Discovery Vitality 2021

Get rewarded for healthy living.







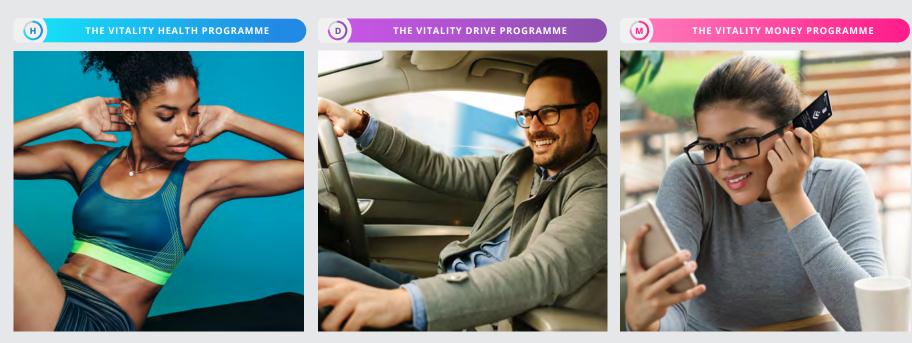




Discovery Vitality

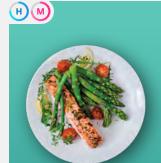
Vitality is the world's leading behavioural change programme that encourages and rewards Discovery members for living, driving and banking well. Each programme offers members great incentives and rewards for taking steps towards a healthier lifestyle, better driving or more responsible spending. But when combined, they offer unprecedented rewards that integrate seamlessly into our members' lifestyles.

Vitality is made up of 3 programmes:



To join Vitality or to find out more visit discovery.co.za or call 0860 99 88 77. You can also contact your financial adviser or your company's HR representative.

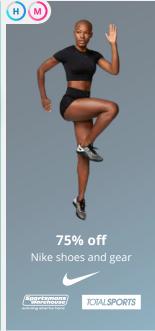
MAXIMISE YOUR VITALITY REWARDS AND YOU CAN ENJOY



75% back each month for buying HealthyFood items

Pickn Pay

WOOLWORTHS ™



H

25% back

restaurants, Uber Eats and convenience food partners Daily Dish, Frozen for You, UCOOK and We are Food.



your next fitness device

fitbit GARMIN

PELAR SUUNTO SAMSUNG



75% off



Vitality Active Rewards



A range of exciting rewards, from coffees and smoothies to entertainment and shopping rewards, for achieving weekly goals

▶BoxOffice **NETFLIX**













More ways to earn and spend Discovery **Discovery Miles.** The world's first-shared versatile than ever before – and more



50% back each month

DICLICKS Dis-Chem







Uber

70% of your fuel spend back and **40%** saving on your Uber rides

(H)

50% of your Discovery Life premiums back every five years HM

A fully funded Apple Watch with Vitality Active Rewards



HM

100% saving on your monthly gym







75% saving on flights



and 35% saving on holiday accommodation and car hire

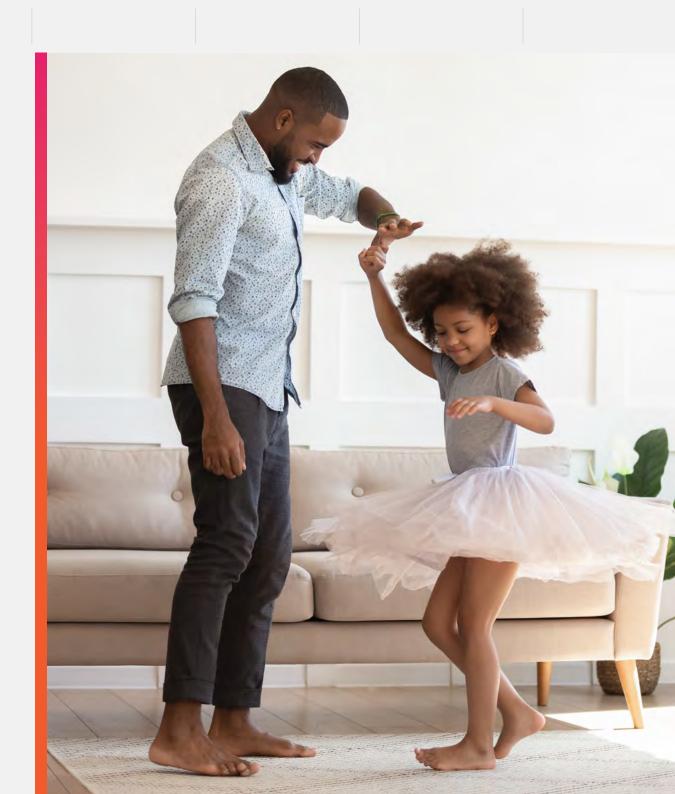
half price



Plus, kids watch for **free** before 7pm

Vitality **Health**

Vitality Health incentivises and rewards you for engaging in healthy behaviour. In addition to a healthy lifestyle being more enjoyable, it's been proven that Vitality Health members live longer and are less likely to develop lifestyle-related diseases.



Understand your health

Take a proactive approach to learn about your health by going for various check-ups and assessments, and earn Vitality points when you do.

ONLINE ASSESSMENTS

Find out your Vitality Age 1 500 pts
Understand your mental wellbeing twice a year 500 pts per assessment

EAT HEALTHILY

VITALITY HEALTH CHECK

Do a Vitality Health Check at an accredited Vitality Wellness Centre, Vitality Wellness Network pharmacy, Discovery Store or Discovery Wellness Day.

Your Vitality Health Check includes:

- **01** Blood pressure
- 02 Blood glucose
- 03 Cholesterol
- 04 Weight assessment
- 05 Non-smoker's declaration

Earn up to 22 500 Vitality Health points based on how many of your results are in range and how many of them may indicate an elevated risk of developing a lifestyle-related disease.

Complete a Virtual Vitality Health Check-in, a telephonic or online consultation with a wellness specialist. You will earn 2 500 points if you have not yet completed a Vitality Health Check, and these points will count towards your overall total of up to 22 500 Vitality points earned for a Vitality Health Check.

