

# Flexicare and Emergency Cover

PepsiCo | November 2025



Our core purpose

To make people healthier  
and to enhance and  
protect their lives



# Flexicare is a high-quality, affordable and dependable primary care solution

Built on **5 key principals**

01

## INFORMED BY A DEEP UNDERSTANDING OF THE MARKET

Private healthcare and insurance rank highly in the hierarchy of needs:

**~97%**  
of healthcare budget spent on medications and private doctor consultations

**~21%**  
Utilise private doctors:  
self fund **70% of costs**

*"[Flexicare is] affordable, and it gives them something that feels like care, like they matter."*

- HR Specialist

02

## PRIORITISE MOST VALUED AND UTILISED BENEFITS



Based on rich Discovery Health data, external research and client feedback.



For example: Medicine benefits are most needed and most valued by members.

*"Honestly, it's working really well. [Employees] use it for GPs, for meds, for checkups..."*

- HR Specialist

03

## ENSURE SERVICES ARE EASILY ACCESSIBLE AND CLOSE TO HOME



Benefits must be easy to use for them to be used and appreciated.



Transport remains a consistent challenge in accessing care.

*"Now I don't have to go sit all day at the clinic and get sent home with nothing. I can go to a doctor like other people."*

- Flexicare member

04

## NO OUT-OF-POCKET EXPENDITURE



Where members have to pay out-of-pocket, they delay care, which causes worse health outcomes and more sick days.



Trust, reliability and transparency is key to this income segment.

*"Our workers really responded. They liked that they could go to a doctor without paying R400 upfront. One guy said, 'This is the first time I've ever had medical help I didn't have to borrow for.'"*

- HR

05

## PROMOTE BETTER HEALTH AND WELLBEING



As consistent with the Discovery ethos – product features to help members understand & manage their health better.

*"It's the young workers who use it most. They may not think about future illness, but they definitely care when they're sick or their kid has a fever. We've seen higher engagement than we expected."*

- Broker

# Market-leading offering in primary healthcare benefits



## PRIMARY HEALTHCARE

FLEXICARE PLUS

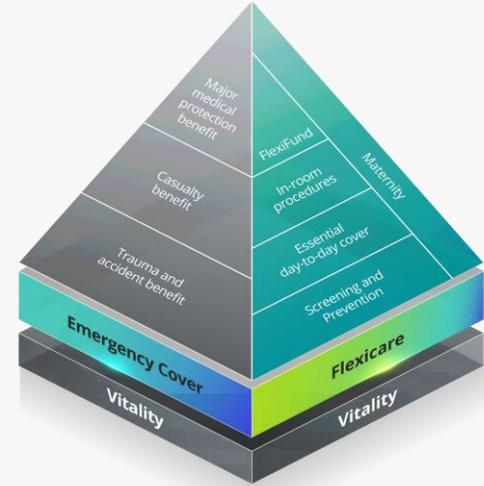
- |  |  |  |   |
|--|--|--|---|
| <b>Unlimited</b><br>GP visits<br> | <b>Unlimited</b><br>Virtual GP visits<br> | Specialist<br>visit<br> | Optometry<br>& Dentistry<br>   |
| 27 Chronic<br>conditions<br>      | HIV Care<br>                              | Maternity<br>           | Pathology and<br>radiology<br> |

