
Aon Member Letter

Flexicare by Discovery 2025

Dear Aon Client,

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world.

It is that time of year for you to evaluate your current primary care, healthcare arrangements to ensure the most appropriate cover for 2025. It remains Aon's responsibility to guide you through the review process.

In this letter we highlight the important updates to your Discovery Flexicare benefits for 2025, including a new optional add-on suite of **Discovery Emergency Cover** benefits.

Flexicare Core and Flexicare Plus: Day-to-day benefit updates

The day-to-day benefits of Flexicare Core and Flexicare Plus will remain the same in 2025.

The Flexicare Plus option will include a new Specialist benefit, covering one out-of-hospital consultation per member, up to R2 000 per annum. The Specialist benefits will include:

- Network Specialist consultations are covered up to R1 400 and diagnostic tests up to R600 per member.
- Non-network Specialist consultations are paid up to 100% of the Discovery Health Rate, and members will be liable for the tariff shortfall.
- Members are required to pay for the Specialist consultation upfront and submit the claim for reimbursement.
- Only the first Specialist consultation is covered, including any tests done during that visit.

Introduction of the Flexicare optional add-on benefits: Accidental Emergency Cover

Flexicare currently offers members accidental emergency cover through the add-on Trauma Benefit, providing members access to a list of emergency trauma conditions in any private hospital. The current Trauma benefit will remain the same, however the benefit will now be referred to as **Emergency Core** under the new **Discovery Emergency Cover benefit**, continuing to offer access to a defined list of emergencies or trauma conditions at any private hospital.

From 2025, the Discovery Emergency Cover Benefit will include 3 options: **Emergency Core** (existing Trauma benefit as mentioned above), **Emergency Plus** and **Emergency Max**.

Members can still choose cover options of either R400 000 or R1 000 000 for hospital admission on the three optional add-on products.

Discovery Emergency Cover Benefits explained

1. **Emergency Core** (formally known as the Trauma benefit)

The benefit covers ambulance transport and cover for casualty in-hospital treatment for emergency accidental trauma conditions at any private hospital.

- Pre-authorisation is required for casualty and in-hospital treatment.
- The conditions covered include burns, head injuries, chest injuries or severe fractures because 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.

2. **Emergency Plus**

Includes **Emergency Core benefits** as mentioned above, with additional cover of any medical emergency condition in a casualty facility, including hospital admission for the treatment of heart attacks and strokes.

The following co-payments will apply:

- Upfront R200 co-payment when consulting at a network facility.
- Upfront R250 co-payment when consulting at a non-network facility.

The co-payment will be refunded if the claimant is diagnosed with a heart attack or stroke.

Please note that pre-authorisation is required for casualty and in-hospital treatment.

3. **Emergency Max**

Includes **Emergency Core and Emergency Plus benefits** as mentioned above, with additional in-hospital admissions and treatment for nine major medical emergencies.

The nine additional emergency conditions include:

- Acute appendicitis, acute asthma, ectopic pregnancy, acute inflammation of gall bladder, fit or seizure, acute pneumonia, kidney stones, acute renal failure, pulmonary embolism.

The nine specified conditions listed above has a sub-limit of R400 000 per event, subject to the overall limit chosen.

The following co-payments will apply:

- Upfront R200 co-payment when consulting at a network facility.
- Upfront R250 co-payment when consulting at a non-network facility.

The co-payment will be refunded if the claimant is diagnosed with a heart attack or stroke.

Please note that pre-authorisation is required for casualty and in-hospital treatment.

Post admission support

Members with Discovery Emergency Cover will have access to additional support during post admission recovery. This will include:

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

Casualty network

- Members can view the **Discovery Emergency Cover** casualty network via the “Find a Provider” functionality on the Flexicare app or download a list from Discovery Health’s website, www.discovery.co.za

2025 Retail Contributions for individual members

Flexicare Core and Plus contributions for you and your family, with pricing of optional **Vitality Active**.

Discovery Flexicare			
	Flexicare Core	Flexicare Plus	Vitality Active Optional
Principle member	R368	R499	R145
Spouse	R368	R462	R145
Adult	R368	R462	R145
Child	R251	R265	*R145

*Vitality Active: child dependents only start contributing from the age of 18 years.

Discovery Emergency Cover contributions for you and your family is optional. **If members activate this benefit, a cover limit of either R400 000 or R1 000 000 must be selected.**

Optional add-on benefit: Discovery Emergency Cover						
Select limit	R400 000			R1 000 000		
	Principle member	Adult	Child	Principle member	Adult	Child
Emergency Cover Core	R198	R198	R84	R285	R285	R125
Emergency Cover Plus	R285	R285	R199	R400	R400	R218
Emergency Cover Max	R399	R399	R275	R570	R570	R310

Option Selection for Retail (individual members)

Should you wish to change your option, please click [here](#) to access your Discovery Flexicare Option Change form.

Microsite

At Aon, we shape decisions for the better. The Microsite platform has been developed to provide essential information to make better decisions regarding your medical scheme, gap cover and primary care requirements. We have pleasure in sharing the Aon on-line microsite platform for Flexicare.

Click [here](#) to access the microsite.

Where can I get more information?

Flexicare call centre's number and WhatsApp functionality: 0860 44 47 79.

Email address: Flexicare@discovery.co.za

Escalations email address: Flexicareescalations@discovery.co.za

Billing services: Flexicareadmin@discovery.co.za

USSD Services - Members can use our USSD service to confirm policy number, find their allocated GP, or get benefit information.

To access this service, dial:

*120*DISCO# or *120*34726#

Note: Members must access the USSD menu using the same cellphone number they have on record with Flexicare.

You can also contact the Aon Resolution Centre on 0860 100 404 or e-mail arc@aon.co.za for clarification of benefit changes and contributions.

Connect with us

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact.

We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matter related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to www.aon.co.za

Aon Employee Benefits – Healthcare

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