuring better communication, shared treatment plans and holistic support. This collaborative approach leads to fewer hospital admissions and better long-term patient outcomes.

EXPANSION OF THE KEYCARE START NETWORK

The KeyCare Start Network and KeyCare Start Regional Network are expanding into three more regions - Potchefstroom, Welkom and Kimberley - increasing access for patients in these areas who cannot currently afford private healthcare.

NURTURE-AT-HOME PROGRAMME: SUPPORTING FAMILIES POST NICU DISCHARGE

A new Nurture-at-Home Programme is being introduced for families whose newborns spend seven or more days in the NICU. The programme offers a comprehensive basket of services, including:

- Follow-up paediatrician visits
- Pre-discharge stay for one parent on the membership/policy
- Virtual health coaching
- Home nurse visits
- Mental health support

Perinatal bereavement counselling is also available for families experiencing pregnancy loss or stillbirth, ensuring holistic emotional support during traumatic times.

HOME-BASED VIRTUAL CARE FOR ELDERLY PERSONS

Patients aged 65+ who are at high risk for frequent low-acuity casualty unit visits will be proactively identified and given access to virtual consultations and health coaching to help them stay healthier at home.

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Introduction of a new Smart Saver plan series

Subject to approval by the Council for Medical Schemes, a new Smart Saver plan series will be launched in 2026. These plans have been specifically designed to support young, families and include the following benefits:

- Comprehensive hospital cover in the Smart Network
- Risk-funded day-to-day benefits
- Discretionary funding via a Medical Savings Account and Personal Health Fund
- Unlimited Smart GP consultation, with fixed co-payments
- Dental and optometry checkups
- Sports and Kids injury benefits

Smart Saver plans remove funding barriers to care and promote early intervention. By covering routine and discretionary care, they help families manage health proactively and reduce the risk of unexpected, high-cost events.



Updated oncology benefits

The Oncology Innovation Benefit covers a defined list wof non-PMB novel and ultra-high-cost cancer medicine, such as:

- Immunotherapies
- Monoclonal antibodies
- Targeted therapies for specified conditions

Since its introduction in 2019, it has covered nearly R1 billion in treatment costs, expanding cover from 7 molecules and 2 conditions to 11 molecules and 20 conditions in 2025. During this time, the annual growth rate in claimants and costs has been more than 45%, despite a reduction in the number of members on the plans accessing this benefit.

From 2026, all new Oncology Innovation Benefit (OIB) approvals will include a 50% co-payment on plans in the Comprehensive Series and a 30% co-payment on the Executive Plan.

The oncology basket will include cover for a consultation with The Association of Palliative Care Practitioners of South Africa (PALPRAC) healthcare professional for patients with advanced illness, allowing for earlier planning and decision making.

For the Delta, Smart, and Coastal plans, the Scheme will introduce a Designated Service Provider (DSP) network comprising approved oncology healthcare professionals—a network of providers that meet the Scheme's DSP participation criteria, including ICON at present. This network will deliver coordinated oncology care for patients on these plans.

Patients on the Essential and Coastal plans will have access to Tier 1 protocols (essential and primary level of care) and Tier 2 treatment protocols (core and standard level of care). They will continue to have access to novel and ultra-high-cost cancer medicine available through the Oncology Innovation Benefit (OIB) and in accordance with the chosen health plan.

Additionally, oncology patients on KeyCare plans will be required to have their radiology and pathology done with a provider in the designated provider network to avoid a 20% penalty.

