



2019



DISCOVERY VITALITY

GET HEALTHY. DRIVE WELL. GET REWARDED.

Discovery Vitality

Vitality is the world's leading science-based behavioural-change programme that encourages and rewards Discovery members for leading a healthier lifestyle and for driving well.

Vitality is made up of two programmes:



The Vitality Health programme
Get rewarded for living well



The Vitality Drive programme
Get rewarded for driving well

Discovery Vitality incentivises and rewards members 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. Added to this, Vitality Drive members have fewer and less severe road accidents.

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

To join the **Vitality Health programme** or to find out more about our other Vitality products, visit discovery.co.za or contact your financial adviser.



Great reasons to join Vitality

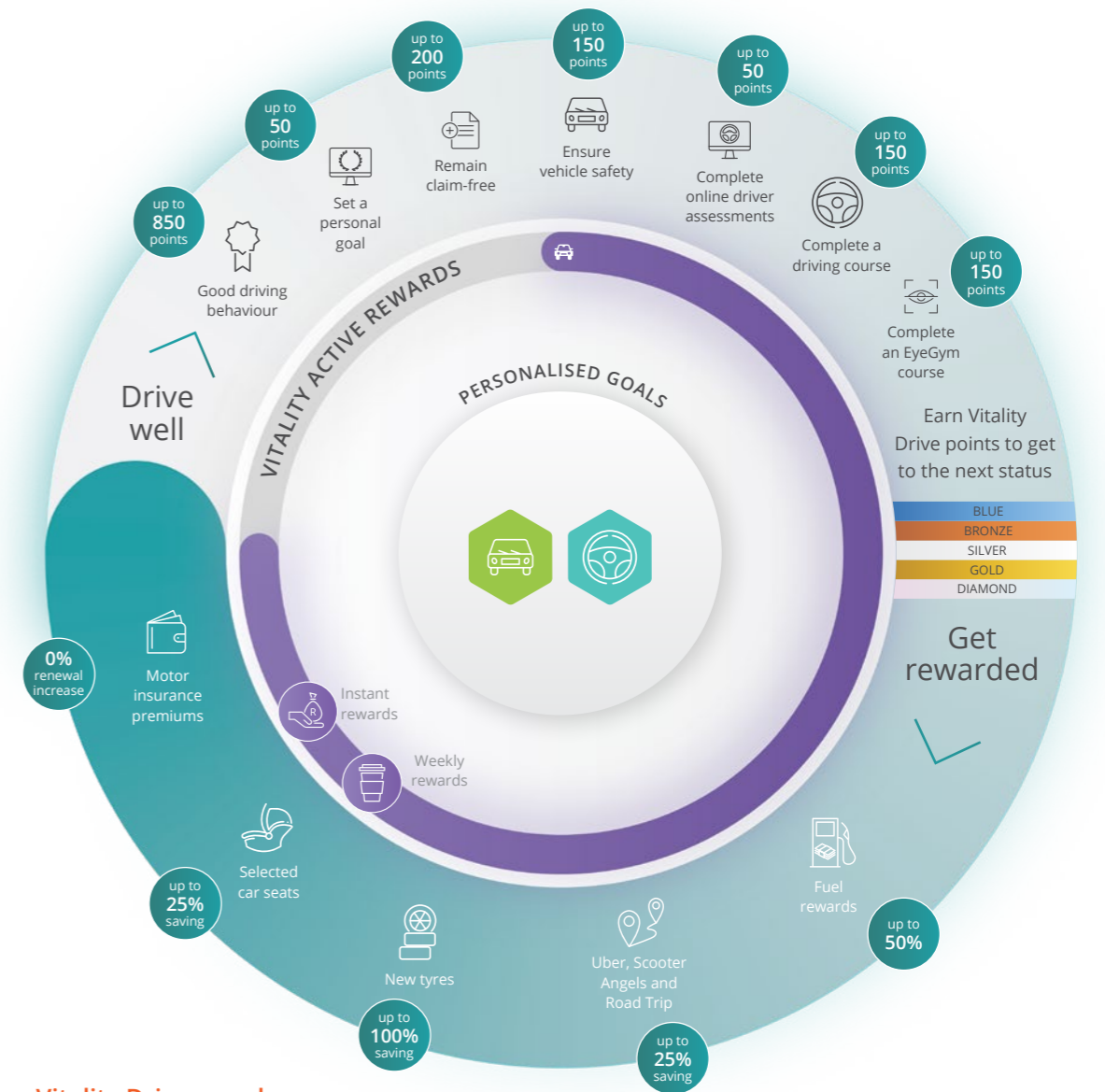
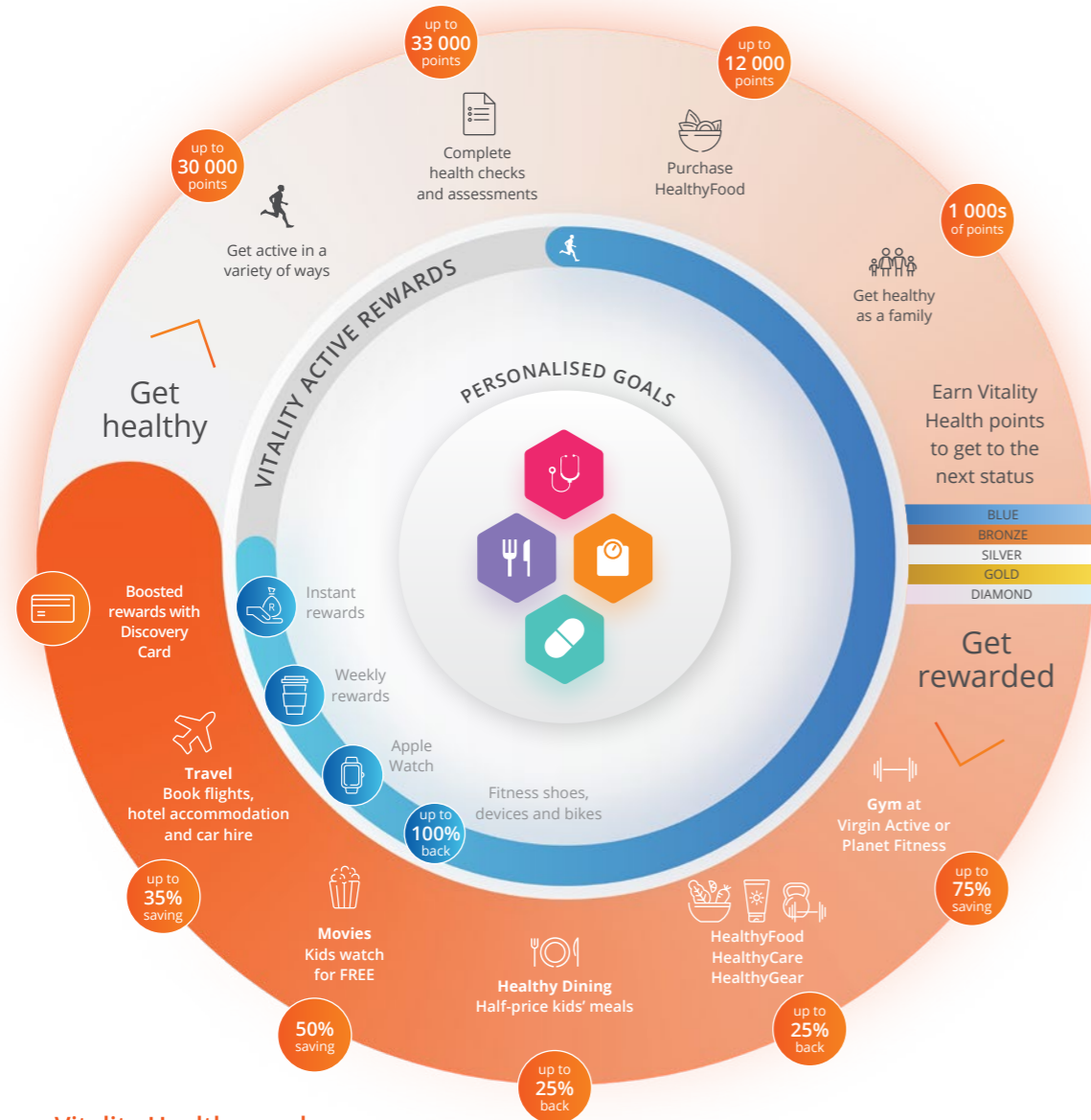
From discounted movies, flights, cash back on your groceries, fuel, weekly rewards and more, being healthier and driving well has never been more rewarding.

