

How South Africa's biggest medical aids approach healthy behaviour rewards

Medical aids in South Africa have evolved significantly since they first started over a century ago. These days, they're no longer just a way to help pay hospital and doctor's bills – they're an all-encompassing health offering.



Image credit: Kalina Wolf on [Dupe Photos](#)

As part of this, almost every major medical scheme in South Africa now offers an incentive programme, encouraging members to adopt healthy habits in return for rewards such as discounts, special access to products and services, extra medical cover, or even cash.

The logic behind these reward programmes is sound: the more medical aids can encourage healthy lifestyles among members, the fewer long-term claims there should be, while members enjoy better health.

In theory, everyone wins.

But do these rewards actually help people get healthier?

Here's how some of South Africa's biggest medical aids approach healthy behaviour rewards:

Discovery Health: Big rewards for high engagement

Discovery Vitality is probably South Africa's best-known wellness rewards system, where members earn points and 'Discovery Miles' for activities like health checks, tracking workouts and making healthier lifestyle choices.

The more points members have, the higher up in status level they move, which unlocks larger rewards — including everything from discounted gym access and healthy food cashbacks to travel and entertainment savings.

These rewards are tracked through the Discovery app and translated into Discovery Miles, which can then be redeemed on items and experiences — effectively turning healthy behaviour into a currency.

If members are highly motivated and enjoy tracking goals and staying active, Vitality offers tangible value.

To get the most out of it, though, members need to stay consistently engaged, understand the rules, and actively manage their progress — which some people may find time-consuming and complex.

Momentum Medical Scheme: Simple, cash-based rewards

Compared with Discovery Vitality, Momentum's Multiply programme takes a more straightforward approach.

Members can earn monthly cash rewards called HealthReturns by completing health assessments and meeting activity goals such as daily steps and recharge targets.

Multiply's appeal lies in simplicity.

Cash rewards are easy to understand and easy to use, whether for healthcare expenses or everyday needs.

The programme also includes partner discounts on gym memberships, travel and retail, and integrates with the Momentum app for tracking and engagement.

If members prefer immediate and practical benefits, the HealthReturns system can feel more motivating than unlocking tiers or digital badges, which may be the case with other rewards programmes.



MEDICAL AID

Momentum Health lands major Bonitas administration contract

3 Feb 2026

Fedhealth: Extra everyday cover for health engagement

Introduced only a few weeks ago in January 2026, Fedhealth's Day-to-day Plus benefit rewards members who complete a Health Risk Assessment and register on the Fedhealth Member App, with additional cover for everyday medical needs.

Depending on the plan, members could unlock up to R4,500 extra in day-to-day benefits per family, which applies to GP visits, dentistry, prescribed medication and essential pathology or X-rays.

Unlike rewards systems based on points or status levels, the Day-to-Day Plus benefit boosts actual medical cover, which is particularly helpful for members with families who regularly use primary care services.

It's a practical incentive because it directly ties positive health habits, such as undergoing a risk assessment to more financial support when it's needed most.

The Fedhealth Member App also serves as a hub for benefit management and engagement, making it easier to track health interactions and unlock value.

Bonitas: Wellness built into benefits

Bonitas embeds wellness into its core member benefits rather than offering a gamified rewards platform.

Through the Be Better Benefit & Wellness programme, members have access to wellness screenings, online questionnaires and preventative care support that help them understand their health status and manage risk factors.

The idea is to put proactive health tools in members' hands without requiring them to chase points or compete for rewards.

For example, completing a wellness screening and mental health assessment can activate additional benefits like the Benefit Booster, which increases day-to-day or savings benefit amounts.

In addition, Bonitas members can access the B Value and Wellbeing programme, a free, exclusive value-add programme designed to support total wellbeing.

Through B Value, members have access to expert support, practical tools, and discounts on gym memberships, gap cover and wellness services.

Bestmed: Back to basics

Bestmed's Tempo Wellness programme focuses on the fundamentals of healthy living: nutrition, exercise rest and hydration.

It provides wellness screenings, personalised coaching and access to fitness and nutrition support without points system or complex tier structure.

Instead, the philosophy behind Tempo is simple: provide guidance and support rather than gamified competition.

Members complete an annual lifestyle screening to activate benefits and gain access to professionals who can help them improve key aspects of their health.



MEDTECH

How AI is reshaping preventative care in South Africa

17 Dec 2025

So, do these rewards actually work?

No matter how these different medical aid reward programmes are structured, they all promise a simple deal: make better health choices and your medical aid will give you something back.

If members are already fairly active and health-conscious, wellness rewards as part of their medical aid membership can be a great motivator.

Discounts, cashbacks or extra benefits can motivate them to exercise more often, book that screening or health check, or stick to healthier habits.

Preventing illness is cheaper than treating it – so medical aids encouraging things like regular exercise, health screenings and early detection can only be a positive thing in reducing the risk of serious medical problems down the line.

This, in turn, reduces the chance of a disruption to members' lives as well as further medical expenses, while also reducing the load on medical aid schemes themselves so they can serve more members more effectively.

The result? A win-win for all involved.

For more, visit: <https://www.bizcommunity.com>