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SECTION 03

Next-evolution of Personal Health Pathways and the Personal Health Fund



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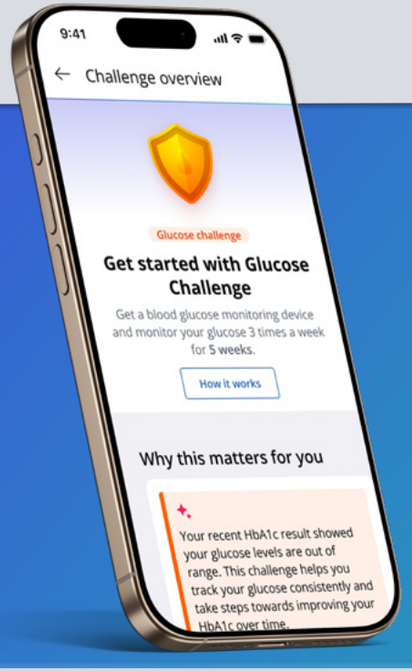

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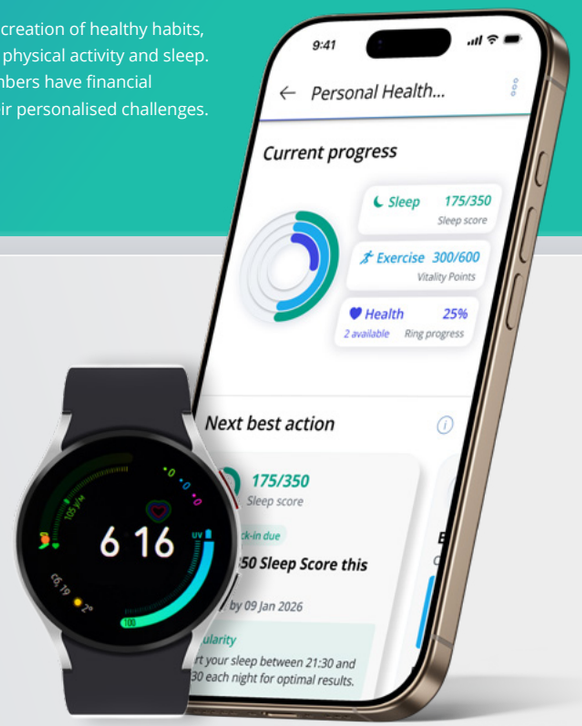
Next-evolution of Personal Health Pathways and the Personal Health Fund

Personal Health Pathways (PHP) has proven highly successful in 2025, with over 400,000 members activating their pathways and significantly increasing their healthy actions. The programme empowers members to take personalised, science-based steps to improve their health. At the same time, the Personal Health Fund (PHF) provides additional flexible payment for out-of-hospital care, such as GP visits, medicine and diagnostics.

In 2026, the introduction of Personal Health Challenges will further encourage the creation of healthy habits, rewarding members for consistently tracking metrics such as blood pressure, glucose, physical activity and sleep. These enhancements will not only drive better health behaviours but also ensure members have financial support through the boosted Personal Health Fund upon successful completion of their personalised challenges.



INTRODUCING SLEEP ACTIONS AND REWARDS IN PERSONAL HEALTH PATHWAYS

The new Vitality Sleep Score is a clinically validated tool that uses data from mobile devices and wearables to track sleep, set personalised weekly goals, and reward progress. This motivates patients to improve sleep—a key factor in reducing health risks and emergency visits—while proactively identifying those at risk for insomnia or obstructive sleep apnoea.

High-risk patients are automatically routed, based on sleep data and health profiles, to diagnostic consultations with Premier Plus GPs or network psychologists. Once a sleep disorder is confirmed, patients gain access to targeted scheme benefits, including:

- Sleep health coaching
- Internet-based cognitive behavioural therapy for insomnia (ICBT-i)

These interventions help patients build sustainable, healthy sleep habits, improving overall wellbeing and reducing the burden of sleep-related conditions.