<p>Up to 100% savings on your monthly gym fees</p> <p> </p>		<p>Up to R1 000 cash back per family each month for buying HealthyFood</p> <p> </p>	
	<p>Up to 50% of your fuel spend</p> <p> </p>		<p>Weekly rewards ranging from coffees and smoothies to dream holidays with Vitality Active Rewards</p>
<p>Half-price movies at Ster-Kinekor, PLUS kids watch for FREE before 7pm</p> <p> </p>		<p>Up to 35% savings when you travel. PLUS, save up to 100% on two local flights a year</p> <p> </p>	
	<p>Up to 50% of your Discovery Life premiums back every five years</p>		<p>Up to 25% off Uber trips</p> <p> </p>

...and MORE

The Vitality Health programme

The Vitality Drive programme



Vitality Health members:

Enter a gym every second | Buy 55 000 HealthyFood baskets each day | Earn 126 000 rewards for getting active every week | 320 533 Vitality Health checks a year

Vitality Drive members:

Drive 67km every second | Get 26 000 litres of fuel funded each day | Get R45 500 of Uber trips funded each week | 61 000 MultiPoint checks completed in a year

Get healthy

Learn about your health

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.

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 / HbA1c
- 03 | Cholesterol
- 04 | Weight assessment
- 05 | Non-smoker's declaration

Find out your **Vitality Age** **2 500 pts**

Earn Vitality Health points based on how many of your results are in range and how many of them may cause 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.

Get healthy

Do further health checks at a GP or specialist and earn Vitality Health 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**
- Points activities for seniors **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 for more information.

