



Get healthy  
Get rewarded



Discovery Vitality | 2018

Get healthy. Get rewarded.


# Discovery Vitality

The Vitality health programme that encourages and rewards you for living well.

Not only is a healthy lifestyle more enjoyable, it's been proven that Vitality members live longer and are less likely to develop lifestyle diseases.

So join Vitality today and start the journey to a healthier you and a more rewarding lifestyle.

Get the latest information about **Vitality** on:


Website  [www.discovery.co.za](http://www.discovery.co.za)

Facebook  Discovery Vitality

Twitter  @Discovery\_SA

 @TeamVitalitySA

Instagram  Discovery\_SA

 The Discovery app



To join **Vitality** or to find out more about our other Vitality products, visit [www.discovery.co.za](http://www.discovery.co.za). You can also contact your financial adviser or your company's HR representative.

Vitality rates	Member   <b>R 239</b>	Member + 1   <b>R 289</b>	Member + 2 or more   <b>R 329</b>
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To apply for a **Discovery Card**, visit [www.discovery.co.za](http://www.discovery.co.za) or call 0860 000 628.

# Get rewarded for living well



Up to **100%** savings on your monthly gym fees by achieving your weekly Vitality Active Rewards goals.



Up to **R1 000** cash back per family per month for buying HealthyFood at Pick n Pay or Woolworths.



Up to **R2 000** back per family per month for buying personal care items at Clicks or Dis-Chem and fitness gear at Sportsmans Warehouse or Totalsports.



Weekly rewards like **coffees, smoothies and popcorn** for achieving your Vitality Active Rewards fitness goals. Plus, activate a booster benefit to enjoy cash back on a new pair of running shoes, a fitness device or a bike.



**Half price** movies at Ster-Kinekor PLUS kids watch for **FREE** before 7pm, on completion of a Kids Vitality Health Review.



Up to **35%** savings on flights, holiday accommodation and car rental. Plus, save up to **100%** on two local kulula.com flight bookings (base fare) per year.



Even better Vitality rewards when you pay with a Discovery Card. Plus, if you have Discovery Miles activated, you can get up to **50%** of your Vitality points back in Discovery Miles each year **and so much more!**

# Find out how Vitality works.

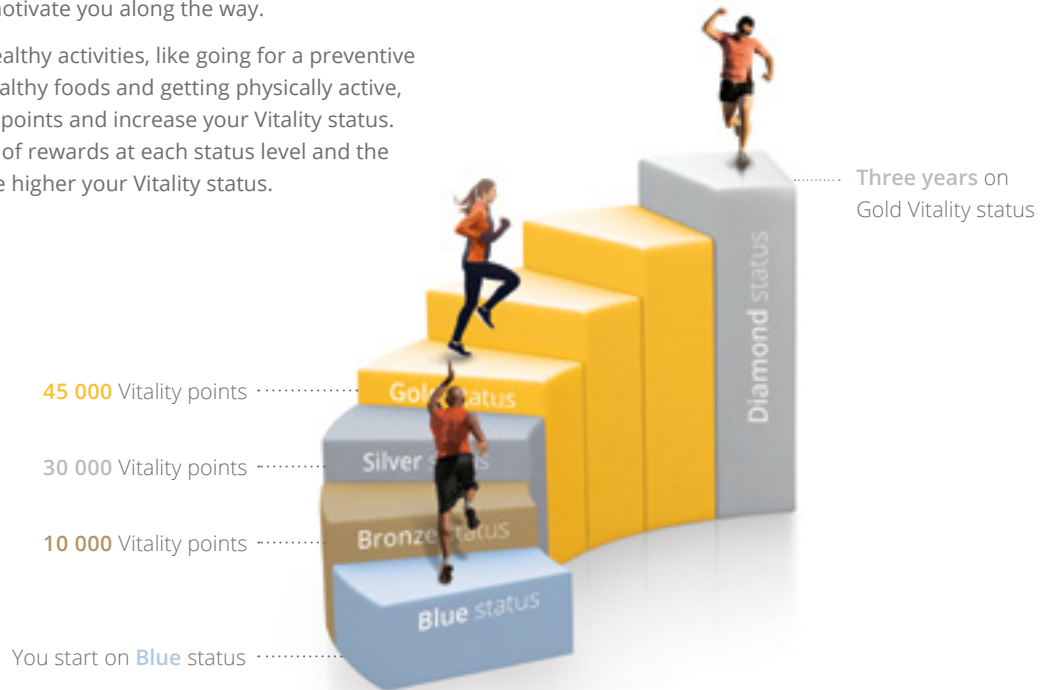
Understand how to get healthy,  
earn Vitality points and get rewarded  
by using the Vitality Calculator on  
[discovery.co.za/vitality/calculator](http://discovery.co.za/vitality/calculator).



