

Health Wallet



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The Health Wallet has many features to help you manage your out-of-hospital medical expenses as well as your unexpected medical expenses. It operates seamlessly alongside your approved medical scheme plan, allowing you to pay for your day-to-day healthcare expenses in a flexible and convenient manner.

Who may use this benefit?

The Health Wallet is available to all primary Discovery Card holders who have Vitality and belong to an approved medical scheme plan administered by Discovery Health (Pty) Ltd.

What you pay

There is no yearly fee for the Health Wallet. There is only a R3 transaction fee if you transfer funds between your Discovery Card straight facility and the Health Wallet.

Getting started

You can activate the benefit at any point during the year. However, you can only opt in and opt out of the benefit once a year. You can activate the Health Wallet benefit on the Discovery website, www.discovery.co.za, or you can call 0860 11 2273.

How it works

- **Conveniently fill up your Health Wallet**
You can provide for your unexpected healthcare expenses with the savings in your Health Wallet. You can either set up a monthly debit order or make a lump sum deposit.

- **Top up your Health Wallet with cash back**

You can re-direct your Discovery Card retail cash back, as well as your HealthyFood, HealthyCare, HealthyGear, MedSaver and ChroniCare cash back into your Health Wallet to boost your healthcare savings.

Important points to remember

- You cannot earn interest on the funds in your Health Wallet.
- You can withdraw the funds in the Health Wallet, but only under certain circumstances. To view the Discovery Card Terms and Conditions, go to www.discovery.co.za
- The funds that are available for withdrawal can be transferred to your Discovery Card straight facility.
- You can view your Health Wallet transactions on your Discovery Card statement and also online.
- All medical expense claims must be submitted to your medical scheme for processing.
- If you have a Medical Savings Account, the rate your claim is reimbursed at will be the same as for your Medical Savings Account.
- If your Health Wallet only has enough funds to settle part of the claim, you will have to pay the remaining amount from your own pocket.
- The Health Wallet will not be allowed to go into a negative balance.
- Transactions processed on your Discovery Card by a healthcare professional will be charged to your normal credit facility and not your Health Wallet.
- The Health Wallet cannot be used to make co-payments to your healthcare professional.

Ending the benefit

If you cancel your medical scheme membership or close your Discovery Card, the funds in your Health Wallet will be transferred to your Discovery Card straight facility and your Health Wallet will be closed. To opt out of the Health Wallet, you can visit www.discovery.co.za or call 0860 11 2273.

Stay in touch

If you have any questions or you need more information, please visit www.discovery.co.za, or call us on 086011 2273.

Keep up to date with the latest news from Discovery Card: Download the  Discovery app, follow Discovery Card on    (@Discovery_SA) and



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