Stop smoking

Save up to **80%**



Save up to **25%**

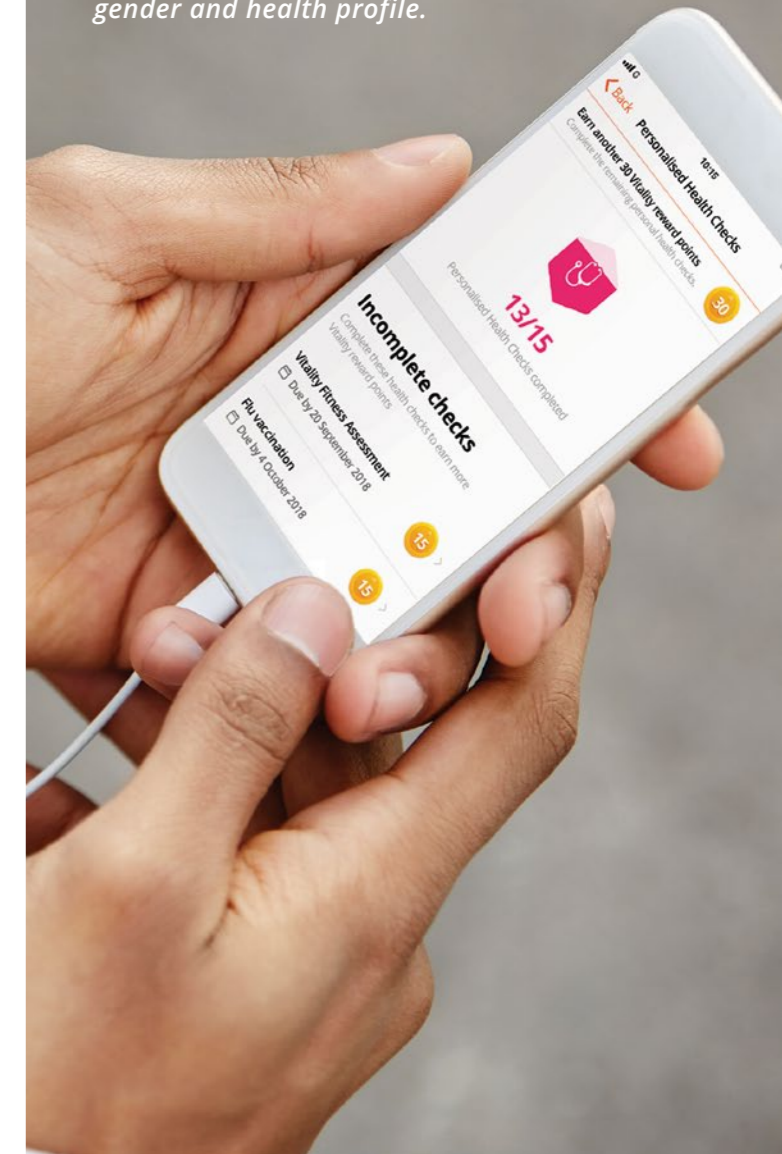


Join Diabetes Care to get all the information and motivation you need to manage your condition

..... **up to 7 200 pts**

Get rewarded for looking after your health

Earn Vitality reward points for completing various health checks based on your age, gender and health profile.



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 visit **100 pts per day**

Vitality Fitness Assessment

Earn **2 500** points and up to **5 000** additional points depending on how fit you are. You can 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/myrun **300 pts per week**
- 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**
- Round of golf **100 pts per day**
- Log your workout at an approved fitness facility **100 pts per day**

JOIN TEAM VITALITY

SA's largest running and cycling club

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

Get active

SHOP FOR FITNESS EQUIPMENT

Get up to **25%** cash back on thousands of **HealthyGear** items at either



Track your workouts with a Vitality-linked fitness device

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



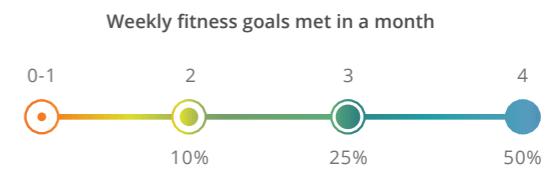
Use your Vitality-linked fitness device to:

- Track steps **up to 100 pts per day**
- Track distance **up to 100 pts per day**
- Track heart rate **up to 300 pts per day**

Boost your cash back



The more active you get and goals you achieve in a month, the more cash back you will receive.



Limits, terms and conditions apply.

Eat healthily

Vitality supports your healthy eating journey, starting with rewarding you for buying HealthyFood when grocery shopping at Pick n Pay and Woolworths.



Get up to
25%
cash back

on thousands of
HealthyFood items

PLUS

earn up to 12 000 Vitality points
per year for buying HealthyFood.

Activate online: **10%**

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

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

Pick n Pay

WOOLWORTHS



Eat healthily

Vitality helps you to make healthier choices when dining in or out and teaches you how to whip up tasty, healthy meals at home.

HEALTHY DINING



Get up to
25%
cash back

on your healthier choices
when dining in or out.

**50% cash back
on kids' meals**

COLCACCHIO

Ocean Basket

OB

DOPPIO ZERO

Nando's

W
WOOLWORTHS



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.

Open to the public. Book at healthyfoodstudio.co.za

In partnership with:

W
WOOLWORTHS

PRUE LEITH
chefs academy

Get rewarded

Vitality travel rewards

Enjoy great travel savings based on your Vitality Health status



Flights

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

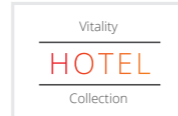
- All Vitality Health members can save up to **35%** on local, regional and international flights (base fare).
- Boost your savings up to **100%** on two local kulula.com bookings (base fare) per year with Vitality Active Rewards.



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.

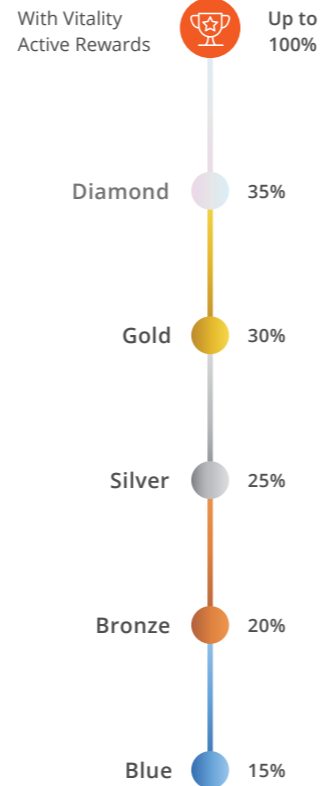


Vitality car hire

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



Use your Discovery Miles to pay for local and international flights and holiday accommodation.



Get rewarded

Vitality Ster-Kinekor movie benefit

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 spend your Vitality reward points.



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



All travel must be booked through kulula.com. For more information on flight destinations and a list of accommodation properties, please visit discovery.co.za. These lists are subject to change. There is a booking fee on all travel bookings. Visit discovery.co.za for a full set of terms and conditions.