# The healthier you get, the more you're rewarded

You can start your Vitality journey at any age or fitness level. We help you understand how healthy you are, provide the tools and support so you can improve your health and offer great incentives to motivate you along the way.

Every time you do healthy activities, like going for a preventive screening, buying healthy foods and getting physically active, you can earn Vitality points and increase your Vitality status. You'll enjoy a variety of rewards at each status level and the healthier you get, the higher your Vitality status.



	Blue	Bronze	Silver	Gold	Diamond
Single member	You start on Blue Vitality status	10 000	30 000	45 000	Reach Gold for three years in a row to get to Diamond Vitality status
Main member + 1		20 000	60 000	90 000	
Main member + 2		30 000	80 000	120 000	

For each additional member aged 18 years and older, add 10 000 (Bronze), 20 000 (Silver) and 30 000 (Gold) points.

# Move to better health and bigger



# rewards with Discovery Vitality



# Get healthy

## Screening and prevention

SHOP FOR PERSONAL CARE PRODUCTS

Get up to **25%** cash back on thousands of **HealthyCare** products at either



Activate online: **10%**

Find out your Vitality Age: **15%**

Do a Vitality Health Check: **25%**

HealthyCare cash back is converted into store loyalty points and paid into your Clicks ClubCard or Dis-Chem HealthyCare card.

## Learn about your health

Find out your **Vitality Age** to understand how healthy you are relative to your actual age ..... **2 500 pts**

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

Your Vitality Health Check includes:

- 01 | Blood pressure
- 02 | Blood glucose / HbA1c
- 03 | Cholesterol
- 04 | Weight assessment
- 05 | Non-smoker's declaration



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.

Join **DiabetesCare** to get all the information and motivation you need to manage your condition ..... **up to 7 200 pts**

Do further health checks at a GP or specialist and earn **Vitality points** based on your age and gender:

- Pap smear ..... **2 500 pts**
- Mammogram ..... **2 500 pts**
- Colonoscopy ..... **2 500 pts**
- Glaucoma screening ... **2 500 pts**
- HIV test ..... **5 000 pts**
- Dental Health Check ... **1 000 pts**
- Flu vaccination ..... **1 000 pts**
- Senior activities **up to 7 500 pts**

Senior Vitality members (60 years and older) get additional points for doing a vision test, having certain vaccinations and activating Vitality Active Rewards. Visit [discovery.co.za](http://discovery.co.za) for more information.

Stop smoking and save up to **80%** at





Get **up to R1 000** back per family every month on personal care items with HealthyCare.



# Get healthy

Eat healthy

FILL YOUR BASKET WITH HEALTHY FOOD

Get up to **25%** cash back on thousands of **HealthyFood** items at either **Pick n Pay** or **WOOLWORTHS**

Activate online: **10%**

Find out your Vitality Age: **15%**

Do a Vitality Health Check: **25%**

Helping you eat healthier

## Vitality Weight Loss Rewards

### Get rewarded with up to 50% HealthyFood cash back

Maintaining a healthy weight is essential to good health. If, after a verified weigh-in, your Body Mass Index, or the combination of your Body Mass Index and waist circumference, are above the recommended healthy range, Vitality will help you select a weight-loss goal. Reach your goal and enjoy cash back of up to **50%** of your HealthyFood spend for 3 months.

Activate the programme

..... **250 pts**

Engage during a 12-week cycle

..... **up to 2 800 pts**

Reach your weight-loss goals

..... **up to 50% cash back**



Choose to buy HealthyFood when you shop to earn Vitality points

Buy HealthyFood

HealthyFood ..... **+20 pts per item**

Unhealthy foods ..... **-20 pts per item**

..... **Up to 12 000 pts per year**

The fewest points you can earn is zero.

Save **30%** at **WeightWatchers**  
medically & scientifically researched

Weekly weigh-in ..... **100 pts**

Learn more about healthier eating with a dietitian ..... **1 000 pts**

The additional cash back is subject to the current HealthyFood limit and applies to the successful achievement of your first goal each year.



# HEALTHYFOOD

STUDIO

Fresh, seasonal ingredients, real nutrition and sustainable eating all come together with a dash of delicious as part of the Discovery Vitality HealthyFood Studio – proudly launched in partnership with Woolworths and Prue Leith Chefs Academy.

Open to the public. Book at [www.healthyfoodstudio.co.za](http://www.healthyfoodstudio.co.za)

In partnership with



WOOLWORTHS



# Get active

## Earn your weekly Vitality Active Rewards

Vitality members can earn Vitality Active Rewards. Vitality Active Rewards recommends and tracks personalised weekly fitness goals, adjusting them dynamically based on your activity levels. Get weekly rewards when you achieve your goals.