+  FlexiFund **new in 2026**

## EMERGENCY COVER

OPTIONAL ADDED COVER

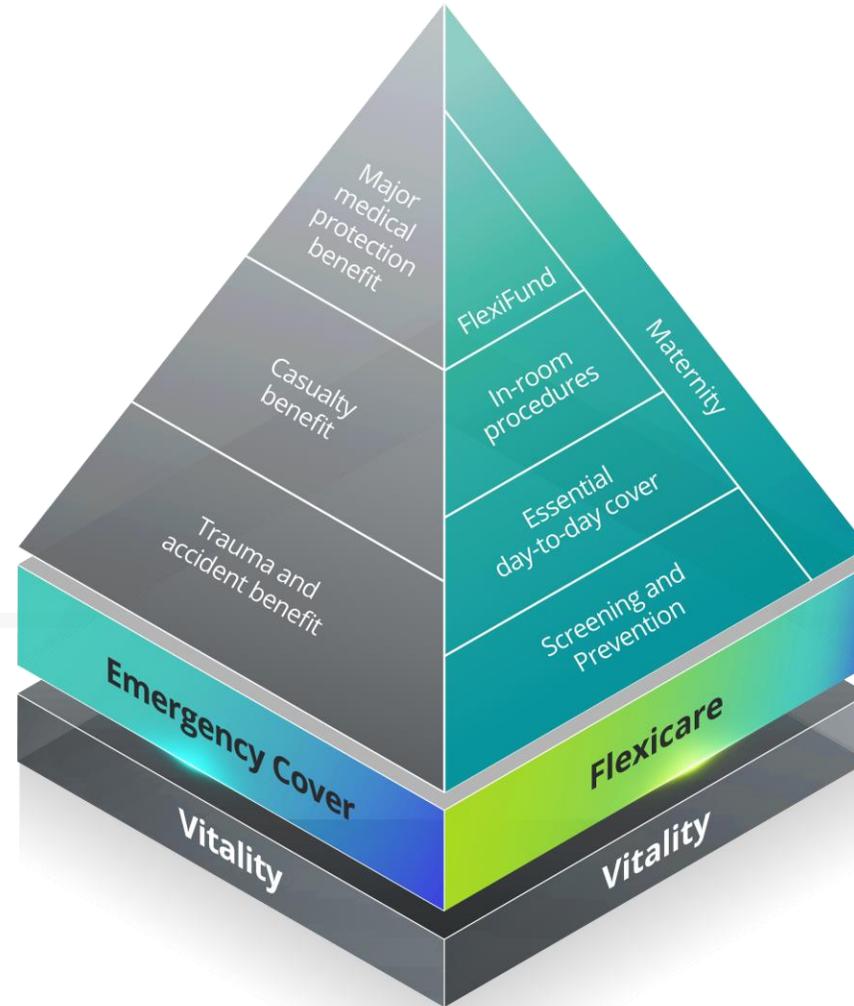
- |  |  |
|--|--|
| Ambulance<br>services<br>         | Major medical<br>protection<br> |
| Trauma & accident<br>benefits<br> | Casualty<br>benefits<br>        |
| Post admission<br>support<br>    | <i>Includes emergency<br/>transfer, casualty treatment<br/>and in-hospital cover</i>                               |



# Exceptional Primary Healthcare, Powered by Flexicare

flexicare

Tailored option to meet both budget and care needs



## FLEXICARE PLUS

- Unlimited Face-to-face GP visits
- Unlimited virtual GP visits
- Basic Dental & Optometry
- Day-to-day & OTC medicine
- 27 Chronic conditions covered
- Maternity
- HIV management
- Specialist Visit
- Screening & Prevention