DO FURTHER HEALTH CHECKS

Earn Vitality Health points based on your age and gender:

Pap smear	2 500 pts
Mammogram	2 500 pts
Colonoscopy	2 500 pts
Dental health check	1 000 pts
Flu vaccine	1 000 pts
Initial HIV test	7 500 pts
Annual HIV test thereafter	1 000 pts
Being registered for condition management programme	2 500 pts
Glaucoma screening	2 500 pts

STOP SMOKING

Save up to 80%



Get up to 25% back

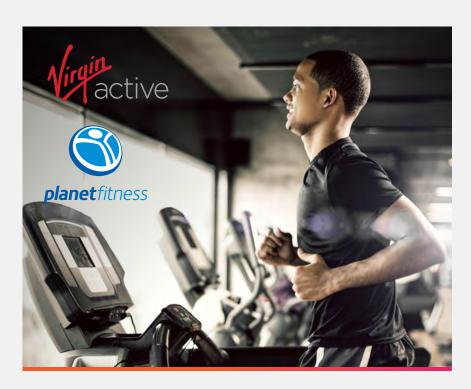


Get active

Exercise in a way that suits you – anywhere and at any time. Vitality motivates you to get fitter, push harder and earn Vitality points at the same time.

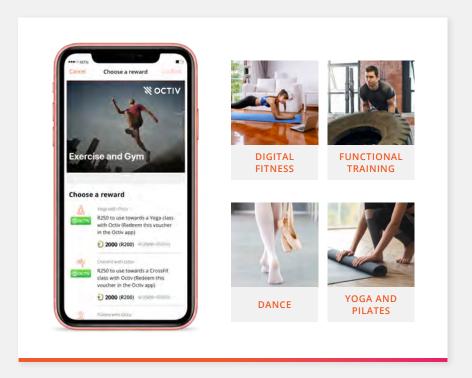
EXERCISE IN THE GYM

Join the gym and save up to **75%** on your monthly membership fees. Plus, get up to **100%** of your fees back with Discovery Bank.



EXERCISE ANYWHERE

Get fit at hundreds of Vitality-enabled fitness facilities, and use Discovery Miles to buy vouchers towards these workouts through the Vitality Mall.



Get active

With so many ways to exercise, you can get active and earn Vitality points however you choose.

JOIN TEAM VITALITY, SOUTH AFRICA'S BIGGEST RUNNING AND CYCLING CLUB

STRAVA - the new home of the Team Vitality community







Be part of the Team Vitality community on Strava for free and get access to:

- A calendar of running and cycling events
- Discounted training kit
- Rewards for top performers
- Quarterly rewards

Join the Team Vitality club on discovery.co.za to also get:

- 50% discount on a Strava
 Summit membership
- Discounted race entries
- Exclusive VIP hospitality
- Running and cycling kit

EARN VITALITY POINTS AS YOU EXERCISE

Exercise at the gym or approved fitness facility	up to 100 pts per day
Track your exercise on your smartphone or fitness device	up to 300 pts per day
Complete an online workout through a Vitality accredited partner	50 pts per day
Complete a free parkrun or myrun	up to 300 pts per week
Participate in a Vitality virtual event	up to 300 pts per event
Participate in a Vitality-timed race event	up to 3000 pts per event
Play a round of golf	100 pts per event

VITALITY FITNESS ASSESSMENT

Earn 2 500 points and up to 5 000 additional points depending on how fit you are. You can earn up to 15 000 points if you achieve the upper levels of the Vitality High Performance Fitness Assessment.

Earn up to 30 000 Vitality points a year for fitness activities and doing a Vitality Fitness Assessment. Vitality points will only be awarded for one fitness activity a day.

Get rewarded

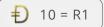
Enjoy exciting rewards with our Vitality reward partners: weekly rewards for getting active, savings on your monthly gym fees, local and international travel savings, rewards on your groceries, discounts on your fitness devices, and so much more.



Vitality Active Rewards

Vitality Active Rewards encourages and rewards you for getting healthy, driving well and spending responsibly. You can earn Discovery Miles for reaching your exercise, drive and money goals through plays on the gameboard.

Earn up to 4 plays on the gameboard every week, and up to €750 for each play! You can also earn Discovery Miles for reaching personalised health and drive goals.



🏂 EXERCISE

Achieve your personalised, weekly exercise goal to close the exercise ring by getting active in various ways.

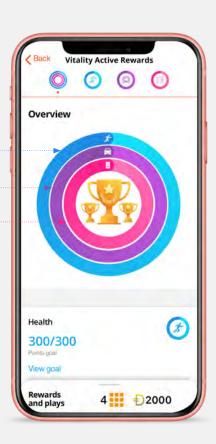
🛱 DRIVE

Achieve your personalised, weekly drive goal to close your drive ring.

MONEY

Achieve your money goal by earning points for purchases over R20 made with your Discovery Bank card.
Spend responsibly and maintain your Discovery Bank savings balance. You can close your money ring at your own pace, as points carry over until you reach your goal.

