



# DISCOVERY VITALITY 2020

---

GET REWARDED FOR LIVING, DRIVING  
AND BANKING WELL

# Discovery Vitality

Vitality is the world's leading behavioral change programme that encourages and rewards Discovery members for living, driving and banking well.

Vitality is made up of 3 programmes:

THE VITALITY HEALTH PROGRAMME

THE VITALITY DRIVE PROGRAMME

THE VITALITY MONEY PROGRAMME

## MAXIMISE YOUR VITALITY REWARDS AND YOU CAN ENJOY



**25%** cash back when eating in with Uber Eats or eating out

COLCACCHIO Nando's Ocean Basket OB  
POPPIO ZERO + Uber Eats



**75%** back each month for buying HealthyFood

ickn Day WOOLWORTHS



**100%** saving on your monthly gym fees

Virgin active planet fitness



**50%** back on fitness devices, sports gear and equipment

SPORTSMORE TOTALSPORTS

**50%** back on personal care items

CLICKS Dis-Chem PHARMACIES

**50%** of your fuel spend back

bp

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



**75%** saving on flights and **35%** saving on holiday accommodation and car hire

BRITISH AIRWAYS Emirates kulula.com QANTAS



Half-price movies, plus kids watch for **FREE** before 7pm

SK GREAT BRITAIN'S MOST GREATEST

A range of exciting weekly rewards from coffees, smoothies and snacks to Netflix, BoxOffice, shopping rewards, holidays and more with **Vitality Active Rewards**.

Kids and teens also get rewarded with **Vitality Active Rewards**

...And more!

# Vitality Active Rewards

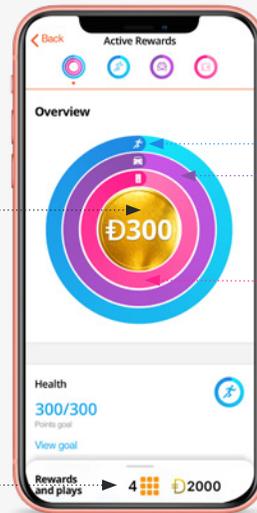
Vitality Active Rewards encourages and rewards you for getting healthy, driving well and spending responsibly. You can earn instant Discovery Miles for reaching your exercise, drive and money goals PLUS a play on the gameboard for even more rewards. Earn up to ₪300 and 4 plays on the gameboard every week! You can also earn Discovery Miles for reaching personalised health and drive goals.

## EARN ₪100

Earn ₪100 instantly for each goal you achieve, ₪200 for reaching two goals and ₪300 for reaching 3 goals. PLUS earn a play on the gameboard for every goal you achieve.

## EARN a bonus play

Earn a bonus play for achieving all 3 Vitality Active Rewards goals.



## EXERCISE

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

## DRIVE

Reach your weekly driving goal to close your drive ring by driving a consecutive 100km event-free each week.

## MONEY

Reach your Money goal by spending responsibly and earning points for purchases over R20 made with Discovery Card. Close your Money ring at your own pace, as points carry over until you reach your goal.

Spend your Discovery Miles on a range of exciting rewards

COFFEE, POPCORN AND DONATIONS	SMOOTHIES AND SNACKS	MEALS AND ENTERTAINMENT	SHOPPING	TRAVEL	ENTERTAINMENT AND SPOILS
₪ 125	₪ 200 - 250	₪ 350		₪ > 350	

# More personalised and rewarding than ever

At Vitality, we understand that everyone is different. That's why we encourage you to track your personalised health and drive goals and earn thousands of Discovery Miles for living well.

**Health checks**  
Complete health checks based on your age, gender and health profile

**Weight management**  
Track your weight and achieve your weight goals.

**Mental wellbeing**  
Complete assessments to understand your health risk and link mindfulness and sleep tracking apps to your Vitality profile.

**HealthyFood**  
Track your grocery purchases and get rewarded for improving and maintaining a healthy basket.

**Medicine tracker**  
Get rewarded for taking your chronic medicine as prescribed.

HEALTH GOALS

Earn over €10 000 per year

**Driving score**  
Get rewarded for improving your driving score over a calendar month.

**Driving behaviour**  
Improve your speeding, phone use or braking behaviour during a month.

**Annual MultiPoint check**  
Complete your Tiger Wheel & Tyre Annual MultiPoint check.

**Goal streak**  
Achieve 3 Vitality Active Rewards goals in a row over a 4-week goal period.

# Encouraging healthy behaviour

*Participate in healthy behaviour – living well,  
driving well and spending responsibly.*



# Get healthy with Vitality

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.

