

2026 CONTRIBUTIONS

1 April 2026 – 31 December 2026

	Plan	Contributions (R)			Contributions to medical savings account (R)			Total contributions (R)		
		MAIN MEMBER	ADULT	CHILD**	MAIN MEMBER	ADULT	CHILD**	MAIN MEMBER	ADULT	CHILD**
Executive	Executive plan	9,254	9,254	1,769	3,084	3,084	589	12,338	12,338	2,358
Comprehensive	Classic Comprehensive	7,528	7,119	1,502	2,509	2,373	500	10,037	9,492	2,002
	Classic Smart Comprehensive	7,290	6,732	1,702	1,286	1,188	300	8,576	7,920	2,002
Priority	Classic Priority	4,649	3,667	1,859	1,549	1,222	619	6,198	4,889	2,478
	Essential Priority	4,528	3,561	1,808	799	628	319	5,327	4,189	2,127
Saver	Classic Saver	3,880	3,060	1,555	970	765	388	4,850	3,825	1,943
	Classic Delta Saver	3,100	2,450	1,245	775	612	311	3,875	3,062	1,556
	Essential Saver	3,498	2,623	1,401	388	291	155	3,886	2,914	1,556
	Essential Delta Saver	2,790	2,106	1,119	309	233	124	3,099	2,339	1,243
	Coastal Saver	3,484	2,620	1,401	614	462	247	4,098	3,082	1,648
Smart Saver	Classic Smart Saver	3,115	2,641	1,302	235	199	98	3,350	2,840	1,400
	Essential Smart Saver	2,557	2,185	832	193	165	63	2,750	2,350	895
Smart	Classic Smart	3,018	2,381	1,205	No Medical Savings Account			3,018	2,381	1,205
	Essential Smart	2,161	2,161	2,161				2,161	2,161	2,161
	Essential Dynamic Smart	1,797	1,797	1,797				1,797	1,797	1,797
	Active Smart	1,350	1,350	1,350				1,350	1,350	1,350

Shariah compliant arrangement available on all health plans.

We count a maximum of three children when we work out the Annual Threshold and Above Threshold Benefit limit, except when a child has been placed in the custody of a member, such as foster care, in which case every child on the membership will be counted

In all instances, Discovery Health Medical Scheme Rules prevail.



	Plan	Contributions (R)			Contributions to Medical Savings Account (R)			Total contributions (R)		
		MAIN MEMBER	ADULT	CHILD**	MAIN MEMBER	ADULT	CHILD**	MAIN MEMBER	ADULT	CHILD**
Core	Classic Core	3,905	3,083	1,562	No Medical Savings Account			3,905	3,083	1,562
	Classic Delta Core	3,126	2,465	1,250				3,126	2,465	1,250
	Essential Core	3,356	2,517	1,347				3,356	2,517	1,347
	Essential Delta Core	2,681	2,018	1,076				2,681	2,018	1,076
	Coastal Core	3,250	2,438	1,291				3,250	2,438	1,291
KeyCare	KeyCare Plus 0 – 10,250	1,961	1,961	713	No Medical Savings Account			1,961	1,961	713
	KeyCare Plus 10,251 – 16,600	2,695	2,695	760				2,695	2,695	760
	KeyCare Plus 16,601 +	3,980	3,980	1,064				3,980	3,980	1,064
	KeyCare Core 0 – 10,250	1,490	1,490	390	No Medical Savings Account			1,490	1,490	390
	KeyCare Core 10,251 – 16,600	1,859	1,859	461				1,859	1,859	461
	KeyCare Core 16,601 +	2,845	2,845	645				2,845	2,845	645
	KeyCare Start 0 – 10,950	1,436	1,436	875	No Medical Savings Account			1,436	1,436	875
	KeyCare Start 10,951 – 16,550	2,107	2,107	947				2,107	2,107	947
	KeyCare Start 16,551 – 25,150	3,306	3,306	992				3,306	3,306	992
	KeyCare Start 25,151 +	3,765	3,765	1,024				3,765	3,765	1,024
	KeyCare Start Regional 0 – 10,950	1,278	1,278	769	No Medical Savings Account			1,278	1,278	769
	KeyCare Start Regional 10,951 – 16,550	1,932	1,932	869				1,932	1,932	869
	KeyCare Start Regional 16,551 – 25,150	3,011	3,011	922				3,011	3,011	922
KeyCare Start Regional 25,151 +	3,430	3,430	961	3,430				3,430	961	

Shariah compliant arrangement available on all health plans.

* Discovery Health Medical Scheme, registration number 1125, is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. In all instances, Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on www.discovery.co.za.

** We count a maximum of three children when we work out the monthly contribution and annual Medical Savings Account, except when a child has been placed in the custody of a member, such as foster care, in which case every child on the membership will be counted.



Annual Medical Savings Account

	Plan	Main member (R)	Adult (R)	Child* (R)
Executive	Executive Plan	36,327	36,327	6,939
Comprehensive	Classic Comprehensive	29,550	27,948	5,892
	Classic Smart Comprehensive	15,147	13,992	3,534
Priority	Classic Priority	18,285	14,424	7,308
	Essential Priority	9,432	7,413	3,765
Saver	Classic Saver	11,448	9,030	4,578
	Classic Delta Saver	9,147	7,224	3,672
	Essential Saver	4,581	3,435	1,830
	Essential Delta Saver	3,648	2,751	1,464
	Coastal Saver	7,233	5,442	2,913
Smart Saver	Classic Smart Saver	2,820	2,388	1,176
	Essential Smart Saver	2,316	1,980	756

* We count a maximum of three children when we work out the annual Medical Savings Account, except when a child has been placed in the custody of a member, such as foster care, in which case every child on the membership will be counted.

If you join the medical scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.

Annual Medical Savings Account amounts displayed above reflects the annual allocation that has been adjusted from April 2026 in line with the annual contribution increase. For January to March, the 2025 contribution rates and monthly MSA amounts applied.





Annual Threshold Amounts

Annual Threshold

	Plan	Main member (R)	Adult (R)	Child* (R)
Executive	Executive	42,570	42,570	8,080
Comprehensive	Comprehensive	34,810	34,810	6,650
	Classic Smart Comprehensive	34,810	34,810	6,650
Priority	Priority	27,160	20,410	9,050

Limited Above Threshold Benefit

	Plan	Main member (R)	Adult (R)	Child* (R)
Comprehensive	Comprehensive	36,290	36,290	8,810
	Classic Smart Comprehensive	31,100	31,100	7,770
Priority	Priority	20,080	14,330	7,020

* We count a maximum of three children when we work out the Annual Threshold and Above Threshold Benefit limit, except when a child has been placed in the custody of a member, such as foster care, in which case every child on the membership will be counted.

If you join the medical scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.

The Annual Threshold and limited Above Threshold amounts are calculated for January 2026 to December 2026.

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes.

The rates explained in this brochure are provided by Discovery Health Medical Scheme, registration number 1125, administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. In all instances, Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on www.discovery.co.za. When reference is made to 'we' in the context of benefits, members, payments or cover, in this brochure this is reference to Discovery Health Medical Scheme.