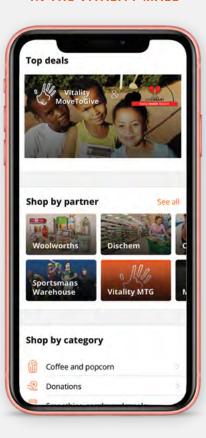
EARN DISCOVERY MILES



PLAY THE GAMEBOARD AND EARN DISCOVERY MILES

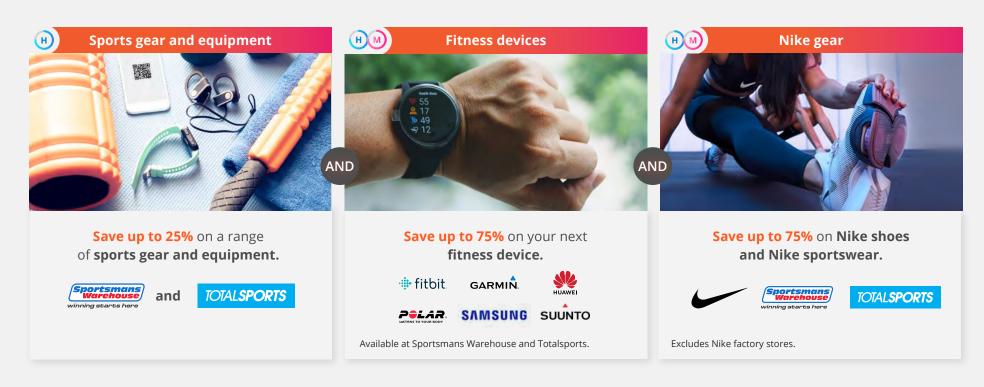


SPEND DISCOVERY MILES IN THE VITALITY MALL



Vitality Active Gear

Save up to 75% upfront on a range of sports gear and equipment, fitness devices and Nike gear.



HOW TO MAXIMISE YOUR REWARDS



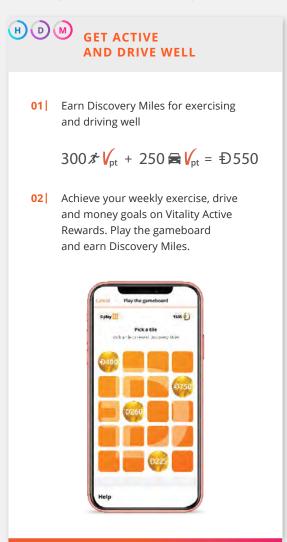
Sports gear and equipment

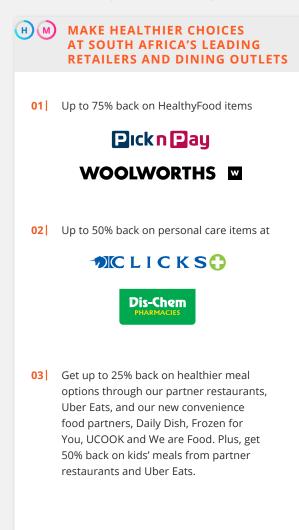
Fitness devices and Nike gear

REASONS TO JOIN VITALITY HEALTH VITALITY FOR EVERYONE POINTS AND STATUS OTHER VITALITY PRODUCTS VITALITY DRIVE VITALITY MONEY

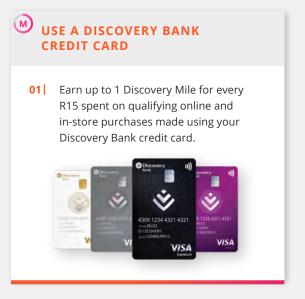
Earn Discovery Miles

Discovery Miles is the world's first shared-value rewards currency. Earn Discovery Miles in a variety of ways, every day.







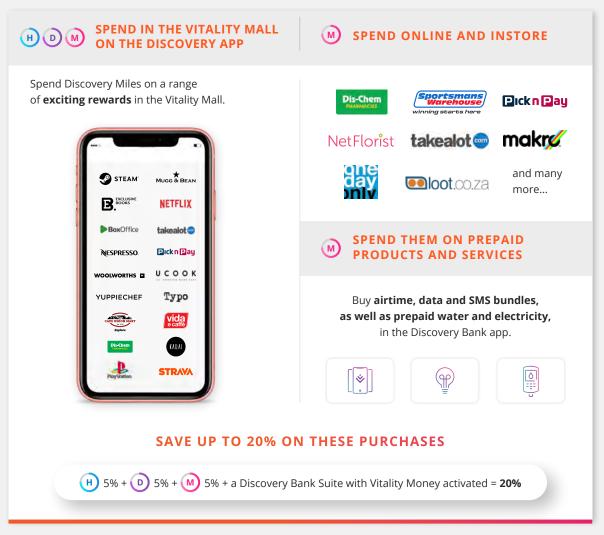


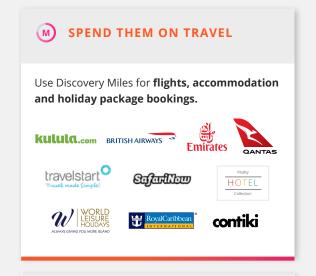
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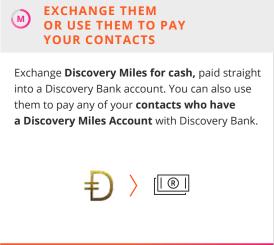
REASONS TO JOIN VITALITY HEALTH VITALITY FOR EVERYONE POINTS AND STATUS OTHER VITALITY PRODUCTS VITALITY DRIVE VITALITY MONEY

Spend Discovery Miles

You can now spend your Discovery Miles in more ways than ever before – making them even more valuable than cash. Get up to 20% off when spending Discovery Miles at our online partners or when purchasing airtime or prepaid products and services.



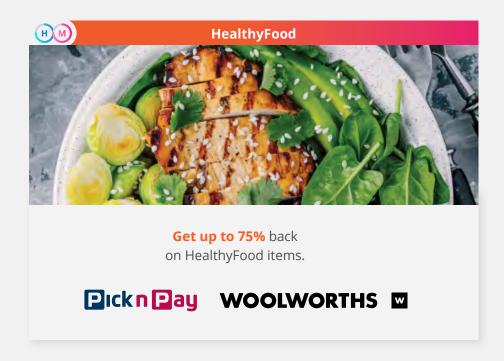


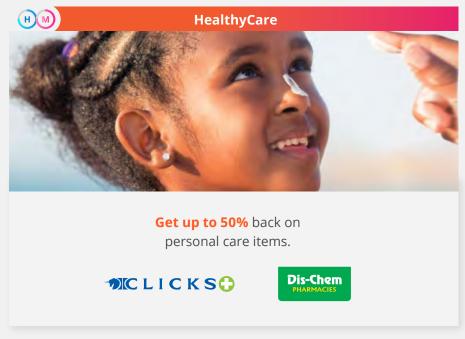


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Eat well and take care of yourself

Get up to 75% back for making healthier shopping choices.