## ONLINE ASSESSMENTS

Find out your **Vitality Age** ..... 1 500 pts  
 Understand your **mental wellbeing** ..... up to 1 000 pts

## 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 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.

NUMBER OF HIGH-RISK RESULTS	NUMBER OF IN-RANGE RESULTS				
	0-1	2	3	4	5
0	2 500 pts	5 000 pts	10 000 pts	15 000 pts	22 500 pts
1	2 500 pts	3 500 pts	7 500 pts	12 500 pts	
2+	2 500 pts	2 500 pts	5 000 pts		

One Vitality Health Check a year is paid from the screening and prevention benefit of most medical scheme plans administered by Discovery Health (Pty) Ltd.

## 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 test thereafter ..... 1 000 pts  
 Register for a Care programme ..... 2 500 pts

### Points for members 60 years and older:

Vaccines ..... up to 3 000 pts  
 Glaucoma screening ..... 2 500 pts  
 Vision test ..... 1 000 pts  
 Activate Vitality Active Rewards ..... 1 000 pts

## EAT HEALTHILY

Buy HealthyFood items at Pick n Pay or Woolworths ..... up to 12 000 pts

## STOP SMOKING

Save up to 80%



Get up to 25% back





# Get active with Vitality

Get moving in a variety of ways and earn Vitality points

## TRACK YOUR WORKOUTS WITH A VITALITY-LINKED FITNESS DEVICE.

Get up to 25% back when you buy one of these devices with HealthyGear:



## PLUS BOOST YOUR CASH BACK UP TO 75% WITH VITALITY ACTIVE REWARDS DEVICE BOOSTER

### JOIN TEAM VITALITY

SA's largest running and cycling club

Up to 50% cash back on selected races

Exclusive VIP hospitality

Quality running and cycling kit

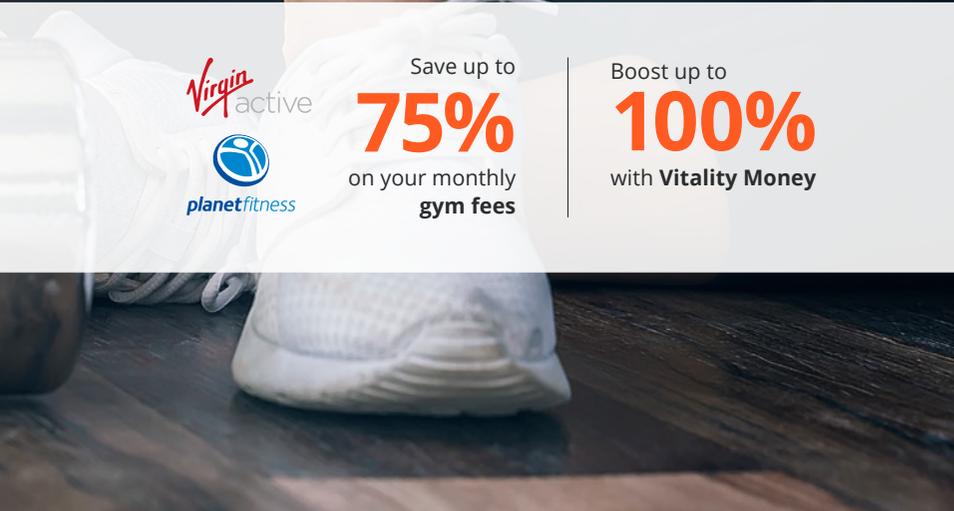
### OTHER WAYS TO EARN VITALITY POINTS

30-minute gym visit .....	100 pts per day
Track your workouts with a Vitality-linked device .....	up to 300 pts per day
Free parkrun / myrun .....	up to 300 pts per week
Vitality-timed race events .....	up to 3 000 pts per event
Round of golf .....	100 pts per day
Log your workout at an approved fitness facility .....	100 pts per day
Vitality Fitness Assessment .....	up to 7 500 pts
Vitality High Performance Fitness Assessment .....	up to 15 000 pts



