

Personal Health Pathways and Personal Health Fund



Hi Clinton,

Discovery Health introduced Personal Health Pathways and the Personal Health Fund at the start of this year. We did send out a newsletter at the time which you can find [here](#). While there has been enthusiastic engagement from many, not all have taken advantage of this offering. DHMS are enhancing the benefit in 2026, so we felt this was an opportune time to remind you what it is and how to engage and benefit.

Most importantly, **every adult member on your plan must complete the following actions before year end to have R1,000 allocated to your Personal Health Fund on 1 January 2026:**

- Activated Personal Health Pathways, as outlined in this newsletter.
- [Enabled physical activity](#) on their phone or a device.
- Completed their [Health Check](#) this year.

What is it:

Personal Health Pathways is a managed care programme, built on the principles of shared value and clinical precision, giving you personalised, science-based actions to improve your health and extend your longevity – while rewarding you along the way.

You are presented with Health Actions to complete within a specified period of time, complete them and you will earn a rand value that will be allocated to your **Personal Health Fund**. These funds can then be used to pay for any out of pocket medical expenses. Once you have completed an action, or choose to skip the action, you will be presented with a new action to complete. These actions are all personalised based on your specific health and lifestyle factors. Essentially Discovery Health will give you money for prioritising your health.

You can read more about Personal Health Pathways [here](#) and Personal Health Fund [here](#).

Activate the benefit:

The benefit is available to all Discovery Health members and is simple to activate.

- Download the Discovery Health app on [Apple](#) or [Android](#), or access it [online](#). Please note this is a different app to the Discovery app or the Bank app.
- Log in using your usual Discovery log in details.
- Find and tap on the Personal Health Pathways tile, and follow the prompts to read and accept the terms and conditions.
- As simply as that you have activated Personal Health Pathways and will be presented with health actions to complete to earn funds into your Personal Health Fund.
- To ensure you get reminders of your actions and their deadlines, you will need to authorise the app to send notifications, otherwise it is important to check the app to see what needs doing.

Changes the Personal Health Pathways and Personal Health Fund for 2026:

As alluded to earlier, there are exciting changes being implemented with these benefits for next year. We won't elaborate too much in this newsletter, as we will be sending out a Discovery Day 2026 newsletter shortly where we discuss this. For now, it is important you complete those earlier actions mentioned so you can benefit from the R1,000 upfront payment into your Personal Health Fund.

If you have any queries, please do not hesitate to contact me.

Warm regards,

Clinton Ramsbottom

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