



HealthyCare benefit guide

KeyFIT & Vitality Money

Get up to 40% back in Discovery Miles on thousands of HealthyCare items

What is the HealthyCare benefit?

The HealthyCare benefit helps KeyFIT members take better care of themselves and their families while earning up to 40% back on thousands of HealthyCare items at Clicks stores in South Africa.

Who this benefit guide applies to

This benefit guide applies to you if you are a KeyFIT member with an active KeyFIT membership as well as a qualifying Discovery Bank client with a Vitality Money membership.

If you not a KeyFIT member with an active KeyFIT membership as well as a qualifying Discovery Bank client with a Vitality Money membership, please select the correct benefit guide applicable to you from the tab in this link [Vitality product rules | Everything you need to know - Discovery](#).

If you are a Bankmed member on the Balance programme, you need to log in to your profile on www.balancesa.co.za to view your applicable benefit guide to ensure that you get the most out of your Balance rewards.

Who can use the HealthyCare benefit?

If you are the main member, spouse, adult dependant or child dependant 18 years or older with an active KeyFIT membership and you have a qualifying Discovery Bank product with Vitality Money, you can activate the HealthyCare benefit.

Your total HealthyCare rewards consist of your combined KeyFIT and Vitality Money rewards.

To earn boosted HealthyCare rewards from the Vitality Money programme, you must be the primary account holder of one of the following qualifying Discovery Bank products:

- Discovery Bank Platinum or Black Card Account, or
- Discovery Bank Gold, Platinum, Black or Purple Suite.

Discovery Bank accounts not listed above do not earn HealthyCare rewards as part of the Vitality Money programme.

What you pay

You do not pay any fees for the HealthyCare benefit apart from your monthly KeyFIT contributions and monthly Discovery Bank fees and the Vitality Money premium.

Your HealthyCare rewards

Your KeyFIT and Vitality Money HealthyCare rewards are allocated to you in Discovery Miles at a rate of 10 Discovery Miles for every R1 earned.

Discovery Miles is Discovery's one rewards currency that you can earn for getting healthy, driving well and spending responsibly. Your HealthyCare rewards are allocated over and above the base Discovery Miles you may earn on your qualifying Discovery Bank credit card spend. Log in to your Discovery profile on the Discovery app, Discovery Bank app or the Discovery website to view your personalised dynamic HealthyCare reward percentage.

This document should be read in conjunction with the Discovery Miles benefit guide for Discovery Bank clients as well as the rewards percentages guide applicable to your Discovery Bank credit card colour. These documents are available under the Vitality Rules page when logged in to www.discovery.co.za.

Your total HealthyCare rewards are calculated based on your qualifying HealthyCare spend as follows:

- As a KeyFIT member, you can get up to 15% back on HealthyCare items at Clicks.
- As a qualifying Discovery Bank client with Vitality Money, you can boost your HealthyCare reward with up to an additional 25% at Clicks.

You can earn your HealthyCare rewards on qualifying purchases when you shop:

- In-store at Clicks
- Online at www.clicks.co.za.

View the HealthyCare [Clicks catalogue](#) to see the extensive list of HealthyCare items.

How to activate the HealthyCare benefit

As a KeyFIT member and a Discovery Bank client with a qualifying Discovery Bank product with Vitality Money, you can activate the HealthyCare benefit by following these simple steps:

- Log in to your KeyFIT profile on the Discovery app or the Discovery website. Navigate to Vitality and click on **Rewards**. You can complete a quick activation, which will activate all your HealthyLiving benefits (HealthyFood and HealthyCare) at once (if applicable).
- Alternatively, if you have already activated one of your HealthyLiving benefits, you can choose to activate the remaining benefits separately at a later stage to start earning rewards if you do not have a partner card at the time of activation.
- If you do not have a [Clicks ClubCard](#), you will be able to activate the HealthyCare benefit at Clicks by selecting the 'I don't have a Clicks ClubCard' option. By selecting this option, you explicitly authorise us to process your personal information in order to register you and activate the Clicks Clubcard on your behalf. Clicks will create a ClicksClub card for you. Please visit the Clicks website or app to confirm your Clicks ClubCard number. Kindly note, should you cancel your Vitality membership at any time, your HealthyCare benefit and rewards will also end, however you will still remain a ClicksClub member, should you wish to cancel your ClicksClub account, please contact Clicks.
- Should you wish to apply for a Clicks ClubCard, you can do so in-store or online. To get a Clicks ClubCard, complete the application form at your nearest Clicks store or you can apply online at www.clicks.co.za and receive a digital Clicks ClubCard.
- Once you have completed the HealthyCare benefit activation, you will be placed in a pending state until we can verify that your partner cards and banking details are correct. You will receive an SMS confirming your activation once you have moved out of the pending state. If you are a qualifying Discovery Bank client and have already activated the HealthyCare benefit through the KeyFIT

programme, you do not need to activate the benefit again to earn the boosted HealthyCare rewards from the Vitality Money programme, provided that you have a qualifying Discovery Bank account as listed above and have previously activated the HealthyCare benefit with an active Clicks ClubCard.