Save up to **75%** on your monthly gym fees

Boost up to **100%** with Vitality Money



# Drive better with Vitality

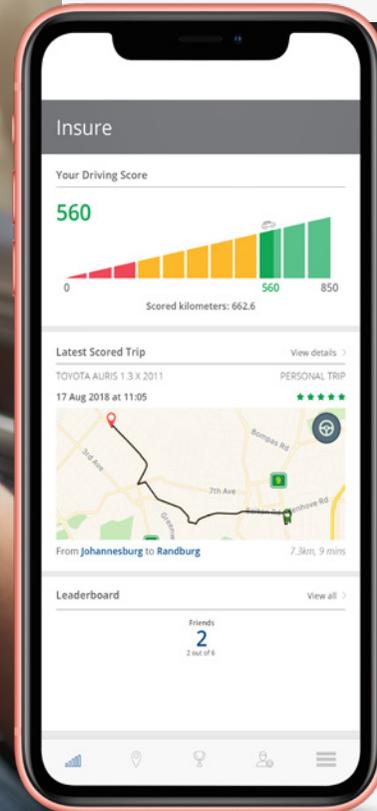
*Vitality Drive is Discovery Insure's unique driver behaviour programme that rewards you for driving well. The better you drive, the more Vitality points you earn.*

GET STARTED

 **01** Install your DQ-Track

 **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

- Good driving behaviour..... Up to **850 pts per month**
- Smooth acceleration
- Smooth braking
- Smooth cornering
- Driving within the speed limit
- Reduced night-time driving
- Low distance driving
- No cellphone use
- Set a personal goal..... Up to **50 pts**
- Remain claim free..... Up to **200 pts**

### Knowledge and awareness

- Complete online driver assessments..... Up to **50 pts**
- Complete a driving course..... Up to **150 pts**
- Complete an EyeGym course..... Up to **150 pts**

### Ensure vehicle safety

- Pass a Tiger Wheel & Tyre Annual Multi-Point check..... Up to **150 pts**
- Have your car's service history up to date..... Up to **50 pts**