### Engaging in Vitality Active Rewards is simple



#### Get active

With Vitality Active Rewards, you're set a personalised, weekly goal to motivate you to get active and challenge you to keep moving in a variety of ways.

#### Invite friends

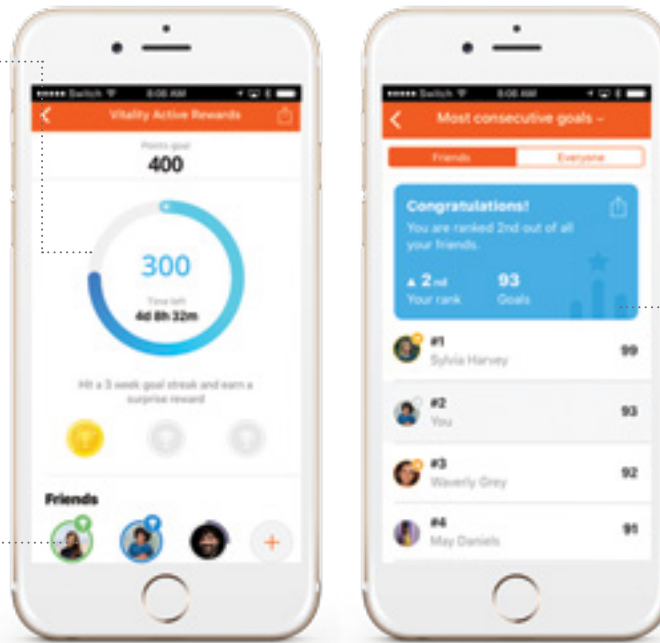
Add an unlimited number of friends to compete against weekly to motivate you to get active with others.

#### Track progress

Track your performance against other members using the in-app dashboard and see how your fitness compares to others on the leaderboards.

#### Challenge friends

Get active with other Vitality members and challenge your friends to make it onto the leaderboard.



# Get rewarded

Close your Vitality fitness ring by achieving your goal to earn a weekly reward – plus hit a goal streak to get a surprise reward.



## Weekly rewards

Achieve your goal and choose between a coffee, smoothie, popcorn, airtime or a carwash discount.



## Get active to give back

Donate to a person in need during Vitality MoveToGive campaigns.



## Surprise rewards

Achieve your fitness goal 3 times in a row for a surprise reward.



**Dream holidays** | International flights, resorts, cruises



**Grand prizes** | Local trips, investments, electronics



**Retail rewards** | Gadgets, spoils, kitchen accessories



**Bonus rewards** | Groceries, meals, free rides



**Core rewards** | Drinks, snacks, airtime, carwash discounts





# Get rewarded

Boost your Vitality benefits with Vitality Active Rewards



## Flight Booster

Book local flights on kulula.com. Save up to **35%** on local kulula.com flights (base fare) depending on your Vitality status.

Boost your savings up to **100%** on two bookings (base fare) per year with Vitality Active Rewards.



## Gym Booster

Join your nearest Virgin Active Club or Planet Fitness Local health club.

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

Boost your savings up to **100%** with Vitality Active Rewards.

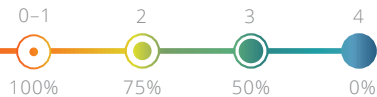
## Vitality Active Rewards with Apple Watch

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



Weekly goals met in a month

Percentage of amount due



The monthly amount you pay is based on the retail price of your Apple Watch at the time of collection from the iStore.

Specific terms, conditions and limits apply.

# Get rewarded

Get cash back on a new road or mountain bike, a fitness device or a pair of running shoes with Vitality Active Rewards by activating one of these Vitality Active Rewards booster benefits.

## Bike Booster

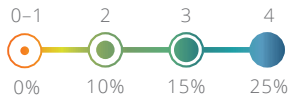
## Device Booster

## Shoe Booster



**CYCLE LAB**

Weekly fitness goals met in a month

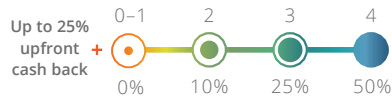


Monthly cash back

**Sportsmans Warehouse**

**TOTALSPORTS**

Weekly fitness goals met in a month

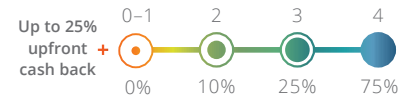


Monthly cash back

**Sportsmans Warehouse**

**TOTALSPORTS**

Weekly fitness goals met in a month



Monthly cash back

Use your HealthyGear card to get up to 25% cash back on a new fitness device or pair of running shoes, and then get active. The more active you get, and the more goals you achieve per month, the more cash back you will receive.

Terms, conditions and limits apply.