Discovery Vitality and Disney celebrating healthy, happy families



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

Vitality Baby

1 000 days programme

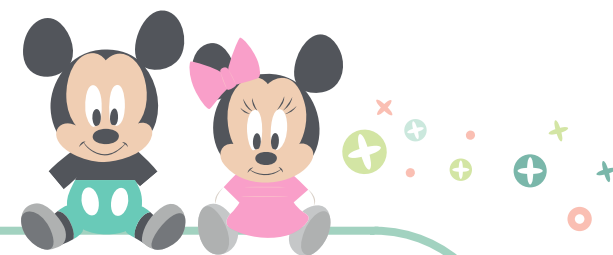
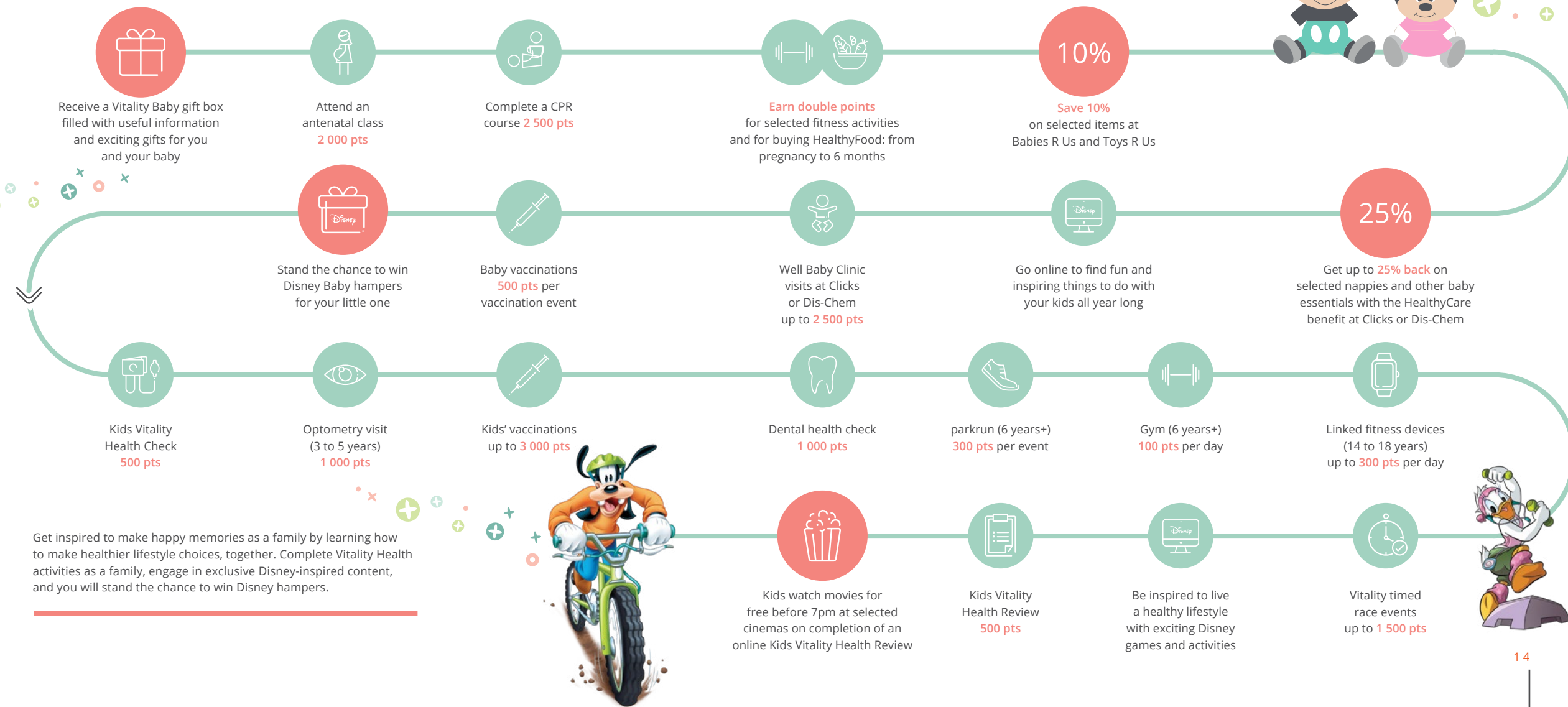
Activate Vitality Baby to get the best care and rewards, from pregnancy until your child turns two



Vitality Kids

2 to under 18

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



Vitality Active Rewards

Vitality Active Rewards encourages and rewards you for getting active and driving well.

Plus you can get rewarded for managing your health.

Every time you achieve your weekly exercise and drive goals, you'll earn reward points that can be converted into a range of exciting rewards from coffees and smoothies to shopping rewards and dream holidays.

Through the Discovery app, you'll be able to track your personal health goals such as eating healthily, doing your health checks, managing your weight and remembering to take your chronic medicine.

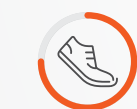
With Vitality Active Rewards, you can also BOOST your Vitality savings with the Fitness Booster benefits:



Bike Booster



Device Booster



Shoe Booster



Gym Booster



Flight Booster



Get started by downloading the Discovery app



Get active. Drive well.

Reaching your exercise and drive goals has never been more rewarding. In addition to receiving Vitality reward points, you will also get additional reward points as you earn achieve your health goals.