# Manage your money better with Vitality

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

GET STARTED



Activate Vitality Money on the Discovery Bank app

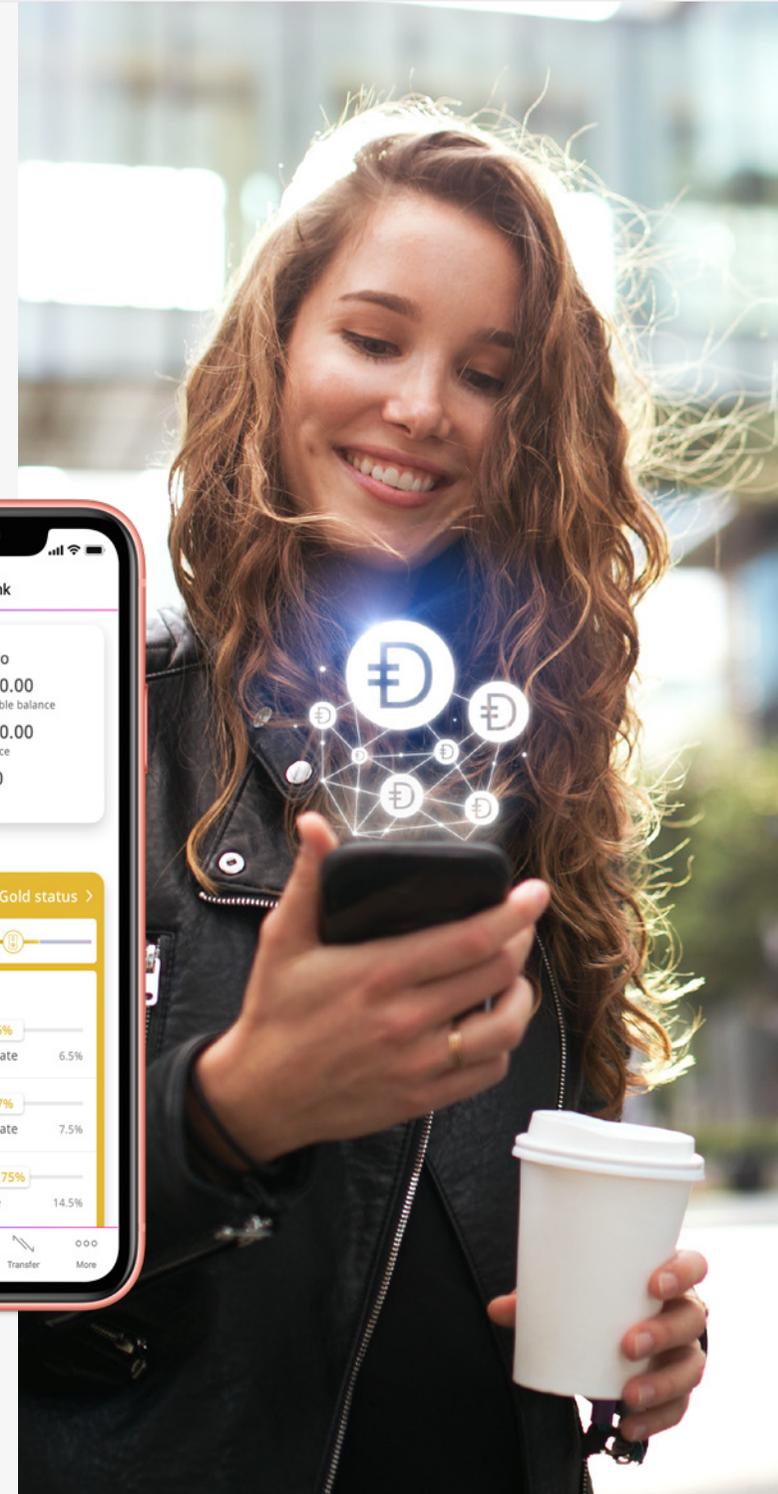
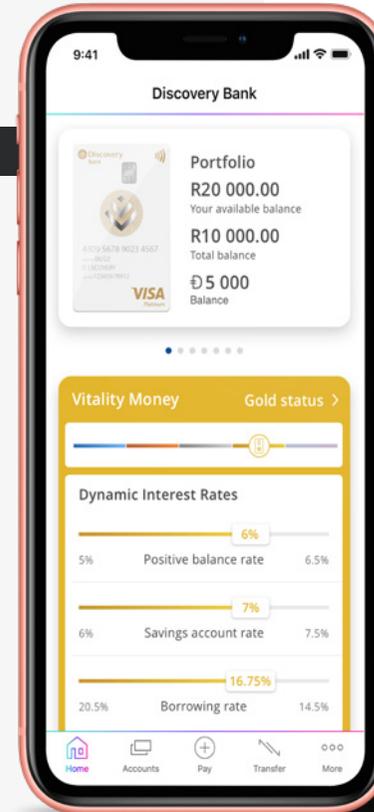
## HOW TO EARN VITALITY MONEY POINTS:

### Complete assessments:

Vitality Money Retirement Assessment.....	Up to <b>10 000 pts</b>
Vitality Money Savings Assessment.....	Up to <b>30 000 pts</b>
Vitality Money Debt Management Assessment.....	Up to <b>30 000 pts</b>
Vitality Money Insurance Assessment.....	Up to <b>25 000 pts</b>
Vitality Money Property Management Assessment.....	Up to <b>15 000 pts</b>

### Achieve your Vitality Money goals:

1 goal achieved.....	Up to <b>1 000 pts</b>
2 goals achieved.....	Up to <b>2 000 pts</b>
3 goals achieved.....	Up to <b>3 000 pts</b>
4 goals achieved.....	Up to <b>5 000 pts</b>



# Get rewarded

*Being healthier, driving well and banking well has never been more rewarding.*





# Get rewarded

## Travel rewards



Enjoy great travel savings based on your Vitality Health and Vitality Money status.		Travel more by using Discovery Miles to pay for travel	
<b>Flights</b>			
<p>All Vitality Health members can save up to <b>35%</b> on local and international flights (base fare). Boost your international flight saving up to <b>75%</b> with Vitality Money.</p> <p>BRITISH AIRWAYS Emirates kulula.com QANTAS</p>		<p>Pay for local and international flights.</p> <p>€</p>	
<b>Hotel accommodation</b>			
<p>Save up to <b>35%</b> at <b>over 500</b> hotels, resorts and bed and breakfasts with the Vitality Hotel Collection.</p> <p>PROTEA HOTELS. MARRIOTT Sun International TSOGO SUN And much more!</p>		<p>Pay for local holiday accommodation.</p> <p>€</p>	
<b>Car hire</b>		<b>Travel bookings</b>	
<p>Save up to <b>35%</b> at Europcar and Tempest Car Hire.</p> <p>Europcar TEMPEST CAR HIRE</p>		<p>Book holidays or exchange Discovery Miles through partner programmes.</p> <p>contiki Royal Caribbean WORLD LEISURE HOLIDAYS BRITISH AIRWAYS Executive Club SOUTH AFRICAN AIRWAYS STAR ALLIANCE</p>	