- If you are a qualifying Discovery Bank client who has not activated the HealthyCare benefit through the KeyFIT programme, you can activate it through the Vitality Money programme.

How to earn, increase and qualify for HealthyCare rewards

As a KeyFIT member and a qualifying Discovery Bank client with Vitality Money, your total KeyFIT HealthyCare rewards are based on your engagement with the KeyFIT and the Vitality Money programmes as well as your qualifying monthly spend on your qualifying Discovery Bank credit card.

Here's how to earn and increase your HealthyCare reward as a KeyFIT member:

Activate the benefit

By activating the HealthyCare benefit, members 18 years or older on the KeyFIT programme get up to 10% back at Clicks. Members 18 years or older need to activate the HealthyCare benefit on their own KeyFIT profiles and linked them to the Clicks ClubCard registered under their own ID number to earn rewards.

Engage with KeyFIT to get up to 15% back

To increase your HealthyCare rewards from the KeyFIT programme to up to 15% back, complete a [Vitality Health Check](#) at a [Vitality Wellness Centre](#) or at an accredited pharmacy in the [Vitality Wellness Network](#).

- You and your spouse (if applicable) each need to complete a [Vitality Health Check](#) once in every rolling 12-month period to increase your reward and earn up to 15% back.
- If you and your spouse (if applicable) do not complete any assessments, you will not earn the increased reward.
- A Vitality Health Check is made up of a body mass index (BMI), blood pressure, cholesterol, and glucose check.
- You do not have to do all the tests at the same time, but you only get the increased reward once all the tests are done.
- This assessment must still be applicable on the last day of the calendar month prior to your monthly reward calculation. Your assessments are valid for a 12-month period.

- View the remaining assessment expiry under your HealthyCare benefit information on the Discovery website.

Get rewarded with the KeyFIT programme	Where you can earn it
Up to 10%	At Clicks, just by activating the benefit.
Up to 15%	At Clicks, if you (as the main member) and your spouse (if applicable) go for a Vitality Health Check at a Vitality Wellness Centre or at an accredited pharmacy in the Vitality Wellness Network.

Engage with Vitality Money to get your HealthyCare rewards boosted to up to 40% back

Your personalised dynamic rewards may change based on your engagement with the Vitality Money programme. Your boosted Vitality Money rewards at Clicks are based on the following criteria:

- Your Discovery Bank product: Discovery Bank Gold, Platinum or Black Card Account or Discovery Gold, Platinum, Black or Purple Suite.
- Having activated Vitality Money, and your Vitality Money status.
- The accumulated qualifying monthly spend on your Discovery Bank credit card. This will be used to determine a spend level, which will include local and international straight and budget purchases made online and in-store using the qualifying Discovery Bank credit card, based on the date the transaction was made. However, this only goes through once the transactions have been banked by the merchants. It will also include any spend on secondary credit cards associated with your primary Discovery Bank credit card account.

Note: The following transactions do not qualify towards your qualifying monthly spend:

- Cash withdrawals
- Traveller's cheque purchases
- Electronic funds transfers
- Payments made through online banking
- Debit orders
- Budget facility transfers
- Gambling transactions
- Health Banking transactions
- Discovery Pay transactions
- Any transactions with a Discovery Bank debit card

- Your account must be kept in good standing. '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 Know Your Client and anti-money laundering information up to date. 'Legal process' excludes debt review as defined in the National Credit Act 34 of 2005.
- Your Discovery Bank account must qualify for rewards.

Maximum potential HealthyCare rewards by bank product type

Qualifying Discovery Bank product	KeyFIT reward	Vitality Money reward	Total HealthyCare reward
Discovery Bank Gold Suite	Up to 15%	+ Up to 15%	= Up to 30%
Discovery Bank Platinum Card Account		+ Up to 25%	= Up to 40%
Discovery Bank Platinum Suite		+ Up to 25%	= Up to 40%
Discovery Bank Black Card Account		+ Up to 25%	= Up to 40%
Discovery Bank Black Suite		+ Up to 25%	= Up to 40%
Discovery Bank Purple Suite		+ Up to 25%	= Up to 40%

Understanding how your Vitality Money reward is calculated

- You will see two HealthyFood reward percentages in your Discovery Bank app: your current month's earned reward percentage as well as your dynamic reward percentage for the next month.
- Your current month's earned reward percentage is the rate at which you earn rewards on qualifying HealthyFood purchases made in the current calendar month. This allows you to make informed HealthyFood purchase decisions.
- Your current month's earned percentage is based on:
 - The validity of your Vitality Health assessments as at the last day of the previous calendar month
 - The Discovery Bank product(s) you hold as at the last day of the previous calendar month
 - Your Vitality Money status as at the last day of the previous calendar month, and

