

Discovery Health, Clicks and Auto & General bring new affordable private healthcare to the nation

Discovery Health, Clicks and Auto & General Insurance have partnered to create an innovative health-insurance product for South Africans that provides reasonably priced private day-to-day healthcare cover through the Clicks retail network - Flexicare.



Source: Supplied.

The Flexicare offering has been available since 2018 to the retail sector and corporate employers to provide affordable healthcare cover for staff. Over the past five years, Flexicare has been provided to almost 100,000 employees across 450 different employer groups.

From 16 February 2023, it will be easily available to consumers through Clicks' extensive retail presence, allowing more individuals to purchase quality, affordable, healthcare cover – almost anywhere.

A unique feature of the product is a 10% premium cashback and loyalty benefit for Clicks Clubcard members who purchase Flexicare using a simple four-step Clicks digital purchasing process. “We are pleased to partner with Discovery Health and Auto & General Insurance in making private healthcare cover easily available and affordable for everyone, with the added benefit of cashback in your pocket,” says Vikash Singh, Clicks managing executive.

“This forms part of our continued commitment to providing great value, convenience and rewards for our customers.”

Earning cash back on monthly premiums

Clicks ClubCard members who purchase Flexicare can earn 10% cashback on their monthly premium as a loyalty benefit, simply for paying the premium and ensuring the cover remains uninterrupted.

For an average family of four, this amounts to R129.30 in cashback monthly that can be used at any Clicks or The Body Shop nationwide.

Discovery Health's research demonstrates that there are five to eight million South African residents in formal employment who do not have medical aid. Yet, they already utilise the private healthcare sector for their primary healthcare needs and are paying out-of-pocket for each consultation and for prescribed medication – for each point of entry.



Partnerships make private healthcare and cover work

Stone 13 Feb 2023



Flexicare combines key traits from the partners involved. Discovery Health brings its experience and expertise in structuring excellent quality products with rich benefits at an affordable price, enabled by its insights into the South African healthcare terrain and data analytics capabilities (as administrator of 57% of the medical scheme market).

This added to Auto & General's underwriting expertise and wide adviser network, creates comprehensive primary care cover at the best possible price in the market.

Underwritten by Auto & General Insurance

Flexicare is administered by Discovery Health and underwritten by Auto & General Insurance and designed to provide access to private healthcare services from only R435 per month.

The benefits include unlimited GP consultations, medicine, dentistry, eye care, x-rays, flu vaccines, maternity, health checks, blood tests, procedures in GP rooms, HIV care and private ambulance, with an optional add-on of trauma cover at a private hospital (for an additional fee from R174).

Trauma cover provides additional private emergency healthcare services for the individual and all registered beneficiaries for a range of serious events including burns, car accidents, and serious head or chest injuries to name a few.

"This partnership brings a truly innovative, integrated healthcare product to the public, and most importantly broadens availability and affordability of private healthcare to more South Africans," says Ricardo Coetzee, head of Auto & General.

Combining access and affordability

"Our research and experience have proven the importance of creating easy-to-understand healthcare products. Having affordable cover also means ensuring that people never have to pay out-of-pocket or face hidden costs."

Flexicare is provided through a suite of world-class digital tools so that people can manage their membership and retrieve their benefits on the go," says Nonku Pitje, chief growth officer at Discovery Health.

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“Flexicare reflects our commitment to expand cover to millions more South Africans, and it’s made possible by the strengths of excellent partners who share this vision. We can’t wait to make a significant impact on people’s lives through Flexicare and through our network of dedicated healthcare providers,” she added.

How does Flexicare work?

For R435 a month members have access to:

- **Unlimited GP consultations:** This includes online doctors’ consultations, with an allocated network doctor. Members are not required to make co-payments.
- **Medicine:** Cover for prescribed, chronic and over-the-counter medicine.
- **Dentistry:** Cover for dentist visits, fillings, and tooth removals at a network dentist.
- **Optometry:** Cover for one eye test every year and one pair of glasses every 24 months through a healthcare provider in the optometry network.
- Blood tests and X-rays are covered when accessed through a network provider.
- **Maternity cover:** This includes unlimited GP consultations, medicine, blood and screening tests and ultrasound scans.
- **A world-class suite of digital tools** giving members a gateway to benefits, service and support on the go.

Additional benefits allow members to access trauma cover at a private hospital. An optional trauma benefit covers for emergency private healthcare services at any hospital facility. The two cover options for this benefit are cover of R400,000 for each hospital admission at an extra R174 a month; and cover of R1m for each hospital admission at an extra R244 a month.

Accidents and emergencies that are covered by the optional trauma benefit include:

- Burns
- Head injuries
- Chest injuries or severe fractures caused by a fall
- The 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 or a car accident, or an injury at work.

All Flexicare members have access to ambulance services in the case of a medical emergency, only those with the trauma benefit will have the option of being transported to a private facility.

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