# Get rewarded



For making healthier choices

HealthyFood	HealthyCare	HealthyGear	HealthyDining
<p><b>Get up to 75%</b> back on HealthyFood items.</p> <p><b>Pick n Pay</b> <b>WOOLWORTHS</b></p>	<p><b>Get up to 50%</b> back on personal care items.</p> <p><b>CLICKS+</b> <b>Dis-Chem PHARMACIES</b></p>	<p><b>Get up to 50%</b> back on sports gear, equipment and fitness devices.</p> <p><b>Sportsmans Warehouse</b> <b>TOTALSPORTS</b></p>	<p><b>Get up to 25%</b> cash back on healthier meal choices <b>PLUS 50% cash back</b> on kids' healthy meals.</p> <p><b>COLCACCHIO</b> <b>Nando's</b> <small>the reason we crave pizza</small></p> <p><b>Dean Basket</b> <b>OB</b> <b>DOPPIO ZERO</b> + <b>Uber Eats</b></p>

## HOW TO MAXIMISE YOUR REWARDS



Rewards will be paid in cash to Vitality Health members and the HealthyCare cash back is converted into store loyalty points and paid into your Clicks ClubCard or Dis-Chem HealthyCare card. Rewards will be paid in Discovery Miles to members who have a Discovery Miles-linked Discovery Bank account.

# Boost your **benefits**

with *Vitality Active Rewards*

## Apple iPhone



### Get the new iPhone on us

Upgrade to Discovery Bank and achieve all your Vitality Active Rewards goals to fully fund a new iPhone.

AND



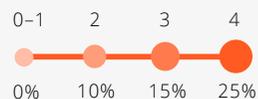
Reach your monthly fitness goals to fund your Apple Watch in full over 24 months.



## Bike Booster



Weekly fitness goals met in a month



Monthly cash back



## Apple Watch

## Device Booster

OR



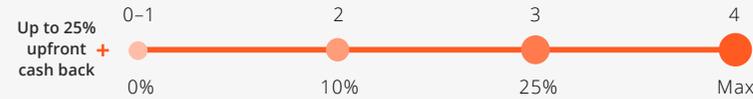
OR



OR



Weekly fitness goals met in a month



Monthly cash back



# Get rewarded



Entertainment rewards

## 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 free small or medium popcorn when you spend your Discovery Miles on Vitality Active Rewards.



## BIG CONCERTS

Discovery Bank clients with Vitality Money get exclusive pre-booking access to the best entertainment. Book tickets to the biggest South African concerts and events 48 hours before anyone else.



## BOXOFFICE AND NETFLIX

Download the latest block buster releases from BoxOffice and Netflix when you spend your Discovery Miles on Vitality Active Rewards.



# Get rewarded



Driving rewards

## FUEL

Get up to 50% of your fuel spend back

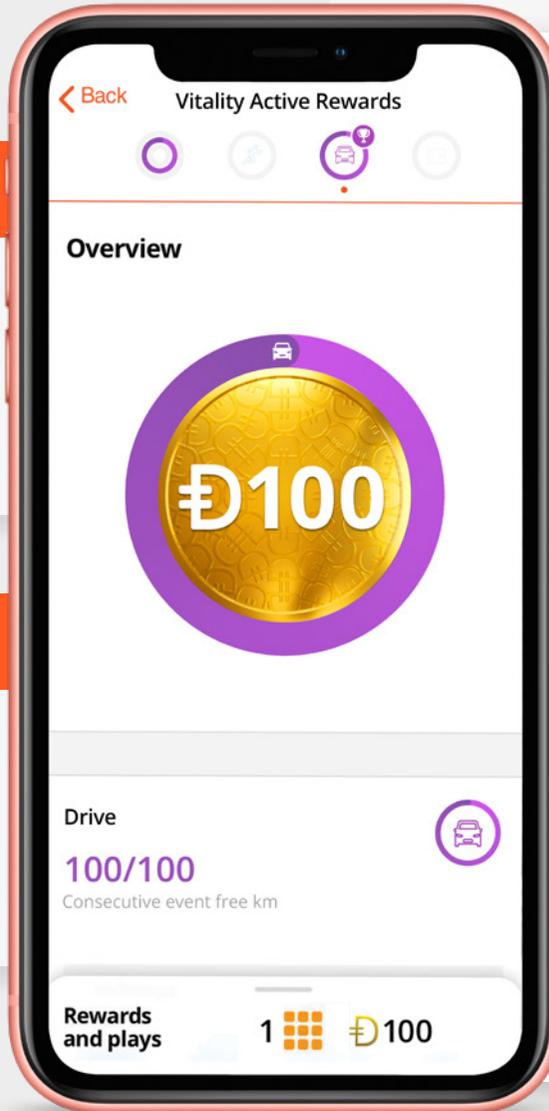
**PLUS up to 20% back** in Discovery Miles with Vitality Money