Up to R1,000 FlexiFund

Over 1,700 High-quality  
GPS across South Africa



Overall patient satisfaction rating\*



Of patients would recommend their GP\*

# Flexicare and Emergency Cover provide substantial value to members



**>R235mn**

Flexicare Cover  
paid YTD 2025



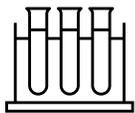
**311k**

GP visits  
paid YTD 2025



**>R11.6mn**

Annual Emergency  
Cover paid YTD 2025



**109k**

Pathology claims  
fulfilled YTD 2025



**82k**

Chronic Medicine  
scripts fulfilled YTD 2025



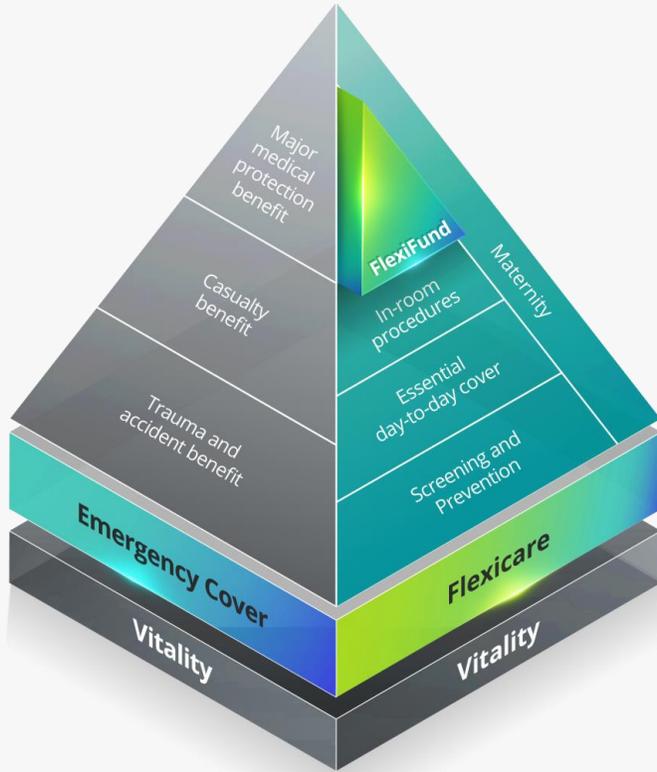
**R675k**

Highest Emergency Cover  
Claim in 2025

# Flexicare in 2026



# Introducing the FlexiFund | Additional benefits for discretionary spending



Unlock up to **18%** of annual premiums for additional health-related spend

1

Complete your health check

2

Get up to **R1,000** in your FlexiFund per adult member per annum

Health Metrics	Metrics in range	Plus FlexiFund
Weight status	5 >	R1,000
Blood pressure	3 - 4 >	R500
Blood glucose	0 - 2 >	R250
Cholesterol		
Smoker status		

3

Spend your FlexiFund on day-to-day healthcare



# In 2026, Flexicare Plus provides the richest benefits

Cater for the **full healthcare journey** with **no co-payments**

## COMPREHENSIVE PRIMARY CARE

1

Screening and prevention

-  Flu vaccine
-  Wellness screening

2

Consultations and services

-  **Unlimited face-to-face** and virtual GP consultations
-  **Basic Dentistry**
-  **Basic Optometry**
-  Radiology & pathology
-  Maternity
-  **Specialist visit**

3

Medication

-  Over-the-counter medication
-  Prescribed medication
-  **27 Chronic conditions**
-  HIV management

4

Procedural treatment

-  Specified in-room procedures

New

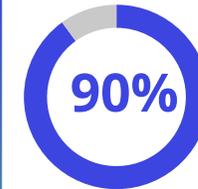
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Discretionary Funding

-  **Up to R1,000** per adult available in their **FlexiFund** for discretionary healthcare spend



## EXTENSIVE NETWORK OF HIGH-QUALITY GPs



Overall patient satisfaction rating\*



Of patients would recommend their GP\*

Over **1,700** GPs across South Africa

# Comprehensive nationwide networks

to provide **seamless access** to quality & reliable **healthcare**

## GP Network



>1,700

GPs across South Africa

## Pharmacy & Clinic Network



>3,300

Pharmacies across South Africa

## Virtual GP Consultations



Unlimited access virtually to GPs across the network

## Optometry Network



>3,500

Optometrists across SA

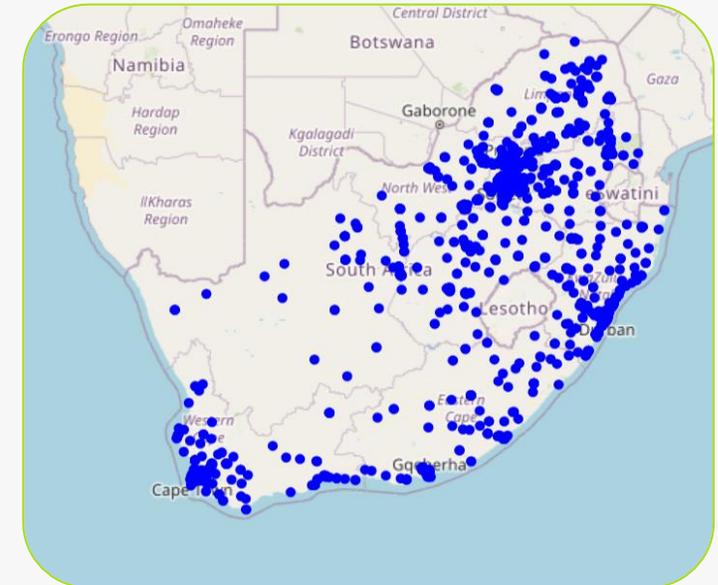
## Dental Network



>2,500

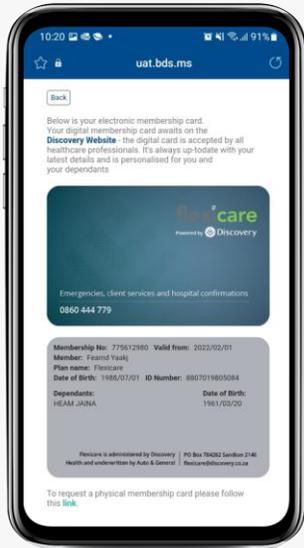
Dentists across SA

Our geomapping tool maps employee locations against our **Flexicare GP network**



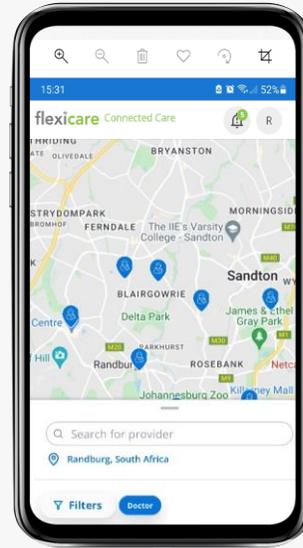
We've ensured that employees can **easily find the nearest GP** through the use of digital tools.