HOW TO MAXIMISE YOUR REWARDS



HealthyDining

Get up to 25% back for making healthier meal choices when eating in, eating out or purchasing convenience and ready-made meals.



EATING OUT OR EATING IN

Get rewarded with up to 25% back when you choose healthier meal options through our partner restaurants and Uber Eats.











+ Uber Eats

Plus 50% back on kids' healthy meals

CONVENIENCE AND READY-MADE MEALS

Get rewarded with up to 25% back when you choose healthier frozen meals or meal kits through our partners.









Activate the HealthyDining Find out your Do a Vitality benefit online Vitality Age Health Check

10%)) 15%

REASONS TO JOIN VITALITY HEALTH VITALITY FOR EVERYONE POINTS AND STATUS OTHER VITALITY PRODUCTS VITALITY DRIVE VITALITY MONEY

Travel rewards

Enjoy great travel rewards based on your Vitality Health and Vitality Money status.





REASONS TO JOIN VITALITY HEALTH VITALITY FOR EVERYONE POINTS AND STATUS OTHER VITALITY PRODUCTS VITALITY DRIVE VITALITY MONEY

Entertainment



ENJOY HALF-PRICE MOVIES AT STER-KINEKOR

Experience the **latest movies for half the price** when you activate your Vitality Ster-Kinekor movie benefit. Available in 2D or 3D. Plus enjoy a saving of 25% at Cine Prestige, NT Live or IMAX.





24-HOUR ENTERTAINMENT

Use your Discovery Miles in the Vitality Mall to watch the latest blockbuster releases from DStv BoxOffice and Netflix, or enjoy online gaming with Steam and Sony PlayStation.



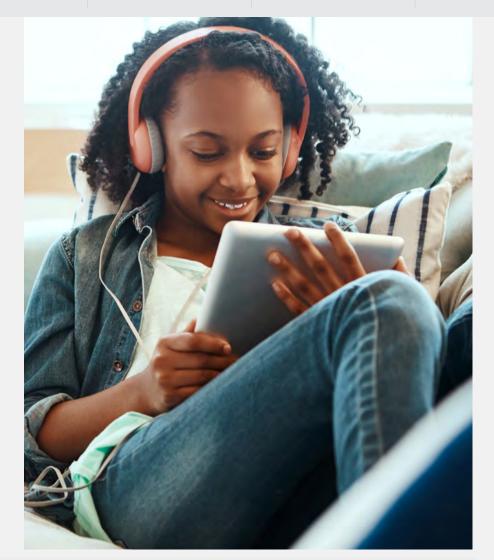






Enjoy up to four months of free Apple Music listening. That's one additional month, on us! If you already have Apple Music or are coming back to Apple Music, you will also get one month free.







Vitality at every stage of your life

Vitality rewards you for leading a healthy lifestyle at every life stage – from pregnancy all the way through to retirement.



Vitality **Baby**

Vitality nurtures healthy families from the start, encouraging good habits in children and ensuring they become healthy adults.

Activate the Vitality Baby 1 000 days programme to get the best care and rewards, from pregnancy until your child turns 2.

EARN VITALITY POINTS FOR HEALTHY BEHAVIOUR

Attend an antenatal cl	ass	Up to 2 000 pts
Well Baby Clinic visits	at Clicks or Dis-Chem	Up to 2 500 pts
Baby vaccines		Up to <mark>500 pts</mark> per vaccine event
Buy HealthyFood	Double Vitality poi	nts (from pregnancy to 6 months old)
Selected fitness activit	iesDouble Vitality poi	nts (from pregnancy to 6 months old)

GET REWARDED

Receive a Vitality Baby gift box filled with useful information and exciting gifts for you and your baby.



Save **10%** on selected items at Babies R Us and Toys R Us.

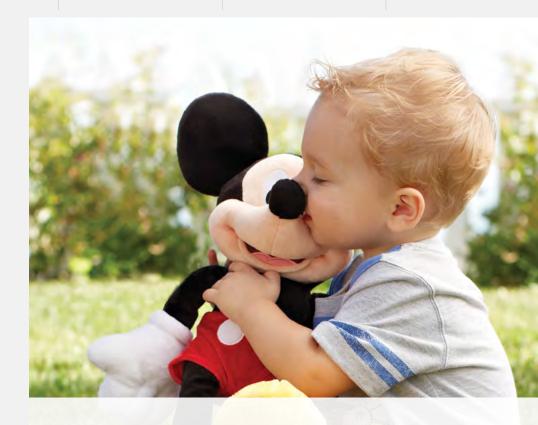




Get up to 25% back on nappies and baby essentials in the HealthyCare catalogue at Clicks or Dis-Chem.





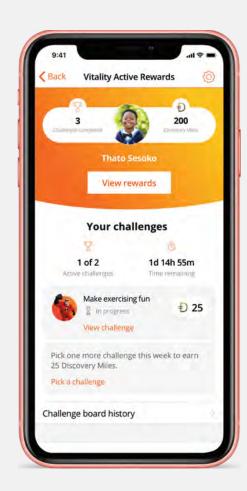


Discovery Vitality and Disney celebrating happy, healthy families

Visit discovery.co.za to find fun and inspiring activities to do with and for your baby all year long.







Vitality Active Rewards for **Kids**

Introducing Vitality Active Rewards for Kids – a programme exclusively designed to get our younger members aged 2 – 13 healthy by offering them age-appropriate rewards for engaging in healthy activities such as eating well, getting active and reducing screen time.

DOWNLOAD AND ACTIVATE

Parents, activate family goals in Vitality Active Rewards for each of your children.

GET HEALTHY AND EARN DISCOVERY MILES

Complete health checks Up to **€** 200 per check Get active Up to **€** 25 per activity Complete challenges Up to **50 per week**

GET REWARDED

TASTY TREATS





ENTERTAINMENT





TOYS & GAMES





SHOPPING









We will not activate the child's account, or the Vitality Active Rewards for Kids programme, without parental consent.

