



DISCOVERY VITALITY 2020

GET REWARDED FOR LIVING, DRIVING
AND BANKING WELL

Discovery Vitality

Vitality is the world's leading behavioural 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



75% back each month for buying HealthyFood



100% saving on your monthly gym fees



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



50% back on fitness devices, sports gear and equipment



50% back on personal care items



50% of your fuel spend back



25% off Uber



50% of your Discovery Life premiums back every five years



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



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



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.

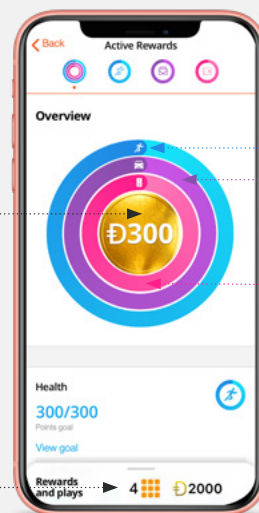
Earn up to ₪300 and 4 plays on the gameboard every week! You can also earn Discovery Miles for reaching personalised health and drive goals.

EARN ₪100

Earn ₪100 instantly for each goal you achieve, ₪200 for reaching 2 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 drive goal to close your drive ring by driving a consecutive 100 km event-free each week.

MONEY

Reach your money goal by spending responsibly and earning points for purchases over R20 made with your 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

MUGG & BEAN

KAUAI

vida e caffè

SK GREAT TASTE AWARDS OF THE YEAR

VITALITY MoveToGive

KAUAI

nu

Pick n Play

WOOLWORTHS

BoxOffice

WOOLWORTHS

Nando's

SAFARI

Dis-Chem

Typo

Supermarket Warehouse

EXCLUSIVE BOOKS

YUPPIECHEF.COM

HIRSCH'S

CAPE TOWN MARKET

loot.co.za

zando

makro

sunglass hut

COTTON ON

Hamleys

iStore

Apple

Incredible CONNECTION

SAMSUNG

Emirates

kulula.com

International

PROTEA HOTELS

BRITISH AIRWAYS

QANTAS

Europcar

Uber

kulula

holidays

Amani Spas

COLCACCHIO

the reason we crave pizza

KAUAI

NETFLIX

nu

NetFlorist

NETFLIX

nu

NetFlorist

Sorbet

MAN

STEAM

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

DRIVE GOALS



Earn over £7 000 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 IN-RANGE RESULTS				
NUMBER OF HIGH-RISK 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



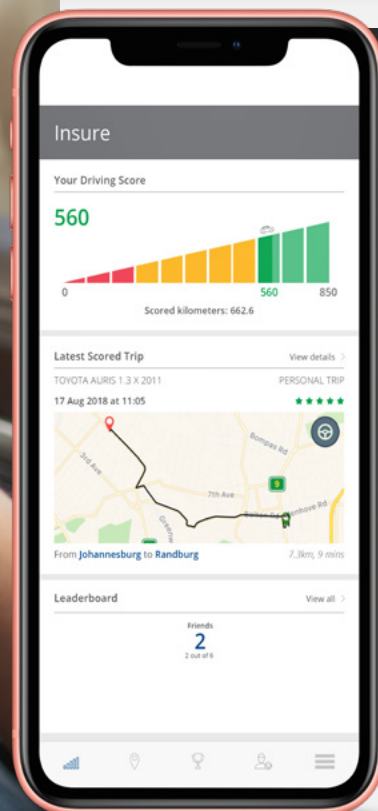
01 Install your
DQ-Track



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

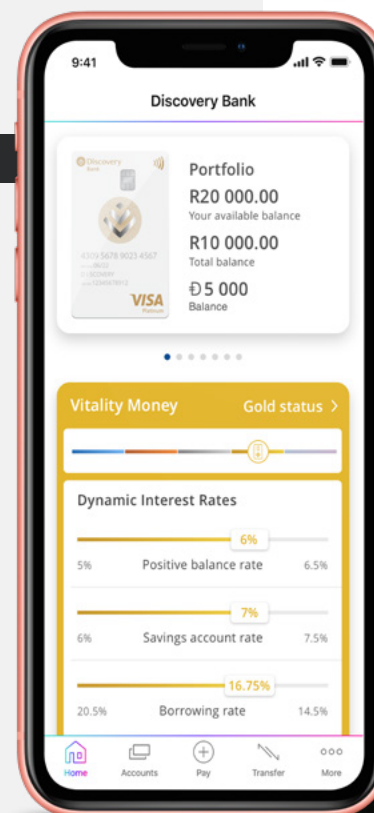
HOW TO EARN VITALITY MONEY POINTS:

Complete assessments:

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

Achieve your Vitality Money goals:

1 goal achieved.....	Up to 1 000 pts
2 goals achieved.....	Up to 2 000 pts
3 goals achieved.....	Up to 3 000 pts
4 goals achieved.....	Up to 5 000 pts



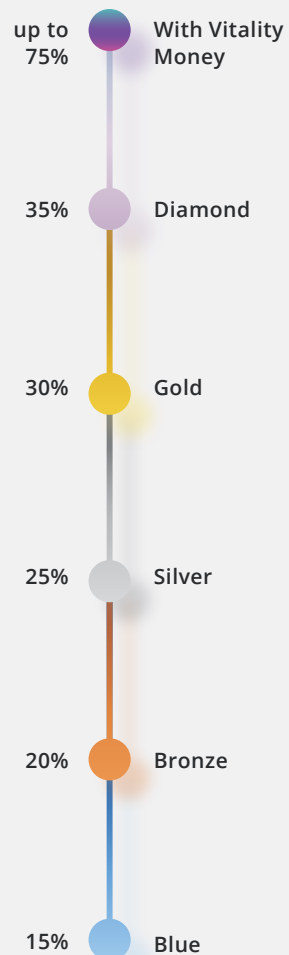
Get rewarded

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.

Flights

All Vitality Health members can save up to **35%** on local and international flights (base fare). Boost your international flight saving up to **75%** with Vitality Money.

Pay for local and international flights.



Hotel accommodation

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

Pay for local holiday accommodation.



And much more!

Car hire

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









Travel bookings

Book holidays or exchange Discovery Miles through partner programmes.



Get rewarded

For making healthier choices

 HealthyFood	 HealthyCare	 HealthyGear	 HealthyDining
			
<p>Get up to 75% back on HealthyFood items.</p> <p> </p>	<p>Get up to 50% back on personal care items.</p> <p> </p>	<p>Get up to 50% back on sports gear, equipment and fitness devices.</p> <p> </p>	<p>Get up to 25% cash back on healthier meal choices PLUS 50% cash back on kids' healthy meals.</p> <p>     +  </p>

HOW TO MAXIMISE YOUR REWARDS

Activate
online

10%

Find out your
Vitality Age

15%

Do a Vitality
Health Check

25%

Boost your rewards with Discovery
Bank and Vitality Money

up to 50%

up to 75%

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



Apple Watch



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

Weekly goals

met in a month

0-1 2 3 4

Percentage of
amount due

100% 75% 50% 0%



Bike Booster



Up to
25%

Weekly exercise goals met in a month

0-1 2 3 4
0% 10% 15% 25%

Monthly cash back



Device Booster

OR

Up to
75%



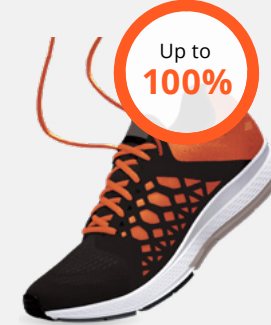
OR

Up to
100%



OR

Up to
100%



Weekly exercise goals met in a month

Up to 25%
upfront +
cash back 0-1 2 3 4
0% 10% 25% Max

Monthly cash back



Get rewarded

Entertainment rewards



ENJOY HALF-PRICE MOVIES AT STER-KINEKOR

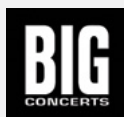
Experience the latest movies for half the price when you activate your Vitality Ster-Kinekor movie benefit. Available in 2D or 3D.

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 blockbuster 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

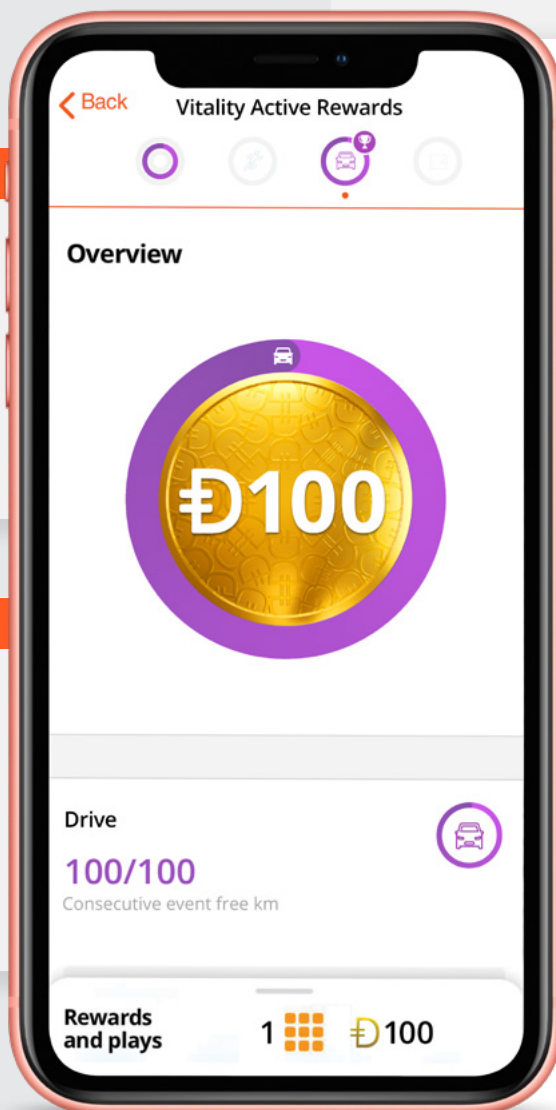
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UBER