# Enhancing the member experience with easy-to-access digital channels



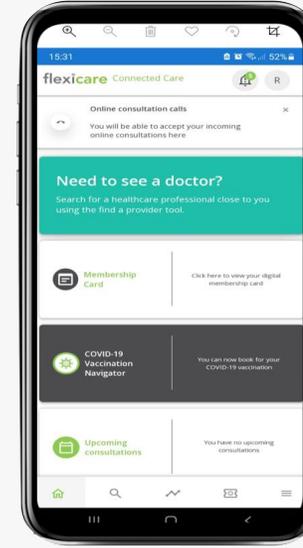
## Digital membership card

Always have access to your digital membership card



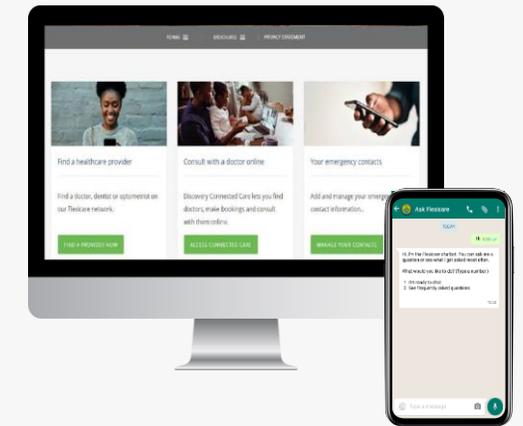
## Find a provider

Use the Find-a-Provider tool to locate your closest healthcare provider



## Virtual consultations

Book a virtual consultations through the Flexicare app



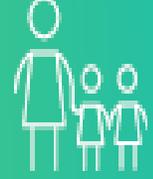
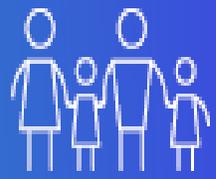
## Digital servicing channels

Request assistance via the website, app or WhatsApp servicing channel

# Affordable premiums

Your *Flexicare Plus* premiums also include *Discovery Emergency Cover* for you and your family **PLUS** a 50% subsidy for the frontline employee.

Main member	R220
Adult	R440
Child (no limit)	R260

						
<b>TOTAL</b>	R220	R480	R740	R660	R920	R1180

# Emergency Cover

Core Plan



# Emergency Cover Core | R400 000 per event

Emergency Cover



## Emergency Cover Core

### TRAUMA AND ACCIDENT BENEFIT

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

#### Trauma conditions covered:

- Heart Attacks, Strokes,
- Burns
- Head injuries, chest injuries or severe fractures as a result 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

Plus post-admission support including, **take-home medication**, 2 free **counselling sessions** and a **R500** voucher



Discovery Emergency Core can be purchased as a standalone product

### TRAUMA AND ACCIDENT BENEFIT



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

### ENHANCED POST ADMISSION SUPPORT



take-home medication



counselling



A R500 voucher

**Checkers**  
**SHOPRITE**

**CLICKS**

# How to access benefits



# Screening and Prevention | Cover for the flu vaccine

You have cover for one annual flu vaccine

## FIND A NETWORK PROVIDER

Find your closest provider on the network provider lists on the Discovery website [www.discovery.co.za](http://www.discovery.co.za), Flexicare app or call **0860 444 779** to find a network provider near you.

You can use any network pharmacy.



## GET YOUR FLU VACCINE

You have cover for one annual flu vaccine per year



## NO OUT-OF-POCKET EXPENSES

You do not need to pay any amount upfront



# Screening and Prevention | Annual wellness screening

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You have access to an annual wellness screening



## EXTENSIVE NETWORK

Consultation with either a wellness experts at a Discovery Wellness Day, or a qualified nurse at a network pharmacy



## COMPREHENSIVE ASSESSMENT

Risk assessments across physical, emotional and financial wellbeing



## CONFIDENTIAL

Biometrically secured data

# Medication | Cover for over-the-counter medication

## What to do to get medication

### YOUR COVER

You have cover for self-medication items for the treatment of day-to-day ailments as advised by a pharmacist.