ENJOY EVEN MORE REWARDS

MOVIES

Watch movies for free at

selected cinemas before 7pm once an online Kids Vitality Health Review has been completed.



HEALTHYDINING

Enjoy 50% back on kids' healthy meals.













DISNEY

Engage in healthy activities, and stand the chance to win with Disney.





Vitality Active Rewards for **Teens**

Teens aged 14 – 17 have access to Vitality Active Rewards for Teens. Reach your personalised, weekly exercise goal and complete age-appropriate health checks to earn Discovery Miles. Spend Discovery Miles on a range of exciting reward partners including Steam, Typo, Cotton On and much more!

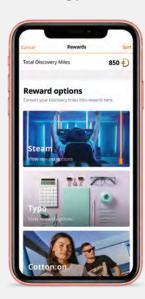
Earn Discovery Miles as you engage in healthy activities



Play the gameboard and earn more Discovery Miles



Redeem your rewards at exciting partners



We will not activate the teen's account, or the Vitality Active Rewards for Teens programme, without parental consent.

JOIN THE GYM

Teens save up to 50% when joining the gym.







MOVIES

Watch movies for free

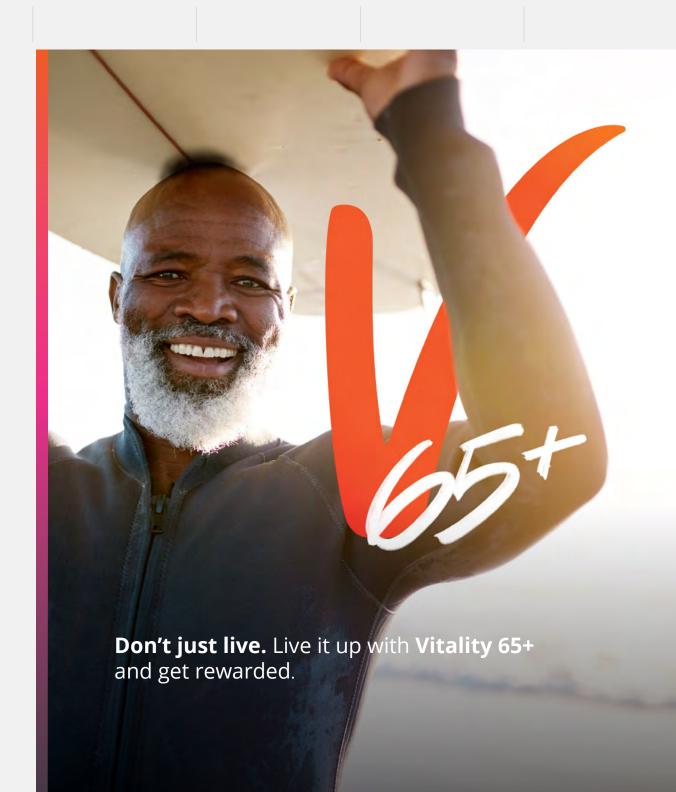
at selected cinemas before 7pm once an online Kids Vitality Health Review has been completed.





Vitality **65+**

Introducing Vitality 65+, Vitality enhancements exclusively designed to get members healthier by offering you additional Vitality points and bespoke rewards for engaging in ageappropriate healthy activities such as enhanced screening assessments, relevant exercise goals and healthy eating.



Get healthy

Vitality 65+ members have access to the Vitality Health Check for 65+. Understand your health with this enhanced health check that includes additional screenings and access to preventive vaccines.

CHOOSE TO DO A VIRTUAL VITALITY HEALTH CHECK-IN

Members 65+ are at a higher risk of severe illness if they get COVID-19. It is important for high-risk members to take additional precautions to avoid contracting the virus, including physical distancing and stay-at-home measures. To help members manage their health risks and limit their exposure to the virus, a Virtual Vitality Health Check-in is available to all members in 2020. You will earn 2 500 Vitality points towards your Vitality Health Check for 65+ points for this check-in.

VITALITY HEALTH CHECK FOR 65+

Your Vitality Health Check for 65+ includes:

- **01** Blood pressure (with adjusted in-range result)
- 02 Blood glucose
- 03 Cholesterol
- **04** Weight assessment (with adjusted in-range result)
- 05 Non-smoker's declaration

Earn Vitality points based on how many of your results are in range and how many of them may indicate an elevated risk of developing a lifestyle-related disease, up to a maximum of 22 500 points.

PLUS you will complete the following pre-screening tests to understand your health risks:

- 06 Hearing screening test
- 07 Vision screening test
- 08 Falls risk assessment

Earn 500 Vitality points for completing all three pre-screening tests, adding to your maximum of 22 500 points.

One Vitality Health Check for 65+ a year is paid from the screening and prevention benefit of most medical scheme plans administered by Discovery Health.

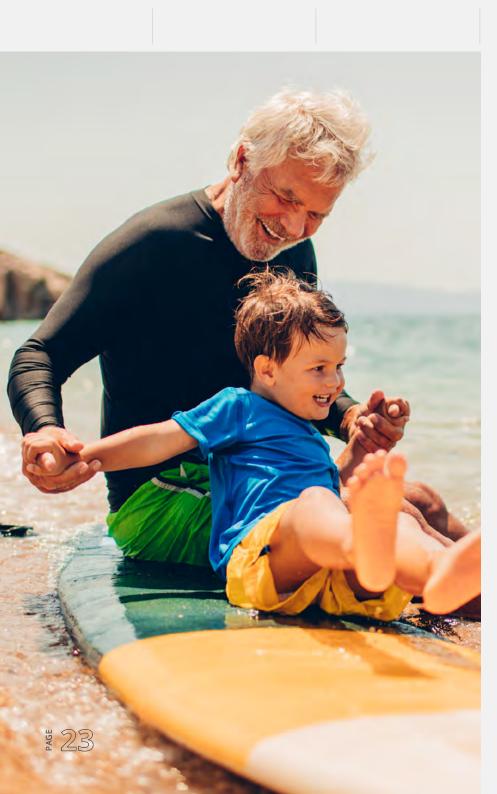
SPECIALIST REFERRALS

Get referred to selected specialists based on your health risks identified during the health check, and earn Vitality points for the assessment and management of your health risks.

