

AON

Flexicare by Discovery Alert



2025 Benefits

- Discovery Flexicare Plus offers clients cover for healthcare expenses related to accidental emergencies through the Trauma Cover benefit with an option of R400 000 or R1 000 000 limit.
- Offering comprehensive emergency cover in private healthcare facilities. Flexicare expanded their suite of options to include cover for accidents, emergencies, and major medical events that require hospital treatment. Members can select from three emergency cover options, namely Emergency CORE, Emergency PLUS and Emergency MAX.

Differentiating the Emergency Cover benefits

1. Emergency CORE

Affordable cover for the unforeseen costs of private ambulance transport and emergency medical treatment for trauma and accidents.

2. Emergency PLUS

Members will be stabilised and treated in casualty for a wide range of medical and accidental emergencies and have cover for in-hospital treatment of defined accidental emergencies and confirmed heart attacks or strokes.

3. Emergency MAX

Will cover costs of stabilisation and treatment in casualty, as well as the cost of hospitalisation for a wide range of medical and accidental emergencies.

2025 Benefits

1. Emergency CORE

Trauma and Accident Benefit

Private emergency transfer, casualty treatment and in-hospital cover for a broad range of trauma and accident.

2. Emergency PLUS

Trauma and Accident Benefit

Private emergency transfer, casualty treatment and in-hospital cover for a broad range of trauma and accident.

+

Casualty Benefits

Private casualty treatment for any medical emergency with in-hospital cover for health attacks and strokes.

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

Subject to

- R200 co-payment when using network facility.
- R250 co-payment when using a non-network facility.

This co-payment will be refunded if the member diagnosed with a heart attack or stroke

3. Emergency MAX

Trauma and Accident Benefit

Private emergency transfer, casualty treatment and in-hospital cover for a broad range of trauma and accident.

+

Casualty Benefits

Private casualty treatment for any medical emergency with in-hospital cover for health attacks and strokes.

+

Major Medical Protection Benefits

Private-in-hospital cover for 9 frequent and expensive medical emergencies.

Cover for casualty and in-hospital treatment for the following medical emergencies:

- Acute appendicitis, acute asthma, ectopic pregnancy, acute inflammation of gall bladder, fit or seizure, acute pneumonia, kidney stones, acute renal failure, pulmonary embolism.
- The casualty co-payment will be refunded if the member is diagnosed with any one of these medical conditions.

2025 Benefits

Discovery Emergency Cover gives members access to additional support during post admission recovery.

- Emergency transport.
- Take-home medication.
- Two free counselling sessions.
- R500 in-store voucher from Checkers or Shoprite to assist with groceries or Clicks for personal care items.

2025 Contribution

- An additional top-up Emergency Cover contributions for 2025 has been announced.
- Discovery announced that 90% of employer groups may experience a contribution increase of 5% or less.
- Employer groups will be notified of their specific contribution increases for 2025 by 30 September 2024.

These are the salient benefit changes announced. More detailed information to follow in the member letter.

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