# Get active

Get moving in a variety of ways

## EARN MORE VITALITY POINTS WHEN YOU WORK OUT

Save up to **75%** on your monthly gym fees.  
Boost your savings up to **100%** with Vitality Active Rewards.



Gym workout ..... **100 pts per day**

Get up to **25%** cash back on thousands of **HealthyGear** items  
like sports gear and fitness devices at either



Activate online: **10%**

Find out your Vitality Age: **15%**

Do a Vitality Fitness Assessment: **25%**

## Vitality Fitness Assessment

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

## More ways to get fit and earn points

- Free 5km parkrun..... **300 pts per week**
- Use your Vitality-linked fitness device or app..... **up to 300 pts per day**
- Vitality timed race events..... **up to 3 000 pts per event**
- Save up to **100%** on the joining fee at Curves..... **100 pts per day**
- Save **80%** at Run/Walk For Life..... **up to 300 pts per day**
- Round of golf..... **100 pts per day**
- Log your workout at an approved fitness facility..... **100 pts per day**

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





Join

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# TEAM VITALITY

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SA's largest running and cycling club

- Exclusive, VIP hospitality
- Quality running and cycling kit
- Up to 50% cash back on selected races

All for a small annual membership fee

# Get rewarded



Enjoy great travel savings based on your Vitality status



## Flights

Fly to local, regional and international destinations with British Airways, kulula.com, Emirates and Qantas.

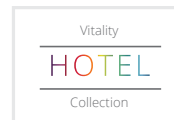
- All Vitality members can save up to **35%** on local, regional and international flights (base fare).
- Boost your savings up to **100%** on two local kulula.com bookings (base fare) per year with Vitality Active Rewards.



## Vitality Hotel Collection

Save up to **35%** at **over 500** hotels, resorts and bed and breakfasts with the Vitality Hotel Collection.

- Protea Hotel by Marriott, Sun International, Tsogo Sun and many more



## Vitality car hire

Save up to **35%** at Europcar or Tempest Car Hire.



Pay with your **Discovery Card** to increase your savings on local flights (base fare), holiday accommodation and car hire up to 50%. Plus, use your Discovery Miles to pay for local flights, international flights and holiday accommodation.

With Vitality Active Rewards



Up to 100%

With Discovery Card



Up to 50%

Diamond 35%

Gold 30%

Silver 25%

Bronze 20%

Blue 15%

All travel must be booked on kulula.com. For more information on flight destinations and a list of accommodation properties, please visit [discovery.co.za](http://discovery.co.za). These lists are subject to change. There is a booking fee on all travel bookings. Discovery Card discounts are subject to your Vitality status, card spend and applicable health claims level. Visit [discovery.co.za](http://discovery.co.za) for a full set of terms and conditions.

# Get rewarded



## Vitality movies

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.



Vitality kids, older than 2 and younger than 18, can watch **movies for free** at selected cinemas before 7pm, once an online Kids Vitality Health Review has been completed.



**PLUS** enjoy a **free** small or medium popcorn when you achieve your weekly Vitality Active Rewards goal.



Get the Vitality Ster-Kinekor digital card for **free** and always have your movie card on your iPhone or Android smartphone.





# Discovery Vitality and Disney

Vitality and Disney nurture healthy families from the start, encouraging

## Vitality Baby

1 000 days programme

Activate Vitality Baby to get the best care and rewards – from pregnancy until your child turns two



## Vitality Kids

2 to under 18

Habits created during childhood years lay the foundation for healthy habits in adulthood



Download the "My Pregnancy" and "My Baby" programmes on the Discovery app



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



Attend an antenatal class  
2 000 pts



Baby vaccinations  
500 pts  
per vaccination event



Well Baby Clinic visits at Clicks or Dis-Chem  
up to 2 500 pts



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



Kids Vitality Health Check  
500 pts



Optometry visit (3 to 5 years)  
1 000 pts



Kids' vaccinations  
up to 3 000 pts

Get inspired to make happy memories as a family by learning how to make healthier lifestyle choices, together. Complete Vitality health activities as a family, engage in exclusive Disney-inspired content, and you will stand the chance to win monthly Disney hampers.



# celebrating healthy, happy families

good habits in children and ensuring they become healthy adults.



