

NewsFlash!

Weighted Average Increase Effective 1 April 2026.

7.2% Increase

Healthcare | Retirement | Investment | Financial Planning | Actuarial | Insurance

Welcome to Your Discovery 2026 Update. We know medical aid can be complex, and understanding your benefits is important. That's why we've put together this summary - to help you see the key changes, enhancements, and new plan options for 2026 at a glance. More updates will follow to guide you through your choices and help you get the most from your cover - with NMG Benefits by your side every step of the way.



We're here to help you understand your cover, find the right fit, and guide you through any changes if needed. Keep an eye out for our online webinars - dates and links will be shared soon via your HR team. Should you need additional support, virtual one-on-one sessions with our consultants, will also be made available.

1. Discovery Health Contributions (Deferred to 1 April 2026)

Series	Plan	Increase (%)	Main Member	Spouse/Adult	Child
Executive	Executive	7.9%	R12,338	R12,338	R2 358
Comprehensive	Classic Comprehensive	7.9%	R10,037	R9,492	R2 002
	Classic Smart Comprehensive	7.9%	R8,576	R7,920	R2 002
Priority	Classic Priority	6.9%	R6,198	R4,889	R2 478
	Essential Priority	6.9%	R5,327	R4,189	R2 127
Saver	Classic Saver	6.9%	R4,850	R3,825	R1 943
	Classic Delta Saver	6.9%	R3,875	R3,062	R1 556
	Essential Saver	6.9%	R3,886	R2,914	R1 556
	Essential Delta Saver	6.9%	R3,099	R2,339	R1 243
	Coastal Saver	7.9%	R4,098	R3,082	R1 648
Smart Saver	Classic Smart Saver	New	R 3,350	R 2,840	R 1 400
	Essential Smart Saver	New	R2,750	R2,350	R895
Smart	Classic Smart	6.9%	R3,018	R2,381	R1 205
	Essential Smart	6.9%	R2,161	R2,161	R2 161
	Essential Dynamic Smart	6.9%	R1,797	R1,797	R1 797
	Active Smart	0%	R1,350	R1,350	R1 350
Core	Classic Core	6.9%	R3,905	R3,083	R1 562
	Classic Delta Core	6.9%	R3,126	R2,465	R1 250
	Essential Core	6.9%	R3,356	R2,517	R1,347
	Essential Delta Core	6.9%	R2,681	R2,018	R1,076
	Coastal Core	7.9%	R3,250	R2,438	R1,291

Series	Plan and Increase (%)	Income Band	Main Member	Spouse/Adult	Child
KeyCare	KeyCare Plus (7.9%)	R0 - R 10,250	R1,961	R1,961	R713
		R10,251 - R16,600	R2,695	R2,695	R760
		R16,601+	R3,980	R3,980	R1,064
	KeyCare Start (7.9%)	R0 - R10,950	R1,436	R1 436	R875
		R10,951 - R16,550	R2,107	R2,107	R947
		R16,551 - R25,150	R3,306	R3,306	R992
		R25,151+	R3,765	R3,765	R1,024
	KeyCare Start Regional (7.9%)	R0 - R10,950	R1,278	R1,278	R769
		R10,951 - R16,550	R1,932	R1,932	R869
		R16,551 - R25,150	R3,011	R3,011	R922
		R25,151+	R3,430	R3,430	R961
	KeyCare Core (7.9%)	R0 - R10,250	R1,490	R1,490	R390
		R10,251 - R16,600	R1,859	R1,859	R461
		R16,601+	R2,845	R2,845	R645

2. Overview of Key Changes

2.1 New Savings Option (Smart Saver Series)

Tailored to the unique needs of young families, it offers smarter, affordable healthcare with unlimited hospital cover (100% or 200%), risk-funded day-to-day benefits for predictable healthcare needs, and flexible savings through a Medical Savings Account and Personal Health Fund for unique healthcare priorities. On Classic Smart Saver, medical savings are limited to R2,820 per principal and R7,560 per family, while on Essential Smart Saver they are limited to R2,316 per principal and R5,808 per family.

- Unlimited Smart GP visits, Dental and Optometry check-ups
- Medication: Contraceptives, Acute and OTC, with applicable limits and co-payments
- Injury benefits for kids and sports Injuries
- Unlimited in-hospital cover at a Smart Network Hospital

2.2 Supporting Families After Pregnancy

Nurture at Home is a new benefit programme designed to support parents whose new-born baby had to spend an extended period of time in a Neonatal Intensive Care Unit (NICU) due to premature birth or medical complications before going home. Available on all Discovery Health Medical Scheme plans except Essential Smart, Essential Dynamic Smart, Active Smart and KeyCare plans. Nurture at Home is subject to the Scheme’s clinical entry criteria, treatment guidelines and managed care protocols.