### FIND A NETWORK PROVIDER

You have cover at a network pharmacy and the pharmacist will provide you with your over-the-counter medication



### BENEFIT LIMITS

We pay for your over-the-counter medication according to a defined medicine list:

**Flexicare Plus:** up to R120 per quarter and R480 per beneficiary per year.



# Consultations and services | Cover for GPs

Flexicare Plus members have **UNLIMITED** face-to-face GP visits per year

## WIDE RANGE OF GPs TO CHOOSE FROM

Find your closest GP by visiting [www.discovery.co.za](http://www.discovery.co.za), using the Flexicare app or call 0860 444 779. Take your membership card (digital or physical) and proof of identification.

You must visit your allocated GP, you can change this GP twice a year.



## VIRTUAL ACCESS TO GPs

You can also book and conduct a virtual consultation with a network GP via the website or Flexicare app. Both Flexicare Plus members have **unlimited** virtual GP visits

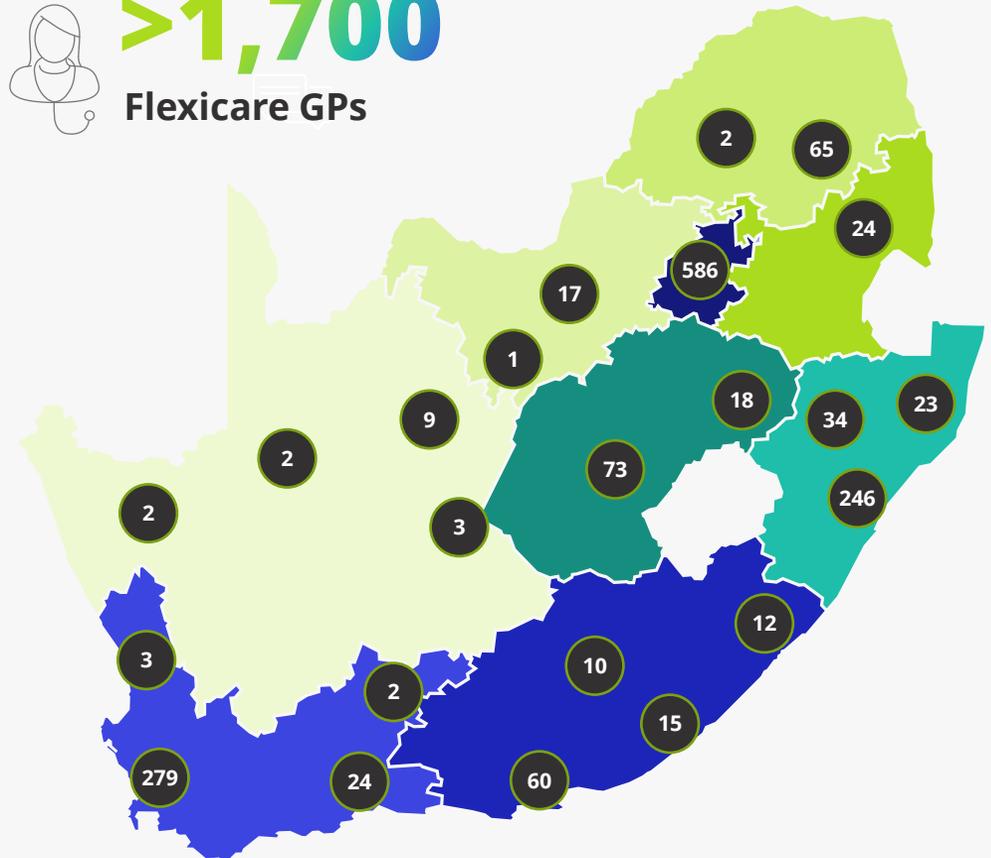


## ADDITIONAL COVER FOR PRESCRIBED MEDICINE

Cover for medicine from a list with **no co-payments**. Check with your GP that your medicine and any additional procedures are covered.