25%

Save on a Preggi Bellies package



Complete a CPR course  
2 500 pts



Earn DOUBLE points for selected fitness activities and for buying HealthyFood: from pregnancy to 6 months



New parents can go online for information, articles and tips on pregnancy and birth

25%

Get up to 25% back on selected nappies and other baby essentials with the HealthyCare benefit at Clicks or Dis-Chem

10%

Save 10% on selected items at A-Zee Baby, Born Fabulous, Babies R Us, Takealot and Toys R Us



Dental Health Check  
1 000 pts



parkrun (6 years+)  
300 pts per event



Gym (6 years+)  
100 pts per day



Linked fitness devices (14 to 18 years)  
up to 300 pts per day



Kids watch movies for free before 7pm at selected cinemas on completion of the Kids Vitality Health Review



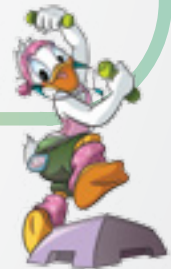
Kids Vitality Health Review  
500 pts



Be inspired to live a healthy lifestyle with exciting Disney games and activities



Vitality timed race events  
up to 1 500 pts



# Get rewarded with Discovery Card

Live well  $\rightleftharpoons$  Spend well

Discovery Card is a Visa credit card that rewards you for healthy living. Use it everywhere you shop and enjoy great rewards! Plus, you can earn and spend Discovery Miles, boost your travel rewards and get up to 50% of your Vitality points back in Discovery Miles.

## 1 | Discovery Miles

Discovery Miles make using your Discovery Card the most rewarding way to shop.

### Earn Miles

Every time you shop | Earn 10x more Discovery Miles at a wide range of partners

### Spend Miles

Shop online | Shop in-store | Spend on travel

## 2 | Points to Miles

Get up to 50% of your Vitality points back in Discovery Miles every year when you link your Discovery Card to a qualifying medical scheme plan administered by Discovery Health (Pty) Ltd.



## 3 | Boost your Vitality travel savings up to 50%

### Local flights

Get up to 50% off local flights (base fare)



### Vitality Hotel Collection

Save up to 50% on holiday accommodation



### Car hire

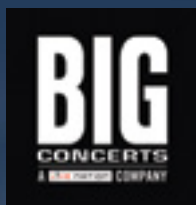
Save up to 50% on car hire



# Discovery Card holders get exclusive pre-booking access to the best entertainment

Discovery Card holders can buy tickets to shows and events **48 hours before anyone else.**

South Africa's premium live events with



Cricket, rugby, music festivals, events, concerts, stage productions and much more with

**Computicket**

**ticketpro**

This applies to selected shows. Visit [discovery.co.za](http://discovery.co.za) for qualifying criteria and full terms and conditions.