Exercise

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

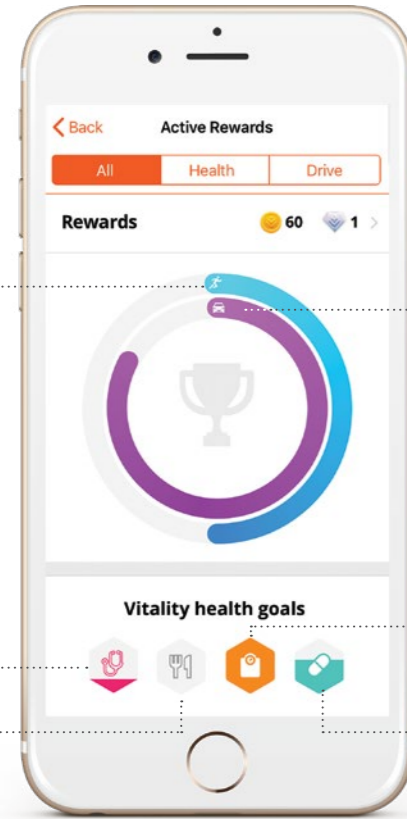
- Gym workouts.....100 pts
- Using a fitness device **up to 300 pts**
- 5km parkrun/myrun.....300 pts
- Timed race events...**up to 3 000 pts**

Health checks

Complete relevant health checks to understand and manage your health

HealthyFood

Achieve personalised monthly HealthyFood goals, adjusted dynamically based on your shopping behaviour



Drive

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

- Accelerating smoothly
- Braking smoothly
- Cornering smoothly
- Driving within the speed limit
- Not using a cellphone while driving

Weight management

Track your progress towards achieving a personalised monthly weight goal

Medicine tracker

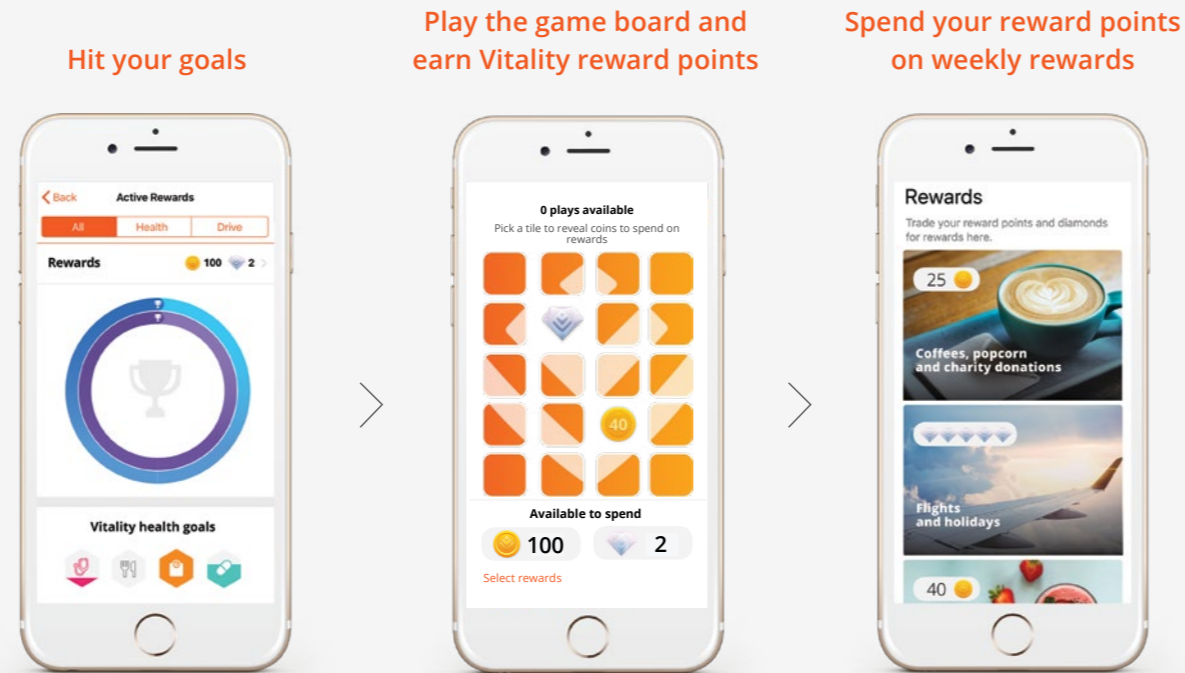
Take your chronic medicine on time and as prescribed

Challenge yourself and challenge your friends

Get your friends to join in by challenging them to meet their goals. Track your performance against other members using the in-app dashboard and see how you compare to your friends on the leaderboards.

Get rewarded with Vitality Active Rewards

Every time you achieve an exercise or drive goal, you earn a play on the game board to reveal guaranteed weekly Vitality reward points, diamonds and instant rewards.



Plus, you can **save** your reward points and diamonds over 12 weeks for the choice of BIGGER rewards

Or convert your reward points into Vitality Health points towards your Vitality Health status

Plus, stand a chance to win instant rewards when you uncover a tile:



Other ways to earn Vitality reward points

Get Vitality reward points for managing your personalised health goals.

<h3>Health checks</h3> <p>Complete health checks based on your age, gender and health profile:</p> <ul style="list-style-type: none"> Vitality Age Vitality Health Check Vitality Fitness Assessment Other in-depth health checks Vaccinations <p>Vitality reward points Complete relevant health checks 15 per activity</p>	<h3>HealthyFood</h3> <p>Track your grocery purchases and get rewarded for improving and maintaining a healthy basket.</p> <p>Vitality reward points Achieve your personalised, monthly HealthyFood goals 10 per month</p>	<h3>Weight management</h3> <p>Track your weight and achieve your weight goals.</p> <p>Vitality reward points Track your weight using the app 5 per week Verify your weight at a network partner 25 per month Achieve or maintain your goal weight Up to 100 per month</p>	<h3>Medicine tracker</h3> <p>Get rewarded for taking your chronic medicine as prescribed.</p> <p>Vitality reward points Weekly adherence 5 per week Monthly collection 15 per month</p>
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Different personalised health goals will be recommended to you based on your health profile. Available to members of medical scheme plans administered by Discovery Health who meet the programme's requirements.