Extended consult with a Premier Plus GP	Up to 2 500 pts
Optometrist consult	Up to 3 500 pts
Audiologist consult	Up to 1 000 pts

VACCINES

Flu vaccine (March – September)	2 000 pts per year
Pneumococcal vaccine	1 000 pts per lifetime
Shingles vaccine	1 000 pts per lifetime



Get active

Vitality 65+ members, understand how fit you are and earn Vitality points for exercising regularly.

UNDERSTAND YOUR FITNESS LEVEL

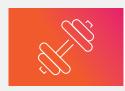
Choose between a Vitality Functional Assessment for 65+ and a Vitality Fitness Assessment to understand your fitness level and earn Vitality points.

The Vitality Functional Assessment for 65+ is a new 8-part assessment designed to identify falls risk, gait steadiness, upper body function, cardio-respiratory fitness and flexibility. Earn 2 500 points.

The Vitality Fitness Assessment consists of 3 exercises designed to measure high intensity cardio-respiratory fitness, strength and flexibility. Earn up to 7 500 points.

EARN EVEN MORE POINTS AS YOU WORK OUT

Complete 7 500 steps	100 pts per day
Light workout for 60+ minutes	200 pts per day
Moderate workout for 30+ minutes	300 pts per day



Visit the Vitality 65+ channel on the Vitality-at-Home webpage for a variety of online workouts, designed specifically for members 65+, including HIIT, bodyweight, toning, yoga and Pilates.

Get rewarded

Enjoy a range of additional rewards as a Vitality 65+ member.

Save up to

50%

on selected health monitoring devices with the **HEALTH MONITOR DEVICE BENEFIT**



Upfront discount from Dis-Chem when you complete a Vitality Health Check for 65+ or Virtual Vitality Health Check-in





Back through the HealthyCare benefit





Get

25% OFF

all Vitality Active Rewards redemptions €350 and up when you complete a Vitality Health Check for 65+ or Virtual Vitality Health Check-in. This allows members 65+ to enjoy **more rewards with their Discovery Miles.**



GET A FULLY FUNDED APPLE WATCH WITH VITALITY ACTIVE REWARDS

Members 65+ get the full activation fee refunded with the Apple Watch benefit.

Reach your monthly exercise goals to fund your Apple Watch in full over 24 months.



Get up to

50%

Premium payback

every year based on your **Vitality Drive status**

How to earn a Vitality

Health status

Earn Vitality Health points by getting active, eating well and doing all your health checks. You'll enjoy a variety of rewards at each status level and the healthier you get, the higher your Vitality status.

At the start of every year, your Vitality points reset to zero but you still keep the rewards and status level that you earned the previous year. This is to help encourage you to keep healthy year-on-year.

		Bronze	Silver	Gold	Diamond
1 adult		7 500	25 000	40 000	50 000
2 adults	Start on Blue Vitality status	15 000	50 000	80 000	100 000
Additional adult dependants		3 750	12 500	20 000	25 000



Vitality Health rates	Member R290	Member + 1 R355	Member + 2 R410
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Other Vitality Health products

Find the perfect Vitality product for you – all designed to reward you for living well.

VITALITY ACTIVE

Join Vitality Active, the Vitality Health programme that encourages and rewards you as you start to get healthier. Including gym savings, discounted movies, weekly rewards and more, being healthier has never been more rewarding.



Get up to 50% off your monthly gym fees at Virgin Active or Planet Fitness



Save up to 50% on a Huawei Band 3 Pro at Sportmans Warehouse



Achieve personalised weekly exercise goals and complete relevant health checks to earn Discovery Miles



Get up to 25% back on personal care items at Clicks or Dis-Chem



Get R15 000 funeral cover for all adult dependants on the membership



Watch half-price movies at Ster-Kinekor

Vitality Active rate

Member R89

Each additional adult R79

VITALITY PURPLE

Join Vitality Purple to enjoy exclusive Vitality services and rewards, ranging from:



Up to 75% off at any Virgin Active or Planet Fitness gym



Up to 25% back on premier bicycle brands or golf clubs



Build a bespoke home gym



Up to 50% back on top-of-the-range fitness devices



Up to 50% off luxury spas



Access to your own personal Discovery Purple Private Consultant

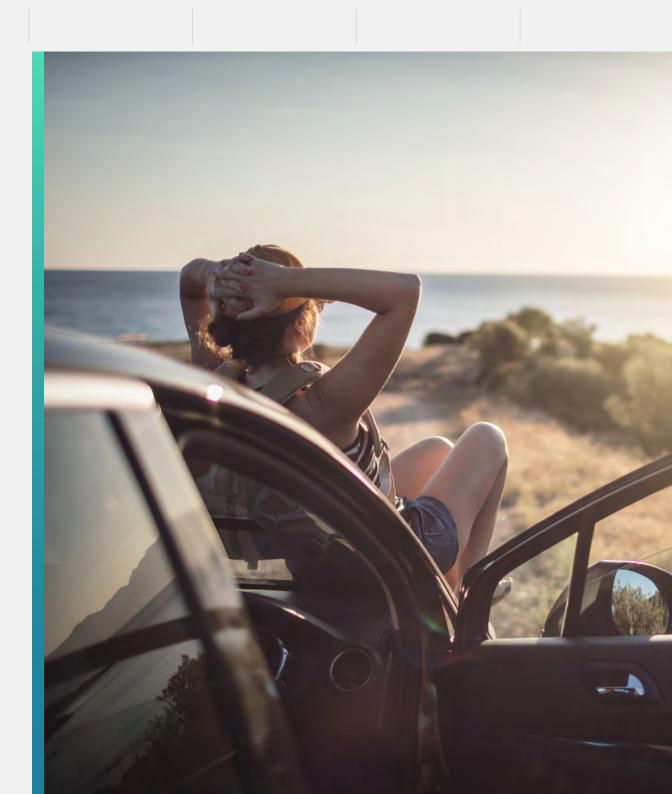
Vitality Purple rates (Includes Vitality Health rates) Member R485 Member + 1 **R560** Member + 2 or more R610