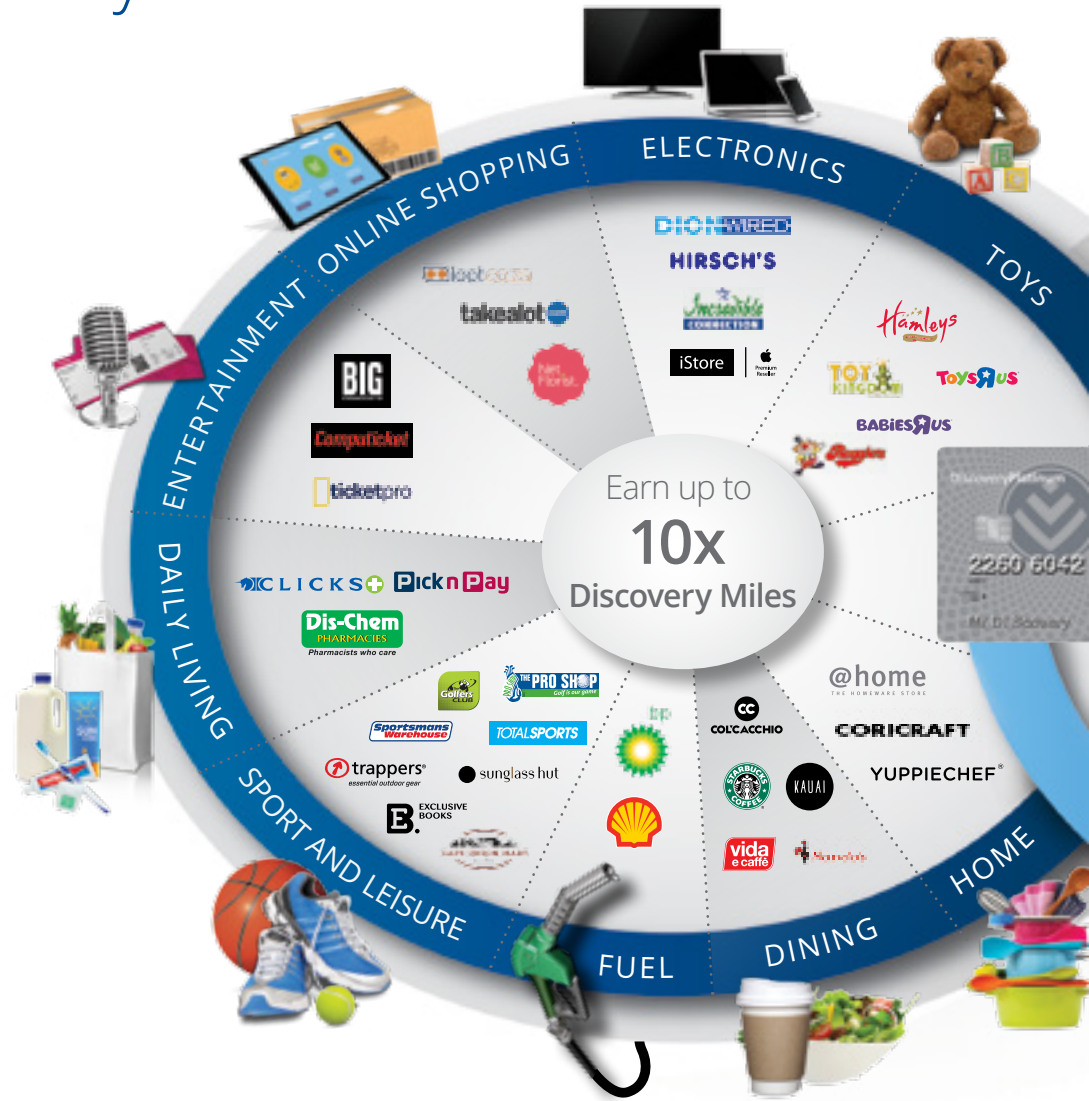


# Earn Discovery Miles

Discovery Miles make using your Discovery Card the most rewarding way to shop. Earn Discovery Miles everywhere you swipe your Discovery Card. PLUS earn up to 10x more Discovery Miles at our wide range of partner stores in the Discovery Miles Multiplier Network.

Your Miles Multiplier is based on your Vitality status:

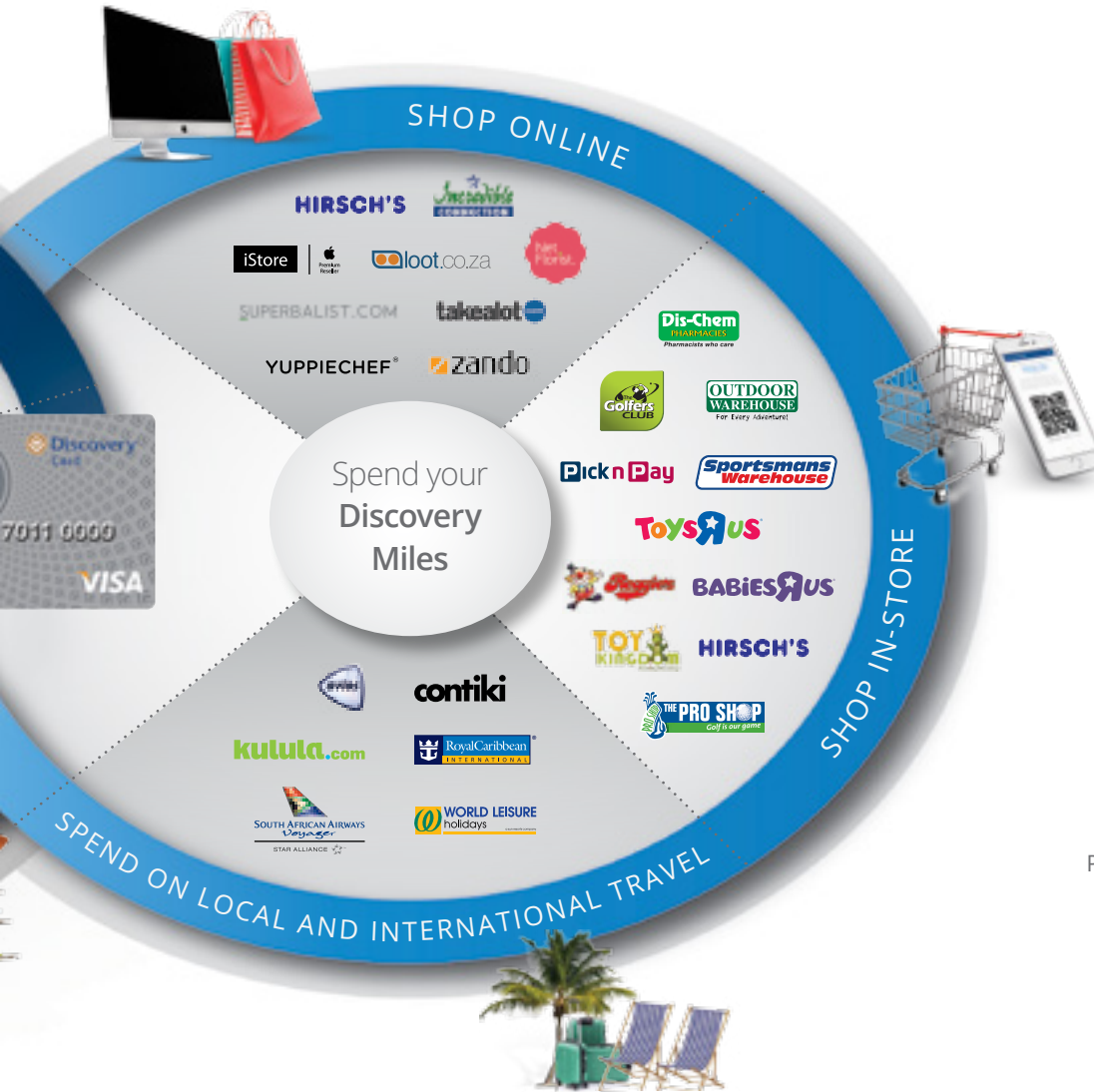
- 10x Diamond
- 5x Gold
- 3x Silver
- 2x Bronze
- 1x Blue