Vitality reward points

Convert your Vitality reward points into Vitality Health points or spend your Vitality reward points and diamonds on weekly coffees, meals, smoothies or shopping vouchers.

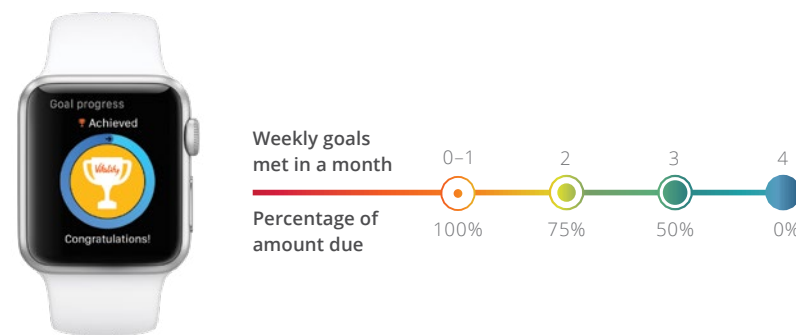
01	Convert Vitality reward points into Vitality Health points	Up to 2 500 pts
OR		
02	Spend Vitality rewards points and diamonds	
25	Coffees, popcorn and charity donations	MUGG & BEAN, vida, LAMAL, SK, VITALITY More to Give
40	Smoothies and snacks	LAMAL, vida, MUGG & BEAN, Nando's
100	R100 grocery, meal or shopping rewards	Woolworths, ClicknBuy, CLICKSO, COLCACCHIO, LAMAL, Nando's, Dis-Chem
250 or 2 diamonds	R250 online shopping rewards	SUPERBALIST.COM, loot.co.za, YUPPIECHEF, zando, The Warehouse
500 or 3 diamonds	Spoils and shopping to the value of R500	Sorbet, HIRSCH'S, Incredible CONNECTION, CASHBACK PART, Hanley's
4 diamonds	Gifts and gadgets to the value of R2 000	iStore, Apple, Incredible CONNECTION, sunglasses hut
5 diamonds	Flights and holidays	KULULA.com, Europcar, International, PROTEA HOTELS



Boost your Vitality benefits with Vitality Active Rewards

Vitality Active Rewards with Apple Watch

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



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

Limits, terms and conditions apply.

Flight Booster

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

kulula.com

Gym Booster

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

virgin active planetfitness



Boost your Vitality benefits with Vitality Active Rewards

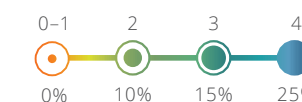
Get cash back on a new road or mountain bike, a fitness device or a pair of running shoes with Vitality Active Rewards by activating one of these booster benefits.

Bike Booster



CYCLE LAB

Weekly fitness goals met in a month



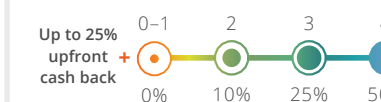
Monthly cash back

Device Booster



Sportsmans Warehouse TOTALSPORTS

Weekly fitness goals met in a month



Monthly cash back

Shoe Booster



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 a pair of running shoes and then get active. The more goals you achieve in a month, the more cash back you will receive.

Limits, terms and conditions apply.

How to earn Vitality Health points and get 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 increase your status as you get healthier.

Vitality Health points you can earn in a year



Health checks and assessments

Up to 33 000 Vitality points



Exercise

Up to 30 000 Vitality points



Nutrition

Up to 12 000 Vitality points



Convert Vitality reward points

Up to 2 500 Vitality points

Vitality Health 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 and older, add 10 000 (Bronze), 20 000 (Silver) and (30 000) Gold.

At the beginning of every year, your Vitality Health 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.

Vitality rates	Member R259	Member + 1 R309	Member + 2 or more R359
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Other Vitality Health products

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

VP

VITALITY PURPLE

In addition to the Vitality Health programme, you can upgrade to Vitality Purple to enjoy exclusive Vitality services and rewards, ranging from:

Up to 75% off 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

24/7 access to your own personal Vitality Purple Consultant

Vitality Purple rates <small>(Includes Vitality Health rates)</small>	Member R429	Member + 1 R495	Member + 2 or more R539
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Vitality Active

Join Vitality Active, the product designed specifically for young adults under 30, that encourages and rewards you as you get healthier and drive better.

25% off monthly gym fees at Virgin Active or Planet Fitness

Achieve your weekly exercise and driving goals to earn a reward

Up to 100% of your Discovery Life Smart Life Plan premiums back

Vitality Active rate	Member R45
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Vitality Active members over 30 pay R65 and only have access to a Vitality Health status and Vitality Active Rewards.

MOVE

Join Vitality Move for free and get rewarded for healthy living. Dial *120*6683# Upgrade for R39 and get up to R300 back on monthly shopping, gym and movies.

Get up to R100 off in Pick n Pay shopping rewards

Get up to R100 off gym fees

Get up to R100 off movie tickets at Ster-Kinekor

Vitality Move is available to members on most medical aid schemes administered by Discovery Health (Pty) Ltd.

Validity Drive

Get rewarded for driving well with Validity Drive, the programme available exclusively to Discovery Insure clients.

With Validity Drive, you enjoy:



Up to 50% of your fuel spend back every month for driving well



Validity reward points for driving well. Spend these on coffees, car washes, shopping rewards and local holiday vouchers



Up to 25% off Uber every month



Intelligent technology to keep you safe on the road

Discovery Insure offers comprehensive car insurance and is committed to developing innovative technology to improve your driving behaviour with Validity Drive. The smartphone-enabled DQ-Track measures driving behaviour and provides state-of-the-art safety features.



