

Discovery Integrator



Earn up to 5 000 Discovery Miles with the 2020 Discovery Integrator

The 2020 Discovery Integrator aims to reward members for taking steps to understand their health risks through preventative screening.

There is an increasing prevalence of severe lifestyle illnesses such as cancer and diabetes in South Africa. As such, health screening is vital for the early detection of lifestyle related chronic conditions and diseases.

The Discovery Integrator campaign runs from 1 January 2020 until 31 December 2020.

Who qualifies for the Discovery Integrator?

To qualify for the Discovery Integrator, you must meet the following requirements:

- Be a qualifying member of a participating medical scheme administered by Discovery Health, 18 years and older; and
- Belong to any active Vitality Health policy; and
- Be the primary accountholder of a qualifying Discovery Bank product.

You will only qualify for the Discovery Integrator if you are the primary accountholder of any of the following Discovery Bank accounts:

- Discovery Gold Card account or Discovery Gold full banking suite; or
- Discovery Platinum Card account or Discovery Platinum full banking suite; or
- Discovery Black Card account or Discovery Black full banking suite; or
- Discovery Purple full banking suite.

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If you are not the primary accountholder of a qualifying Discovery Bank product you will not qualify for the Discovery Integrator, even if you are a secondary cardholder of a qualifying Discovery Bank product, or the primary accountholder of a non-qualifying Discovery Bank product.

To view the full Discovery Bank account terms and conditions please <u>click here</u>.

How the Discovery Integrator works

To earn up to 5 000 Discovery Miles with the 2020 Discovery Integrator, you need to:

- 1. Subscribe to Health Banking and set up co-payments on the Discovery Bank app. (If another member on the same Medical Scheme membership that you are on has an active subscription to Health Banking, you will automatically be subscribed.)
- 2. Complete your Vitality Health check and earn 2 500 Discovery Miles
- 3. Complete your Vitality Active Rewards personalised health goals and earn an additional 2 500 Discovery Miles.

To qualify for your Discovery Miles to be paid out to your Discovery Miles account, you need to have a Discovery Bank account that is in good standing and is not dormant. i.e. You need to have spent R5 000 or more in any single calendar month three months before or after completing your Vitality Health Check and Vitality Active Rewards personalised health goals.

01 | Activate Health Banking

To earn up to 5 000 Discovery Miles from the Discovery Integrator, you must either have an active Health Banking subscription, or have another member on the same Medical Scheme membership have an active Health Banking subscription.

Health Banking is Discovery Bank's easy and innovative way of establishing a co-payment link which allows for seamless processing of select medical expenses when needed, directly from a linked Discovery Bank debit or credit card. Find out more on Health Banking under the 'Payments' section of the Bank Info and tips page.

Health Banking activation steps

- 1.1 | Login to the Discovery Bank app,
- 1.2 | Tap 'More', then tap 'Health Banking'.
- 1.3 | Select the card you want to link and set your transaction limit (You can change this limit at any time to process co-payments that are larger than the set transaction limit)
- **1.4** | Tap 'Save'.

Only one co-payment link can be created per Discovery Health Medical Scheme membership. This means only one member per Medical Scheme membership may subscribe to Health Banking. By creating the co-payments link, you agree that the automatic co-payment link will apply to all members on the same Discovery Health Medical Scheme membership. Any co-payments applied to any

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member on the same Medical Scheme membership will therefore be charged to the linked debit or credit card, in accordance with the Discovery Bank account terms and conditions.

Note: The Discovery Bank primary accountholder who establishes the co-payment link can be any member of the Discovery Health Medical Scheme membership, regardless of their membership role.

By creating the co-payment link, you also agree to share your relevant personal information between Discovery Bank, Discovery Health, and Discovery Vitality, for the purposes of administering the Discovery Integrator product, as well as the relevant personal information of all other members on the same Discovery Health Medical Scheme membership.

Health Banking transactions do not count towards qualifying spend for Vitality Money rewards, do not earn Vitality Money rewards including Discovery Miles, nor does any interest-free period apply.