## UBER

Get up to 25% off all Uber trips

**PLUS up to 15% back** in Discovery Miles with Vitality Money



## OTHER REWARDS YOU CAN ENJOY

- Save up to 25% when you use our Drive Me partners: Roadtrip and Scooters Angels
- Get up to 50% of your Gautrain spend back every month for driving well
- Get up to 20% off Tiger Wheel & Tyre purchases
- Fund up to 100% of your new tyres at Tiger Wheel & Tyre using your EFA
- Get up to 25% off car seats from Born Fabulous and ToysRUs
- Save up to 20% when you take your vehicle to Bosch for servicing and maintenance.
- Get 0% renewal increase on your vehicle premiums if you are on Diamond Vitality Drive status.
- Earn an upfront car insurance premium discount of 20% with Drive your Discount



# 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 class.....Up to **2 000 pts**
- Well Baby Clinic visits at Clicks or Dis-Chem.....Up to **2 500 pts**
- Baby vaccines.....Up to **500 pts** per vaccine event
- Buy HealthyFood.....Double Vitality points (from pregnancy to 6 months)
- Selected fitness activities.....Double Vitality points (from pregnancy to 6 months)

## 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**

Go online to find fun and inspiring things to do with your baby all year long.

Stand the chance to win Disney Baby hampers for your little one.



# Vitality Active Rewards for Kids

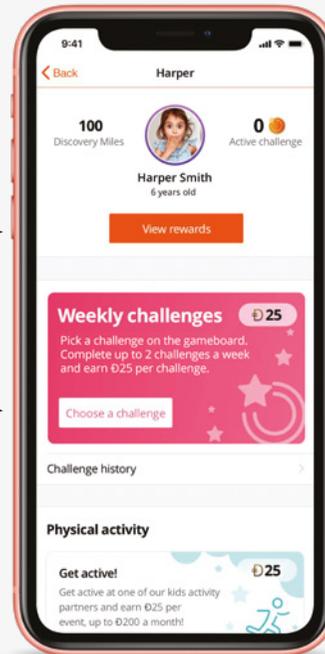
Introducing Vitality Active Rewards for Kids – a programme exclusively designed to get our younger members healthy by offering them age-appropriate rewards for engaging in healthy activities such as eating well, getting active and reducing screen time.

## 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**

Spend Discovery Miles on premium rewards

**SHOPPING**

COTTON ON KIDS B. EXCLUSIVE BOOKS Typo

**TOYS**

takealot.com With leading brands such as Disney, Lego, Barbie and much more

**EATING OUT**

KAUAI Nandinos Nando's

**ENTERTAINMENT**

STEAM NETFLIX

## ENJOY EVEN MORE REWARDS

### MOVIES

Watch movies for free at selected cinemas before 7pm once an online Kids Vitality Health Check has been completed



### HEALTHY DINING

Enjoy 50% cash back on kids' healthy meals



### DISNEY

The more you engage in healthy activities, the greater your chances of winning 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 at a range of exciting reward partners including Steam, Typo, Cotton On and much more!