Impact Alert

Get immediate emergency assistance if we detect severe impact to your car, even if we can't get hold of you



Vehicle panic button

Use your smartphone to request immediate emergency assistance



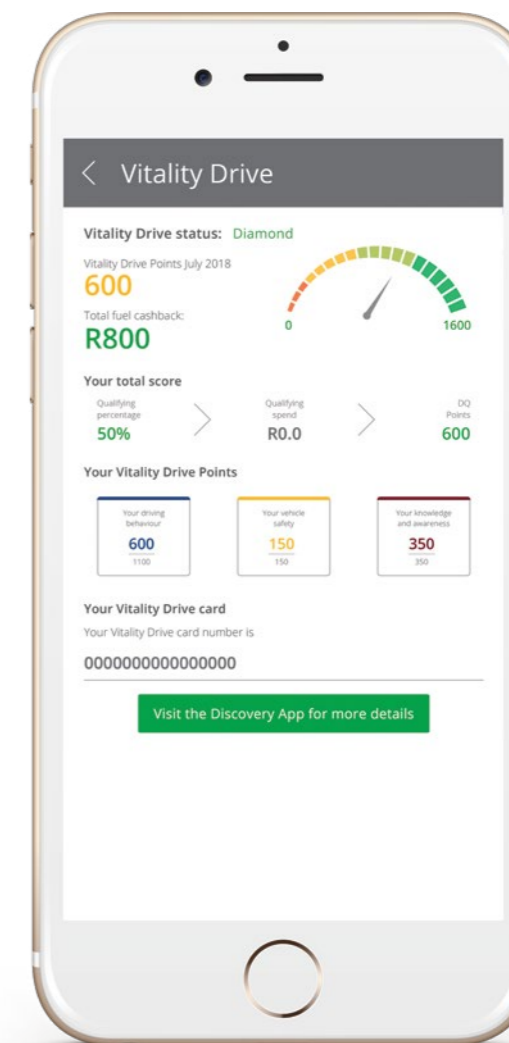
Find my vehicles

Find your vehicles in real time



Weather warnings

Get warnings of imminent bad weather



The Vitality Drive programme

Drive well and get rewarded

JOIN VITALITY DRIVE



Install your DQ-Track
Download the Discovery Insure driving app
Link your Vitality Drive card

EARN VITALITY DRIVE POINTS

Up to 150 points

Complete your Annual MultiPoint check
Ensure your service history is up to date

DRIVE WELL AND GET REWARDED

Up to 850 points

How to drive well

Smooth acceleration, smooth braking, smooth cornering, driving within the speed limit, reduced night-time driving, low distance driven, no cellphone use

VITALITY DRIVE STATUS



The more points you earn, the higher your Vitality Drive status and the more rewards you get

GET REWARDED



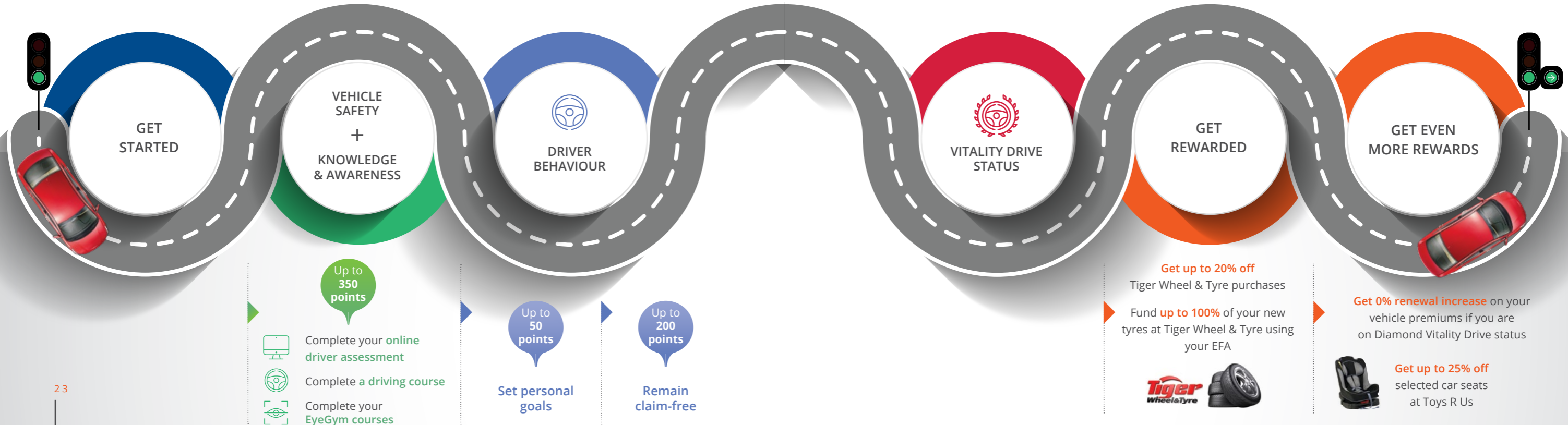
Swipe your Vitality Drive card and get up to 50% (or R800) of your fuel at BP or Shell or Gautrain spend back

Double your fuel rewards and have them paid into your Excess Funder Account (EFA) to fund your car excess

Earn Vitality reward points for driving well and convert them to rewards



Get up to 25% off Uber, Scooter Angels and Road Trip



Get rewarded with Discovery Card

Live well ⇌ Spend well

Discovery Card is a Visa credit card that gives you access to the rewarding world of Discovery Miles. Use it everywhere you shop and enjoy great rewards from a wide range of partners in our network.