Discovery Card is operated by Discovery Vitality (Pty) Ltd, registration number: 1999/007736/07, an authorised financial services provider under the banking licence of FirstRand Bank Limited, registration number 1929/001225/06, an authorised financial services and registered credit provider, NCA Reg No. NCRP20. Limits, terms and conditions apply. For the latest list of partners, visit [www.discovery.co.za](http://www.discovery.co.za).



# Spend Discovery Miles



Enjoy spending your Discovery Miles on anything from electronics and appliances, travel, entertainment, fashion and more – the sky's the limit. You can use your Discovery Miles to shop online, in-store or to pay for holidays.

Use your Discovery Miles to book your local and international flights and hotel accommodation. Pay with your Discovery Visa credit card, Discovery Miles or a combination of both.

# VP

VITALITY PURPLE

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UPGRADE TO EXCLUSIVE VITALITY SERVICES AND REWARDS.



## WITH VITALITY PURPLE YOU GET ALL VITALITY BENEFITS PLUS ENHANCED REWARDS

Get access to your own personal Purple consultant for all your Discovery products and benefits. Our team of trained professionals are on hand to assist you with a variety of services on your behalf – 24 hours a day, seven days a week. To activate any Vitality Purple benefit or reward, contact a Discovery Purple Private Consultant.



### GET HEALTHY

Get **50%** off a Discovery Executive Wellness assessment



Get **high-quality** home gym equipment at the lowest monthly rental rates



Get **75%** off at any Virgin Active or Planet Fitness gym



Get a **personalised** coaching programme with a panel of experts

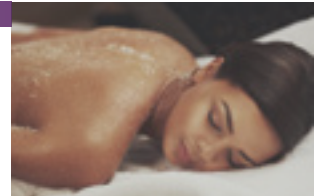


### GET REWARDED

Get up to **50%** off top-of-the-range fitness devices



Get up to **25%** off premier bicycle brands or golf clubs



Get **exclusive** access to iconic global experiences



Get up to **50%** off at a range of luxurious spas

Vitality Purple rates	Member   <b>R 399</b>	Member + 1   <b>R 459</b>	Member + 2 or more   <b>R 499</b>
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Vitality members with a qualifying Discovery Purple product, or on the Discovery Health Medical Scheme's Executive Plan, are eligible to upgrade to Vitality Purple. This is a summary of the benefits. Specific terms, conditions and limits apply to each benefit.

# The science of Vitality – increasing life expectancy

Lifestyle-related diseases are a global epidemic, accounting for 60% of deaths

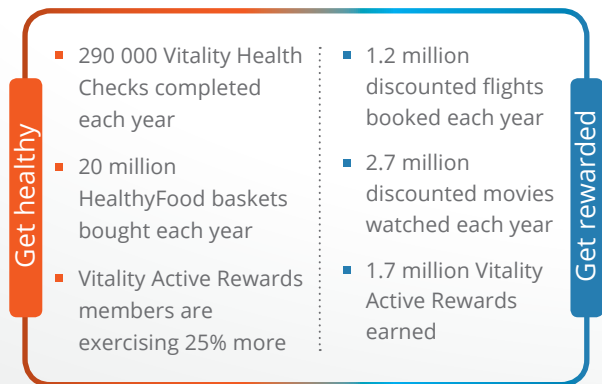


Vitality is a science-based solution that addresses the underlying risk factors of these diseases

Vitality is a health programme that encourages and rewards members as they get healthier. The programme is based on a unique combination of clinical evidence, behavioural economics and actuarial expertise. It is grounded in research that shows that people can make a significant impact on their health by changing their lifestyle.