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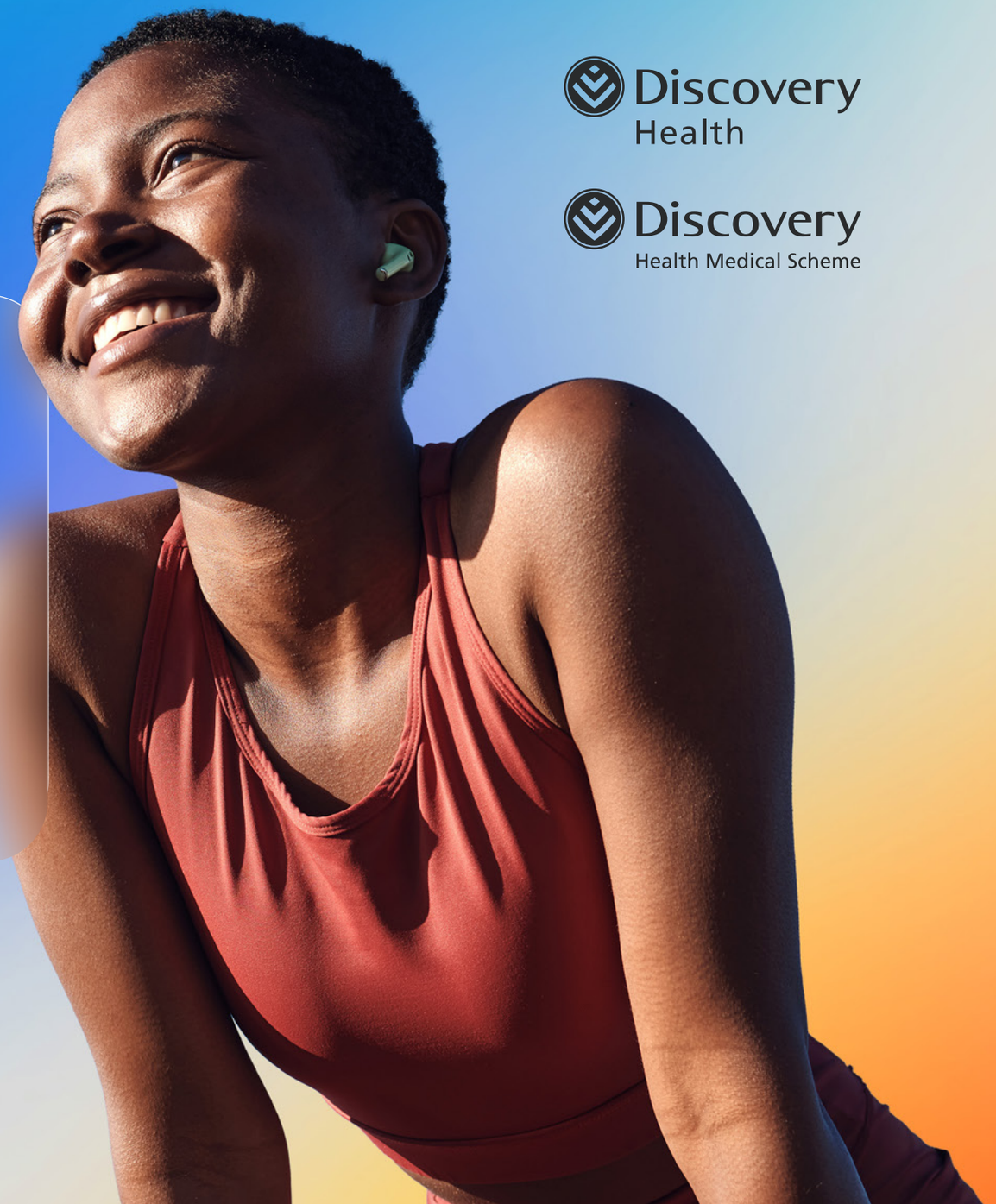
Working together for better care.

These 2026 benefit changes are designed to make healthcare more accessible, affordable and sustainable for patients and healthcare professionals. By reducing financial barriers, rewarding preventive actions, and expanding funded care pathways, Discovery Health and Discovery Health Medical Scheme aims to support the success of your practice and the health of the communities you serve.

Ultimately, improved access to medical scheme cover and private healthcare ensures sustainability of the funding pool and the ongoing growth and long-term viability of your practice.

Thank you for your continued partnership and dedication to patient care. Together, we are building a stronger healthcare system and healthier future in South Africa.