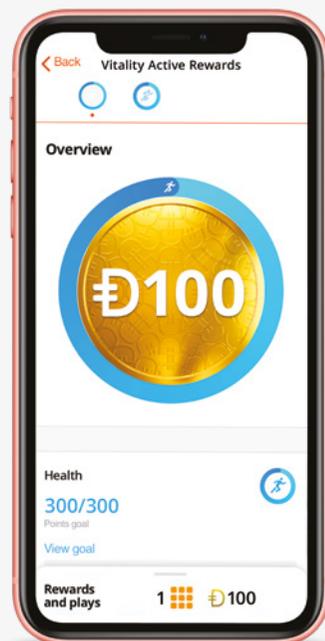
## GET HEALTHY

Reach your personalised, weekly goal to close the exercise ring by getting active in various ways, including:

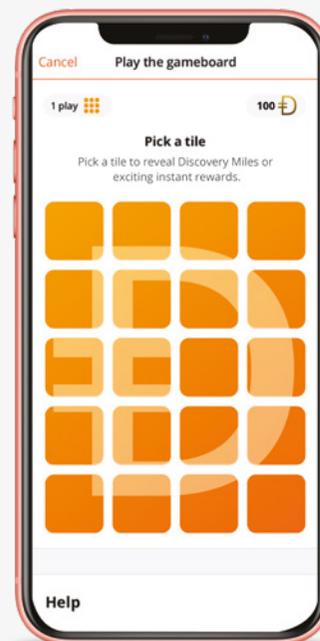
-  Gym visits
-  parkrun/myrun
-  Linked fitness device workouts
-  Vitality-timed race events

Plus, complete relevant health checks to understand your health and earn up to €200 per health check.

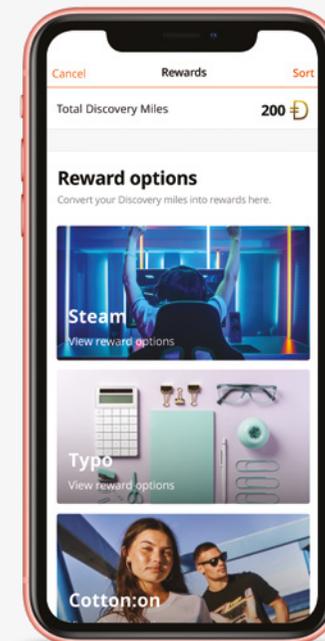
Earn Discovery Miles as you engage in healthy activities



Play the gameboard and earn more Discovery Miles



Redeem your rewards at exciting partners



## ENJOY EVEN MORE REWARDS

### MOVIES

Watch movies for free at selected cinemas before 7pm once an online Kids Vitality Health Check has been completed.



### DISNEY

The more you engage in healthy activities, the greater your chances of winning with Disney



# Vitality status

As you get healthier, drive better and manage your money better, you will earn Vitality points all working towards your Vitality Health, Drive and Money status.

## Vitality Health

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
Member	Start on <b>Blue</b> Vitality status	7 500	25 000	40 000	50 000
Member + 1		15 000	50 000	80 000	100 000
Member + 2		18 750	62 500	100 000	125 000
Additional dependants		3 750	12 500	20 000	25 000
<b>Vitality rates</b>		<b>Member R280</b>	<b>Member + 1 R340</b>	<b>Member + 2 R395</b>	

## Vitality Drive

Earn Vitality Drive points by improving your driving behaviour and knowledge. You'll enjoy a variety of rewards at each status level. Every time you do activities like going for a driving course, completing an online driving assessment and setting personal drive goals, you can earn Vitality Drive points and increase your Vitality Drive status.

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

## Vitality Money

Earn Vitality Money points by improving your financial knowledge, working towards increasing your savings and tracking your progress. The more points you earn, the higher your Vitality Money status. Your Vitality Money status will change monthly depending on your financial health. The higher your status, the more rewards you earn.

		Bronze	Silver	Gold	Diamond
Non-retired	Start on <b>Blue</b> Vitality Money status	40 000	60 000	80 000 +	Gold Vitality Money status + Gold account >= R20 000
Retired		35 000	52 500	70 000 +	Platinum account >= R45 000 Black account >= R100 000

# 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 50% off your monthly gym fees at Virgin Active Red clubs or Planet Fitness JustGyms



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

Upgrade to 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% off premier bicycle brands or golf clubs



Build a bespoke home gym



Up to 50% off 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 R429**

**Member + 1 R495**

**Member + 2 or more R539**



Discovery Vitality (Pty) Ltd is an authorised financial services provider. 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 printing. Certain benefits will go live during the course of 2020. Members will be alerted when each benefit goes live. Visit [www.discovery.co.za](http://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 2009/011882/06. Product rules, terms and conditions apply. Discovery Life Limited. Registration number 1966/003901/06, is a registered long-term insurer, and an authorised financial services and registered credit provider, NCR Reg No. NCRCP3555. Product rules, terms and conditions apply.

Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.