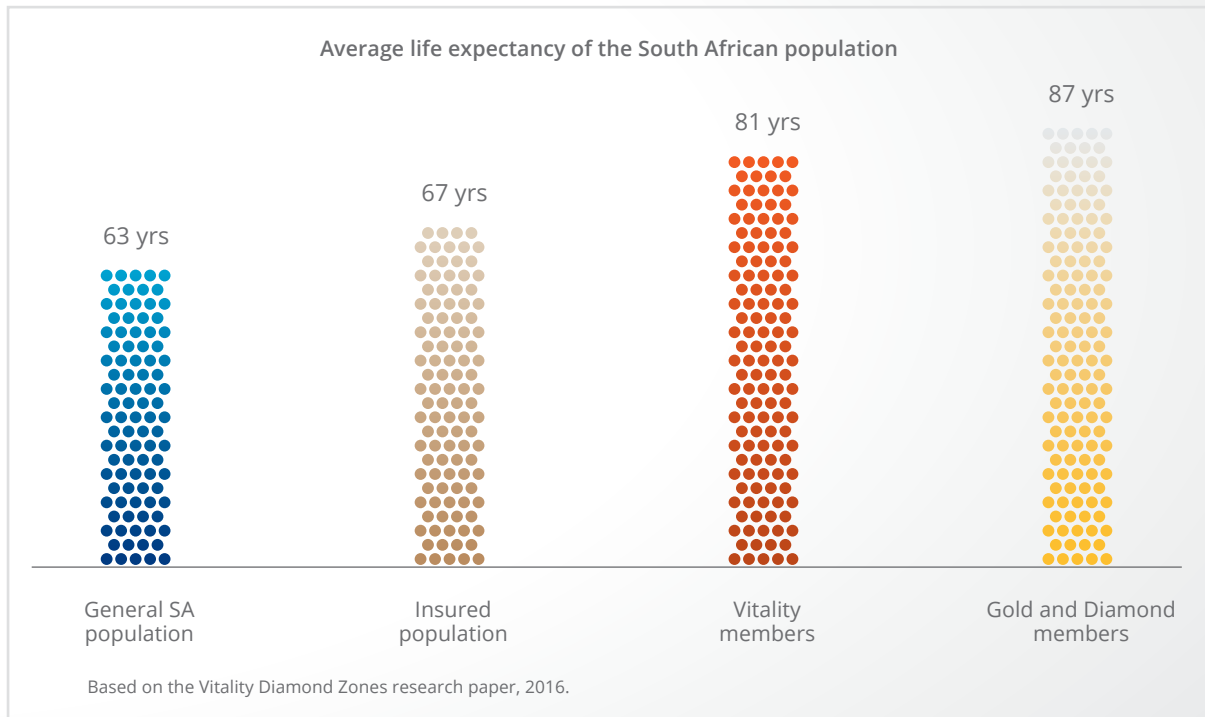
While the Vitality model is built on complex science, it manifests around a simple yet profound concept: get rewarded for healthy behaviour.

South African Vitality members are managing their health and being rewarded for doing so.



## Vitality members can live longer, healthier lives

Discovery Vitality incentivises and rewards members for engaging in healthy behaviour. Our research shows that members who make positive lifestyle choices, such as engaging in regular and consistent physical activity and eating healthily, benefit from improved health outcomes and live longer. Among highly engaged Vitality members, males currently aged 60 are 14 times more likely to live to be 100, and females 10 times more likely when compared with people who are not Vitality members.





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Trying to jump-start increasingly weak sales of life insurance, some of the world's largest insurers are looking to South Africa for a little vitality.

~ *Wall Street Journal*

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The Vitality Insured Person study 1 indicated 10% – 15% lower costs for members who actively participated in the Vitality programme.

~ *Harvard Business School paper by Michael Porter*

”

“

South Africa's Discovery has a hit with Vitality, a behaviour-tracking programme that rewards clients' healthy habits.

~ *Fortune Magazine*

”

“

The South African company has been shaking up its industry through business-model innovation and catalysing new ideas.

~ *McKinsey Quarterly*

”

“

Discovery has solid evidence that participation in Vitality more than pays for the rewards, and the business demonstrates the kind of innovation coming out of emerging markets.

~ *The Economist*

”

# Vitality – a global game-changer

The effectiveness of Vitality's shared-value model has gained recognition among thought leaders both in and outside the healthcare industry. This has resulted in partnerships with some of the leading insurers around the world. Vitality is now available in 15 markets and continues to grow rapidly. In this way, Vitality is changing lives and making people healthier.



Discovery Vitality

Contact us 0860 99 88 77 | [www.discovery.co.za](http://www.discovery.co.za)



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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 2018. Members will be alerted when each benefit goes live. Visit [www.discovery.co.za](http://www.discovery.co.za) to stay updated.

VBE 09/17(18)

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