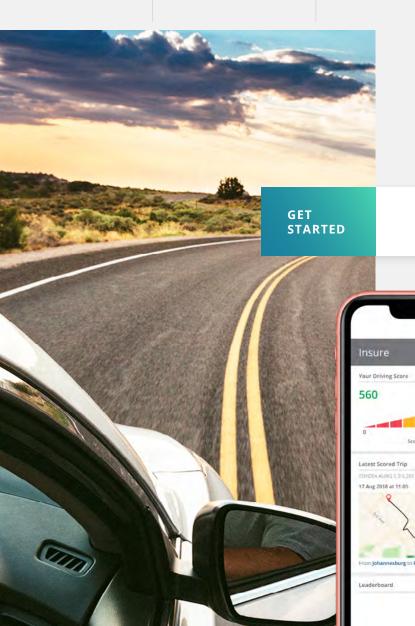
Enjoy half price movies in 2D or 3D, and a saving of 25% at Cine Prestige, NT Live or IMAX.

Limits, terms and conditions apply.

Vitality **Drive**

Vitality Drive is Discovery Insure's unique driver behaviour programme that rewards you for driving well. To encourage you to become a better driver and stay safe on the roads, you get access to a range of service and reward partners.





Drive better

You can earn up to 1 600 Vitality Drive points a month. The better you drive, the more Vitality Drive points you earn.



01 Install your Vitality Drive sensor



02 Link your Vitality Drive card



03 Swipe your Vitality
Drive card every time
you fill up at a BP or Shell

HOW TO EARN VITALITY DRIVE POINTS:

Drive well	Up to 1 100 pt s
Driving profile	Up to 750 pt
Distance points	Up to 100 pts
Night-time driving points	Up to 150 pt s
Claim-free years	Up to 100 pts
Knowledge and awareness	Up to <mark>350 pt</mark> s
Complete the online driver assessment	50 pts
Complete a driving course	150 pts
Complete an EyeGym course	Up to 150 pt s
Ensure vehicle safety	Up to 150 pt s
Pass a Tiger Wheel & Tyre Annual MultiPoint check	100 pts
Have an un-to-date service history	50 pts

Get rewarded for driving well



Get up to 70% of your fuel spend back



Get up to 40%

off Uber trips

Uber

D OTHER REWARDS YOU CAN ENJOY

- **Save up to 25%** when you use our Drive Me partners: Road Trip and Scooter Angels
- **Get up to 50%** of your Gautrain spend back every month
- **Get up to 20%** off Tiger Wheel & Tyre purchases
- Fund up to 100% of your new tyres at Tiger Wheel & Tyre using your Insure Funder Account
- **Get up to 25% off** car seats from Born Fabulous and Toys R Us
- **Save up to 20%** on vehicle servicing and maintenance costs at Bosch
- **Get a 0% renewal increase** on your vehicle premium if you are on a Diamond Vitality Drive status













Vitality Drive members aged 65 years and older get additional rewards like up to 50% vehicle premium payback every year based on their Vitality Drive status.

PLUS join Discovery Insure, activate **Vitality Drive 65+** and double your vehicle premium payback to get up to **100%** at your first anniversary, based on your Vitality Drive status over the first year.

How to earn a Vitality **Drive status**

Earn Vitality Drive points by driving well, improving your driving behaviour, knowledge and awareness, and by making sure your vehicles are safe to drive.

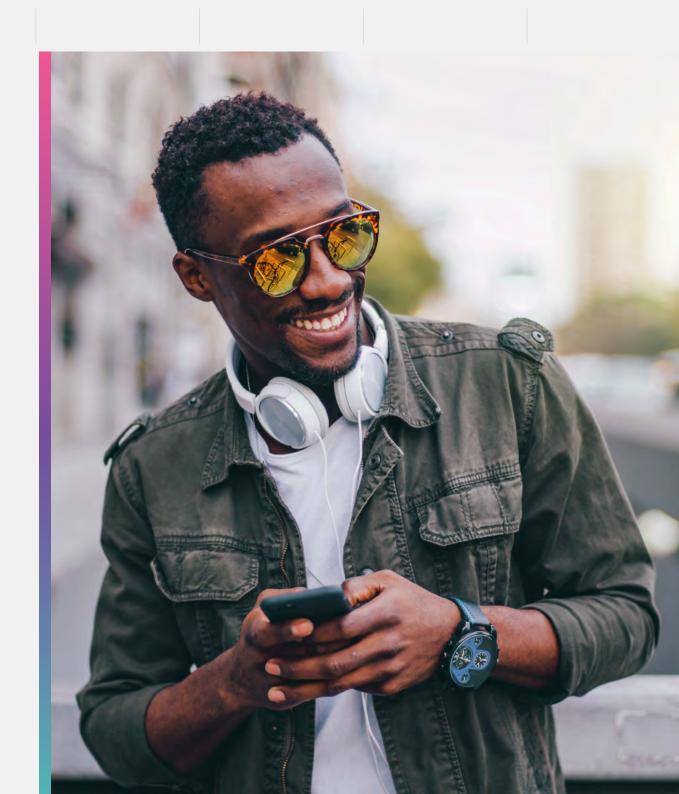
At the end of each month, you will receive a Vitality Drive status based on your Vitality Drive points. The more Vitality Drive points you earn, the higher your Vitality Drive status and the more rewards you get.

		Bronze	Silver	Gold	Diamond
Member	Start on Blue Vitality Drive status	300	600	1 000	Earn a monthly average of 1 000 + Vitality Drive points and remain claim free for 12 consecutive months



Vitality Money

Vitality Money helps you measure how you manage your money and rewards you when you do it well and actively make improvements. With enhanced features helping you track and improve your financial habits, we can show you the steps to take to become financially stronger.