02 | Do your Vitality Health Check and earn 2 500 Discovery Miles

Each qualifying member on a participating medical scheme administered by Discovery Health, which has a linked Health Banking subscription will earn 2 500 Discovery Miles for completing their Vitality Health Check in 2020.

The Vitality Health Check is a simple and convenient set of five essential health tests that help you identify possible health concerns early and determine your risk for lifestyle-related chronic illnesses.

Complete your Vitality Health Check at an accredited <u>Vitality Wellness Centre</u>, pharmacy in the <u>Vitality Wellness Network</u> or at your nearest <u>Discovery Store</u>. You can also conveniently <u>book online</u>.

You must complete your Vitality Health Check before 31 December 2020 to earn the 2 500 Discovery Miles.

03 | Complete your personalised health goals to earn an additional 2 500 Discovery Miles

Each qualifying member on a participating medical scheme administered by Discovery Health, which has a linked Health Banking subscription will earn 2 500 Discovery Miles for completing their Vitality Active Rewards personalised health goals.

Vitality Active Rewards helps you take a proactive approach to manage and track your health through personalised health goals available on the Discovery app. These goals are tailored to your unique personal health profile. They encourage you to manage your health through exercise and various screening and preventive tests.

You must complete your Vitality Active Rewards personalised health goals before 31 December 2020 to earn the additional 2 500 Discovery Miles.

Activating your personalised health goals:

- 3.1 | Download the latest version of the Discovery app on your Apple or Android mobile device.
- **3.2** | Activate Vitality Active Rewards through the Discovery app under Vitality Active Rewards.

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- **3.3** | Open up the health goals tab to view the health, assessments and activities that you need to complete.
- **3.4** | Complete each health check in 2020 as indicated on the Discovery app and make sure we get your claim.

04 | How to qualify for your Discovery Miles pay-out

Your account must be in good standing

Complete the activities above and ensure your qualifying Discovery Bank account is in good standing at the time your Discovery Miles pay-out is due.

Good standing means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank including keeping your <u>Know Your Client and Anti Money Laundering</u> information up to date. 'Legal process' excludes debt review as defined in the National Credit Act 34 of 2005.

Your account must not be dormant

You will need to meet or exceed the minimum R5 000 monthly spend required either in the same month of completing your Vitality Health Check and Vitality Active Rewards personalised health check goals, or in any one of the 3 calendar months before or after their completion. If you complete your Vitality Health Check and Vitality Active Rewards personalised health check goals in different months, the same minimum R5 000 monthly spend required may not count for both of them if their individual 3 calendar month windows for meeting the minimum monthly spend requirement do not overlap.

Only purchases made with your Discovery Bank credit card in-store and online and local and international purchases count towards the minimum spend requirement, and spend will not be calculated cumulatively across calendar months.

If you move from the previous Discovery Card to Discovery Bank and you complete your Vitality Health Check and Vitality Active Rewards personalised health goals within two month of upgrading to Discovery Bank, the amount you spent in the last month on the previous Discovery Card contribute towards the required minimum R5 000 spend.

When and where your Discovery Miles will be paid

Your Discovery Miles will be paid into your Discovery Miles account in the month after you qualified for the pay-out. You will be notified by SMS once the Discovery Miles have been paid to you.

Spend your Discovery Miles

You can spend your Discovery Miles on a range of exciting rewards in Vitality Active Rewards, in-store and online with our Discovery Miles partners, spend them on travel with kulula.com on flights and accommodation, convert them to use in partner travel programmes, use them to pay friends and family with Discovery Miles accounts, or monetise them to use as cash in whatever way you choose.

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Find out more

If you have any questions or need more information about the Discovery Integrator, go to www.discovery.co.za. You will also find a full set of Vitality rules. If, for any reason, there is a conflict between rules in this benefit guide and the Vitality main rules – the Vitality main rules will apply at all times.

Stay in touch

If you have any questions or need more information about this benefit, please visit www.discovery.co.za. Keep up to date with the latest news from Vitality: visit www.discovery.co.za, download the Discovery app, and follow Discovery Vitality on social media.

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