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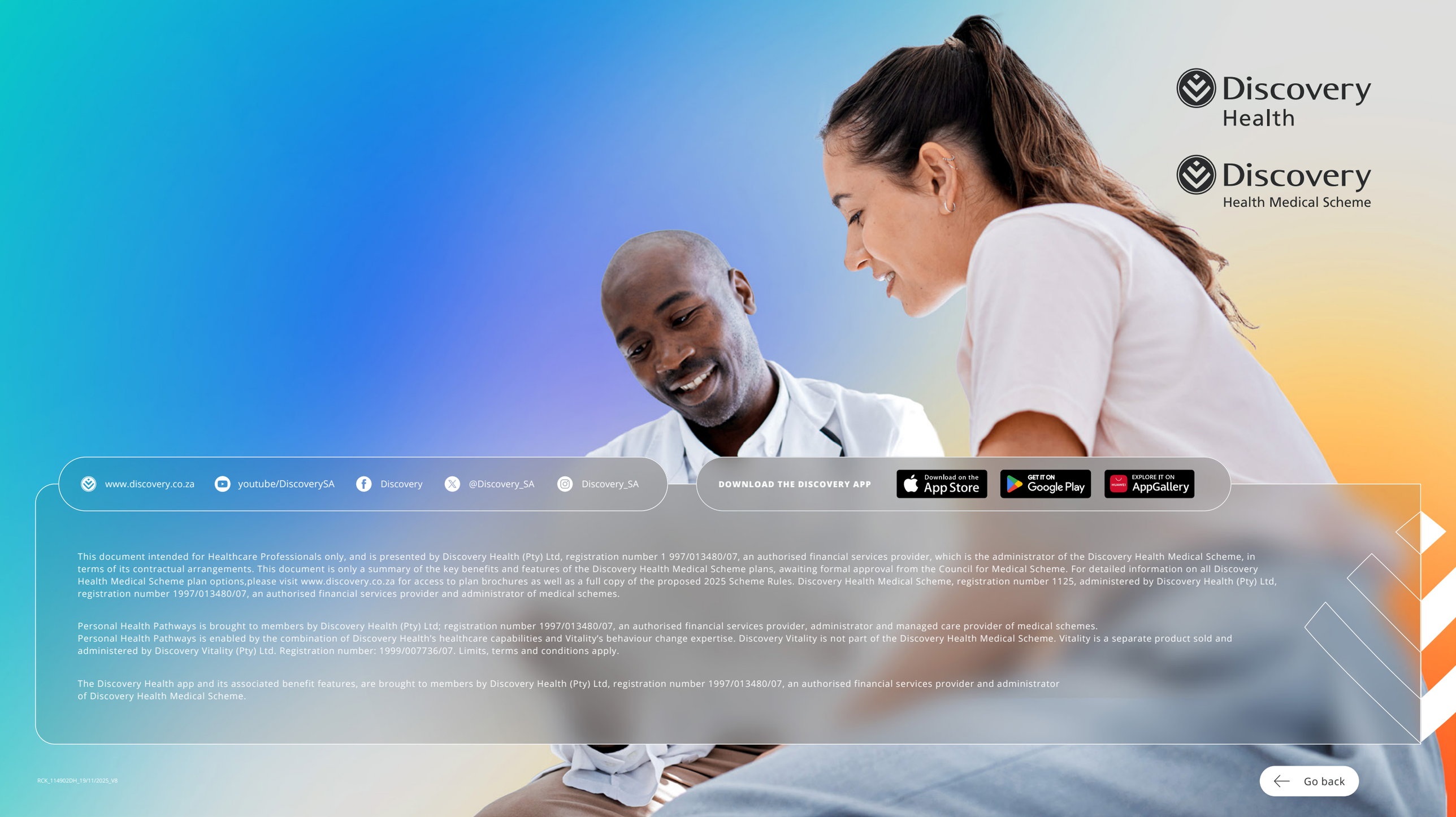

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