Get up to **25%**
off all Uber trips

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

Uber



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 Excess Funder Account
- 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

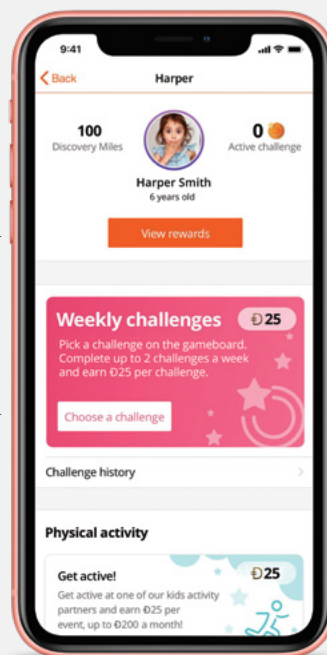
Parents, activate family goals in Vitality Active Rewards for each of your children.

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



TOYS



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

EATING OUT



ENTERTAINMENT



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!

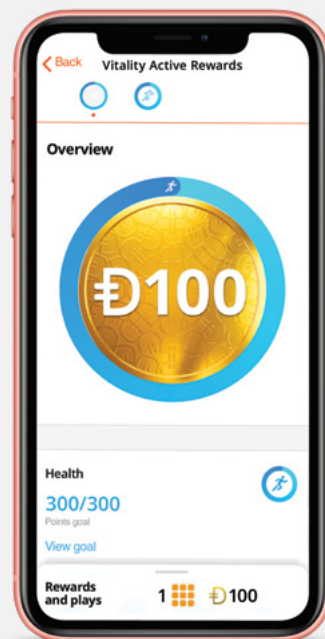
GET HEALTHY

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

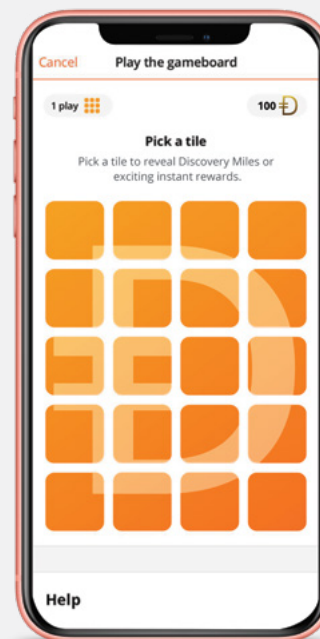
-  Gym visits
-  parkrun/myrun
-  Linked fitness device workouts
-  Vitality-timed race events

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

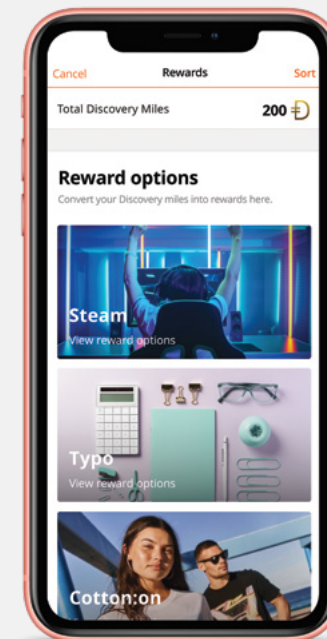
Earn Discovery Miles as you engage in healthy activities



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 Blue 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
Vitality rates	Member R280		Member + 1 R340		Member + 2 R395

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 Blue 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 Blue 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 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 Active rate

Member **R89**

Each additional adult **R79**

Vitality Purple rates
(Includes Vitality Health rates)

Member
R469

Member + 1
R539

Member + 2 or more
R589



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 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.