 **>1,700**  
Flexicare GPs



# Consultations and services | Cover for Virtual GPs

All Flexicare members have **UNLIMITED** access to a Virtual GP

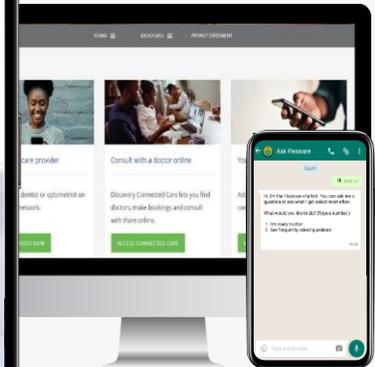
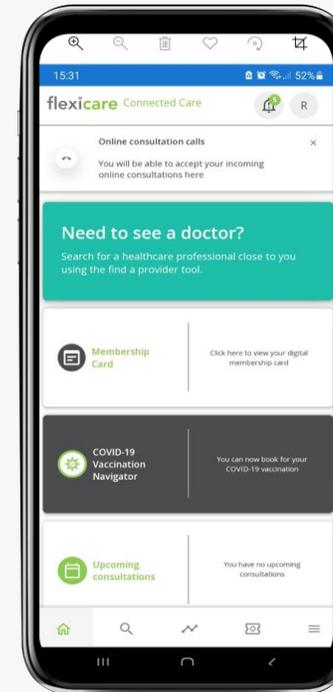
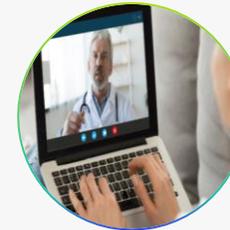
## VIRTUAL ACCESS TO GPs

Flexicare members can access the online clinic consultation platform via [www.discovery.co.za](http://www.discovery.co.za) or the Flexicare app

Online consultations with a GP are available 7am to 7pm weekdays, and 8am to 3pm on Saturdays and 9am to 1pm on Sundays and public holidays.

## REFERRAL FOR A FACE-TO-FACE VISIT

A virtual GP can refer you for a face-to-face GP visit if necessary



A panel of doctors will be available to assist during following operating hours: Monday - Friday 07h00 - 19h00, Saturday 08h00 - 15h00, 8am to 3pm, Sunday and public holidays 9h00 - 13h00

# Consultations and services | Cover for specialist visits

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Flexicare Plus members have access to one out-of-hospital specialist benefit up to a limit of R2,090

## VISIT THE SPECIALIST

Members visiting a network specialist are covered up to R1,400, including the consultation fee and any referral where appropriate (consultations at a non-network specialist are covered up until 100% of the Discovery Health rate)



## ADDITIONAL RADIOLOGY AND PATHOLOGY BENEFITS

Members referred for radiology or pathology post the network specialist consultation, will access R600 for diagnostic tests with accumulation to the overall R2,090 benefit limit



## YOU WILL NEED TO SUBMIT A CLAIM TO BE REFUNDED

Members pay for the specialist visit and radiology/ pathology services, and thereafter submit their claim to Discovery Health for reimbursement



# Consultations and services | Cover for optometry

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Flexicare Plus members have access to basic eye care treatment

## FIND A NETWORK PROVIDER

Find your closest provider on the network provider lists on the Discovery website [www.discovery.co.za](http://www.discovery.co.za), Flexicare app or call **0860 444 779** to find a network provider near you.

There are over **3,500** optometrists in the network



## YOUR BENEFITS

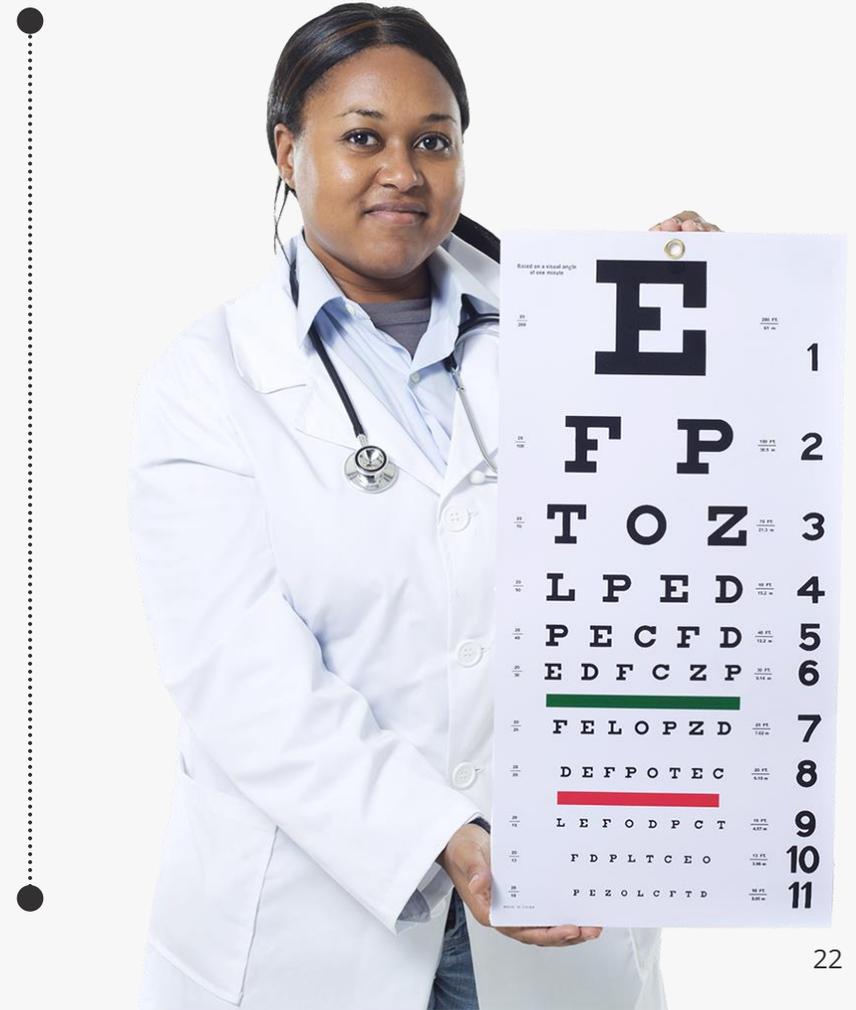
You have cover for:

- One eye-test every year
- One pair of glasses every 24 months



## NO OUT-OF-POCKET EXPENSES

You do not need to pay any amount upfront



# Consultations and services | Cover for basic radiology

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## What to do when you require an x-ray



### GP REFERRAL

Your network GP will refer you for x-rays



### FIND A NETWORK PROVIDER

You need to go to a Flexicare network provider to benefit from full cover. Find your closest provider by calling **0860 444 779**. There are network radiologists available **nationwide** for you to go to



### NO OUT-OF-POCKET EXPENSES

You do not need to pay any amount upfront



### GET YOUR RESULTS

Your results will be given to the GP who referred you

# Medication | Cover for blood tests

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## What to do when you GP refers you for blood tests

### GP REFERRAL

Your network GP will refer you for blood tests



### FIND A NETWORK PROVIDER

You need to go to the following network providers to ensure you get full cover for these tests:

- Ampath Laboratories
- Lancet Laboratories
- PathCare Laboratories



### NO OUT-OF-POCKET EXPENSES

You do not need to pay any amount upfront



### GET YOUR RESULTS

Your results will be given to the GP who referred you



# Medication | Cover for chronic conditions

## How to access your Chronic Medication

	Covered on Flexicare Plus		
Asthma	Addison's disease	Coronary artery disease	Parkinson's disease
Diabetes insipidus	Bipolar mood disorder	Dysrhythmia	Rheumatoid arthritis
Diabetes mellitus type 1	Bronchiectasis	Epilepsy	Schizophrenia
Diabetes mellitus type 2	Cardiac failure	Glaucoma	SLE
HIV	Cardiomyopathy	Haemophilia	Ulcerative colitis
Hyperlipidaemia	COPD	Hypothyroidism	
Hypertension	Chronic renal disease	Multiple sclerosis	



### VISIT YOUR NETWORK GP

Visit your network GP for a diagnosis and for a chronic medicine script. You are covered for a defined list of medicines, check with your GP that your medicine is covered.



### FIND A NETWORK PHARMACY

You must collect your medicines from a network pharmacy. Find your closest provider by calling **0860 444 779**. There are over **3,300** network pharmacies available **nationwide** for you to go to



### NO APPLICATION OR REGISTRATION PROCESS

There is no application process or registration that is required before you get your medicine

# Medication | Cover for Diabetes

What you need to do is you are diagnosed with Diabetes



## YOUR COVER

We support you with the following cover:

- Unlimited network GP visits
- Unlimited prescription medicine from our medicine list
- Essential blood tests



## ACCESSING YOUR MEDICATION

You must obtain your medicine from a network pharmacy



## NO OUT-OF-POCKET EXPENSES

You do not need to pay any amount upfront

# Medication | Cover for HIV

## What you need to do if you discover you are HIV positive

### YOUR COVER

We support you with the following cover:

- Consultations with a network provider
  - Antiretroviral medicine (ARVs)
- Multivitamins and supportive medicine
- HIV monitoring blood tests and X-rays
  - HIV counselling and education



### ACCESSING ARVs

A network GP must prescribe your ARVs and you must obtain your medicine from a network pharmacy



### ONGOING SUPPORT

The HIV Management Programme together with your healthcare provider, helps you to actively manage your condition and get high-quality coordinated healthcare.