Earn Discovery Miles

Discovery Miles are rewards that add up every time you swipe your Discovery Visa credit card. Whether you're buying coffee, filling up at a local service station or treating yourself to something special, you will **earn 1 Discovery Mile for every R15 you spend with your Discovery Card.**

Plus, you can earn up to 10x more Discovery Miles at select partners in the miles Multiplier network.



Spend Discovery Miles

Once you have earned your Miles, enjoy spending them on anything, from electronics and appliances to travel, entertainment, fashion and more.

You can use your Discovery Miles to shop online, in-store or to pay for your holidays.



Get cash back on holidays

You get up to 20% cash back when booking a well-deserved holiday, be it backpacking around the world, to relaxing on a tropical island or sailing the seas. You can also pay for your next holiday in part or in full with Discovery Miles, or convert your Discovery Miles into SAA Voyager Miles or Avios.

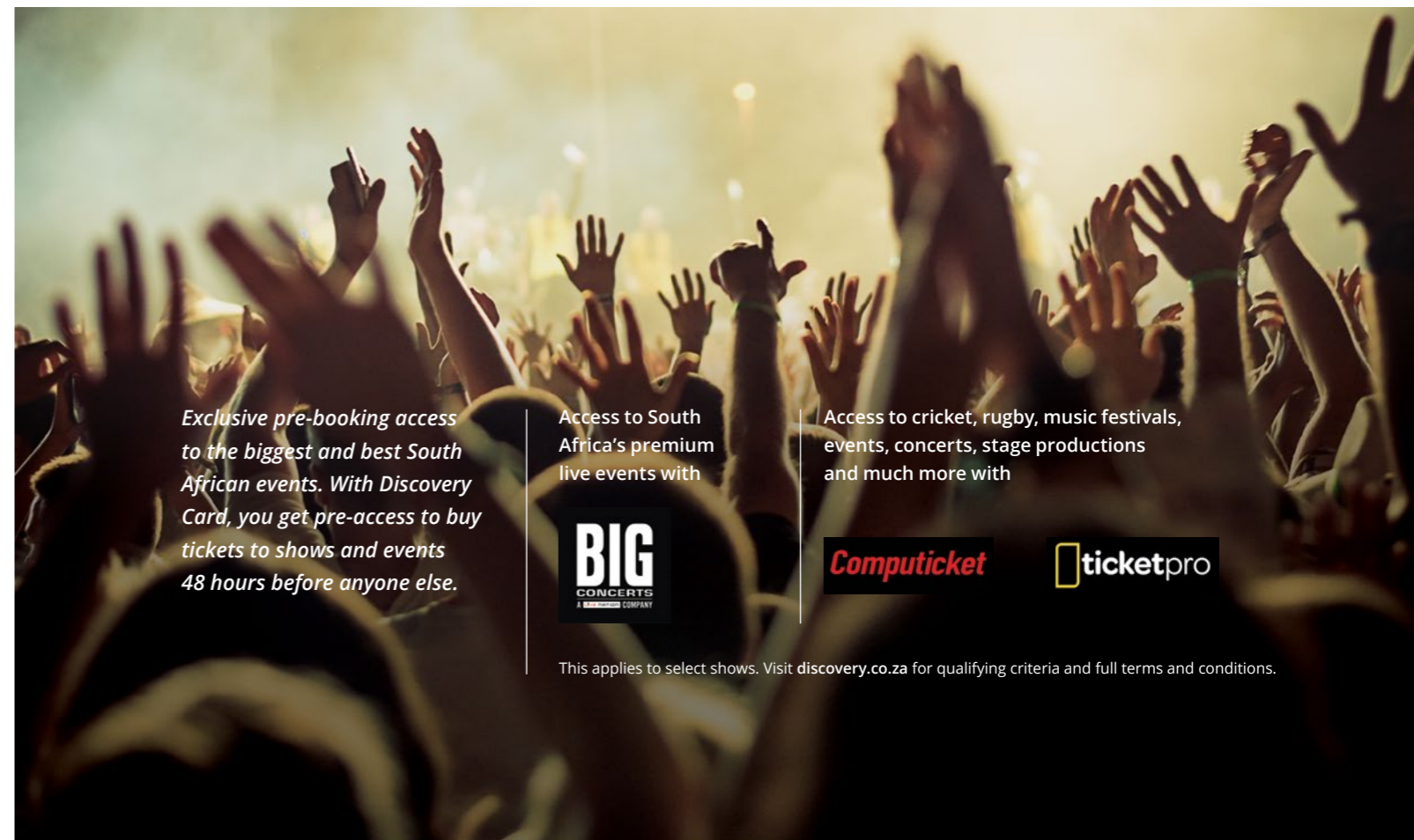
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Royal Caribbean INTERNATIONAL

WORLD LEISURE HOLIDAYS
ALWAYS GIVING YOU MORE ISLAND

Your Discovery Card gives you free international travel insurance when you pay for trips abroad with your card. It covers non-medical claims, such as loss or delay of baggage, personal accidents, cancellation or curtailment, travel delays, personal liability and much more.

Discovery Card holders get...



Exclusive pre-booking access to the biggest and best South African events. With Discovery Card, you get pre-access to buy tickets to shows and events 48 hours before anyone else.

Access to South Africa's premium live events with

Access to cricket, rugby, music festivals, events, concerts, stage productions and much more with



This applies to select shows. Visit discovery.co.za for qualifying criteria and full terms and conditions.

GET REWARDED FOR HEALTHY LIVING



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



www.discovery.co.za



Discovery Vitality



@Discovery_SA



@TeamVitalitySA



Discovery_SA



The Discovery app

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 2019. Members will be alerted when each benefit goes live. Visit www.discovery.co.za to stay updated. Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Product rules, terms and conditions apply.