Manage your money **better**

Through Discovery Bank, Vitality Money helps you get financially stronger. Earn Vitality Money points for managing your money well.





Activate Vitality Money in the Discovery Bank app

HOW TO EARN VITALITY MONEY POINTS:

Complete the Vitality Money assessment, which looks at your financial behaviours in five key areas:

Having enough savings	Up to 30 000 pts
Managing your short-term debt	Up to 30 000 pts
Having the right types of insurance	Up to 25 000 pts
Being on track for your retirement	Up to 10 000 pts
Managing your property investments	Up to 15 000 pts





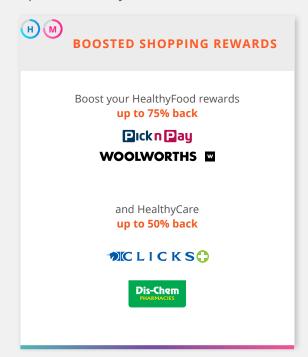


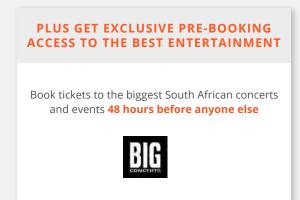




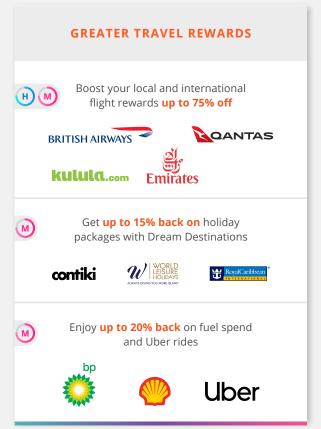
Get rewarded for managing your money well

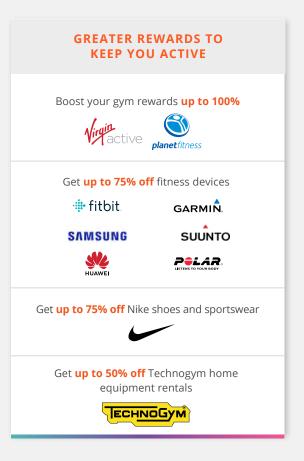
Open a Discovery Bank account and activate Vitality Money to enjoy great rewards.











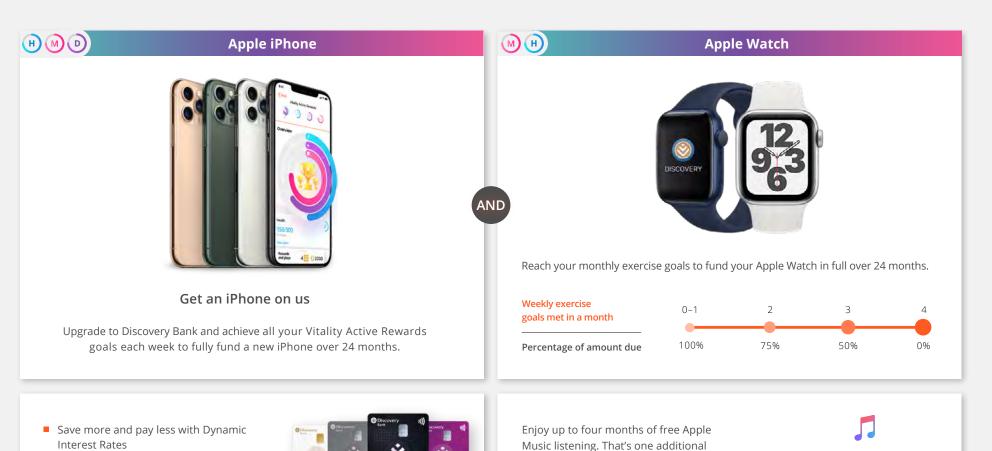
Exclusive benefits

■ Earn an additional up to 1.5% interest on

■ Pay up to 6.75% less on your borrowing rate

your positive balances

Fully fund an Apple iPhone and Apple Watch with Vitality Active Rewards and Discovery Bank.



month, on us! If you already have Apple

you will also get one month free.

Music or are coming back to Apple Music,

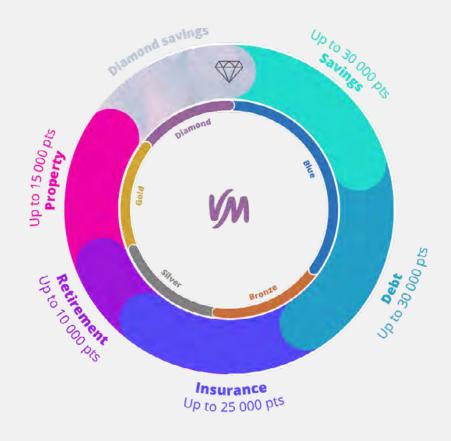


How to earn a Vitality Money status

Earn Vitality Money points by improving your financial health: managing your debt, increasing your savings, having insurance, contributing towards your retirement, paying off your property, and investing for the long term.

The more points you earn, the higher your Vitality Money status. Your Vitality Money status will change based on your financial behaviour. The higher your status, the more rewards you earn.

		Bronze	Silver	Gold	Diamond
Non-retired		40 000	60 000	80 000 +	Gold Vitality Money status + the following positive balance across your
Retired	Start on Blue Vitality Money status	35 000	52 500	70 000 +	Discovery Bank accounts: Gold accounts >= R20 000 Platinum accounts >= R45 000 Black or Purple accounts >= R100 000















Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Please note all information displayed in this brochure is only a summary of the Vitality benefits. Specific limits, terms and conditions apply to each benefit. All information displayed in this brochure was correct at the time of publishing. Certain benefits will go live during the course of 2021. Members will be alerted when each benefit goes live. Visit www.discovery.co.za to stay updated. Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. Discovery Insure Ltd is an authorised financial services provider. Registration number NCRCP9997. Limits, terms and conditions apply.