2.3 Extending Network Access

KeyCare Start Network Hospitals has been extended to include Potchefstroom, Welkom, and Kimberley.

2.4 Encouraging Coordinated Care On Keycare Plans

- Members who are registered on the relevant Discovery Health Medical Scheme Care Programme will continue to receive full cover up to 100% of the Discovery Health Rate for all approved basket of care healthcare services for their chronic condition.
- Members who are not registered on a relevant Care Programme will receive cover up to 80% of the Discovery Health Rate from the Chronic Illness Benefit baskets of care, with the co-payment payable by the member.

This applies to members registered for major depression as a Prescribed Minimum Benefit and members registered on the Chronic Illness Benefit for diabetes, hypertension, hyperlipidemia, ischaemic heart disease and HIV.

2.5 Perinatal Bereavement Counselling

Available to families who have suffered the sad loss of pregnancy, experience a still birth or loss of their baby immediately post birth. Access available through the Woman's Health Hub Integration.

2.6 Optimising The Oncology Benefit

Additional cover for a palliative care consultation will be included in the oncology basket of care in 2026. ICON will be implemented as the oncology designated service provider (DSP) network on the Delta, Smart and Coastal plans.

The following co-payments apply:

- The co-payment on treatment will apply to all molecules and conditions.
- The co-payment on treatment will be 50% for members of the Comprehensive Series.
- The co-payment on treatment will be 30% for members of the Executive Plan.

2.7 New Surgical Benefit Limits

- The cochlear processor upgrade limit will be set at R190,000 and applies to all plans except Essential Smart, Essential Dynamic Smart, Active Smart and KeyCare plans where cochlear implants are excluded.
- A limit of R150,000 will apply for **bone-anchored hearing aids**, with a limit of R78,000 for processor upgrades where a non-network supplier is used. The device will be funded in full when a network supplier is used.
- The bone-anchored hearing aid and processor upgrades are not covered on the KeyCare series, Essential Smart, Essential Dynamic Smart and Active Smart plans.
- The processor upgrade limit applies once every three years.

2.8 Drug Eluting Balloons

Covered in full when using a network supplier, otherwise a limit of R13,800 will apply per admission on all plans.

2.9 Shoulder Joint Prosthesis

Covered in full when using a network supplier; otherwise a limit of between R46,000 and R53,000 will apply, depending on the member's chosen health plan. On Essential Smart, Essential Dynamic Smart, Active Smart and KeyCare plans joint replacements are covered as PMB only.

2.10 Home-Based Virtual Care For The Elderly

Members 65+ years old who are at high risk of hospital admission following a visit to the emergency department will have access to a defined basket of care such as a virtual consultation as an alternative to an Emergency Department visit Virtual health coaching with an appropriately trained healthcare professional to enhance care coordination, health education, enrolment and adherence to the Scheme's Care Programmes.

2.11 Limits, Co-Payments, Deductibles And Thresholds

Annual thresholds will increase in line with relevant contribution increases, while benefit limits, co-payments, and deductibles will rise in line with inflation, with the following exceptions remaining constant:

- Personal Health Fund (except for the Executive and Comprehensive plans)
- Oncology Benefit thresholds
- Specialised Medicine and Technology Benefit
- International Travel Benefit
- Overseas Treatment Benefit
- Surgical and appliance items
- External medical appliances, including hearing aids and the KeyCare mobility benefit
- Cardiac stents (except for drug eluting stents on the KeyCare plans)

2.12 Personal Health Pathways in 2026: Introducing Sleep Actions

The new sleep actions and rewards helps members turn sleep science into daily action. Members can track their Vitality Sleep Score to understand their sleep and will receive personalised weekly sleep goals to improve their sleep. By achieving these goals, members earn rewards like coffees, smoothies, and Discovery Miles. Members can track their sleep by simply enabling sleep tracking on their phone. For improved tracking, members can link a smart watch or use an Oura ring.

2.13 Enhancing the Personal Health Fund for 2026

- Members can now start the year with up to R1,000 per adult in their Personal Health Fund by activating Personal Health Pathways by 31 December 2025.
- The Personal Health Fund limits for 2026 have been increased for members across the Comprehensive Series and Executive Plan.
- Adults who complete their Personal Health Challenges in 2026 can earn up to double their annual Personal Health Fund limit.

2.14 Pathways at Employers

Each member will receive up to R1,000 in their Personal Health Fund when they attend an on-site Wellness Day and activate PHP (with sleep and fitness tracking enabled).

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