# Medication | Cover for Maternity

What you need to do when you find out you are pregnant



## YOUR COVER

We support you throughout your pregnancy with the following benefits:

- Flexicare Plus members have unlimited network GP visits, Flexicare members must be referred by a network nurse
- Unlimited day-to-day medicine from our medicine list when referred by a GP
- Range of essential blood tests
- Two ultrasound scans at a network radiologist with the first ultrasound between week 10 and 14 and the second between week 20 and 24

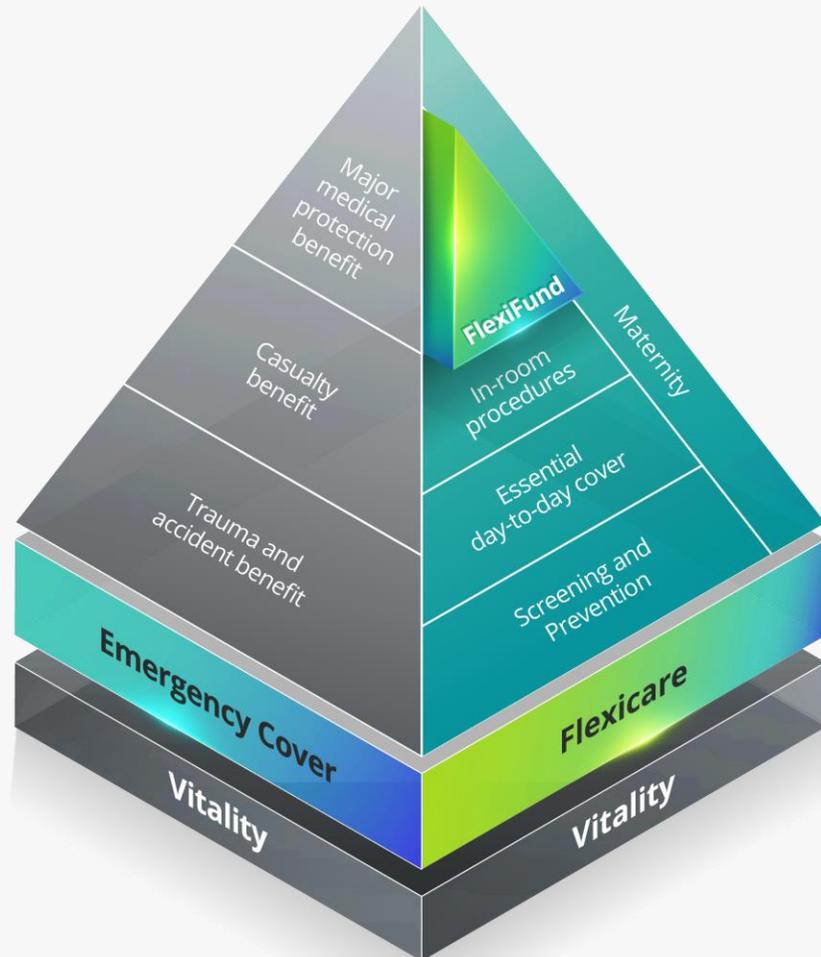


## NO OUT-OF-POCKET EXPENSES

You do not need to pay any amount upfront

# FlexiFund | Cover for discretionary spending

## How to unlock your FlexiFund



### UNLOCK UP TO R1,000

- Complete your healthcheck
- The healthcheck is a benefit on your policy so you will not have to pay to complete one
- The value of your FlexiFund will depend on your plan as well as how many health metrics are within healthy range
- All adults on the policy can earn FlexiFunds and the funds can be used for any member on the policy
- The results of first health check will be used for the value of the fund
- The full value earned will be credited to your FlexiFund regardless of when in the year you complete your health check
- The value will roll over to the following year if unused but will be forfeited if you terminate your policy



### USE YOUR FLEXIFUND

Your FlexiFund can be used for a range of day-to-day expenses including out-of-network GP visits and over-the-counter medication as well as contraceptives and vaccinations.

# Thank you

Flexicare is not a medical scheme. The cover is not the same as that of a medical scheme and is not intended to be a substitute for medical scheme membership. Flexicare is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07 an authorised financial services provider and underwritten by Auto&General Insurance Company Limited, registration number 1973/016880/06, a licensed non-life insurer and financial services provider. Discovery Emergency Cover is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, a licensed non-life insurer and an authorised financial services provider and administered by Discovery Health (Pty) Ltd. Terms, conditions and limits apply.

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