- Your accumulated monthly qualifying spend on your Discovery Bank credit card for the previous calendar month.
- Your dynamic reward percentage for next month changes throughout the current month based on:
 - The completion status of your Vitality Health assessments
 - The Discovery Bank product (s) you hold
 - Your current Vitality Money status, and
 - Your accumulated qualifying monthly spend on your Discovery Bank credit card.
- See the rewards percentages guide applicable to your Discovery Bank credit card colour to view the HealthyFood earn rate calculation tables.
- Your dynamic reward percentage on the last day of the current month will become your earned percentage from the first day of the next month.
- Note that your earned percentage may fluctuate on the first few days of the month if there are still pending credit card transactions clearing from the previous month. These are transactions that say **Pending** in your credit card transaction list in the Discovery Bank app.
- You will be able to monitor your dynamic reward percentage in the Discovery Bank app and control your next month's reward by improving your Vitality Money status, completing your Vitality Health assessments, or increasing your monthly qualifying Discovery Bank credit card spend.
- Your rewards are based on qualifying HealthyFood purchases made during the current calendar month based on your earned reward percentage, and will be allocated to you in the first two weeks of the following month.
- You will be able to see your current month's earned reward percentage in the Discovery app and on the Discovery website.
- You will be able to see your current month's earned reward percentage in the Discovery app and on the Discovery website.

How to earn rewards on your HealthyCare purchases

To earn rewards from the KeyFIT and Vitality Money programmes, you must present and swipe your Clicks ClubCard or Clicks HealthyCare card at the till before the cashier rings up your purchases, then pay with your qualifying Discovery Bank credit card to earn HealthyCare rewards. Your HealthyCare rewards are awarded in Discovery Miles and allocated to your Discovery Miles Account.

- If you do not present your HealthyCare partner loyalty card, you do not earn any HealthyCare rewards from either the KeyFIT or Vitality Money programmes.
- If you do not pay using your qualifying Discovery Bank credit card, you only earn your HealthyCare reward from your Vitality Money programme.

- You get your HealthyCare reward allocated to you in Discovery Miles at a rate of 10 Discovery Miles per R1 earned, rounded up to the nearest whole Discovery Mile. These rewards will be allocated to you monthly. In addition, you will earn base Discovery Miles on your qualifying credit card spend throughout the month from purchases at Clicks once the transactions have cleared.
- When making purchases online, you need to insert your Clicks ClubCard or Clicks HealthyCare card number upon checkout to get your reward.
- Please note that you do not earn Vitality rewards for purchases made through third-party apps and online services other than those offered directly by Clicks.
- The collection or delivery date for online orders will be when Vitality processes the transaction (i.e. delivery or collection date is the transaction date). The date that the order was placed is not the transaction date.

The example below explains how online transactions are processed.

On 31st May, you put an order for items through a HealthyCare partner. On 1st June, the items are delivered or collected. The date Vitality utilises to calculate your reward is the delivery or collection date of the order on 1st June rather than your order date of 31st May, then this will fall in the June calculation period and paid out in July.

- Discovery Miles limits, terms and conditions apply.

Rules about the HealthyCare benefit

- If you allow any other person to use your Clicks ClubCard or Clicks HealthyCare card, we have the right to cancel your HealthyCare benefit.
- The Clicks ClubCard and Clicks HealthyCare card are not credit, debit or guarantee cards. They can only be used for allocating rewards on purchases at Clicks.
- If you lose your Clicks ClubCard or HealthyCare card, you can order a new card by visiting a Clicks store directly or refer to your digital card number in the Clicks app.
- These terms and conditions may change at any time.

How much can you earn back in rewards a month?

- Your KeyFIT HealthyCare reward a month is based on the following:
 - As a single member on a KeyFIT membership, you can earn rewards on a maximum monthly qualifying spend of R1,000 on HealthyCare items at Clicks from the KeyFIT programme. To earn your boosted Vitality Money HealthyCare reward with Discovery Bank on R2,000 a month that you spend on HealthyCare items, make sure you pay for your purchases using your qualifying Discovery Bank credit card.

- As a family on a KeyFIT membership, you can earn rewards on a maximum monthly qualifying spend of R2,000 on HealthyCare items at Clicks from the KeyFIT programme.
 - If there is one primary accountholder with a qualifying Discovery Bank product, they earn their boosted HealthyCare reward from Vitality Money on a maximum of R2,000 a month that they spend on HealthyCare items when they pay for those HealthyCare purchases using their qualifying Discovery Bank credit card.
 - The KeyFIT main member's HealthyCare spend is always rewarded first. If this is below the R2,000 limit, then the HealthyCare purchases made by other members on the same KeyFIT policy are included in the reward, according to the following hierarchy:
 - Main member's qualifying spend
 - Spouse's qualifying spend
 - Adult dependant's qualifying spend
 - Child dependant 18 years or older's qualifying spend.
 - When adult dependants or child dependants (18 years or older) on the KeyFIT programme are qualifying primary Discovery Bank accountholders and have activated the HealthyCare benefit, they earn Vitality Money rewards at their boosted Vitality Money percentage on a maximum of R2,000 that they spend on HealthyCare items when they pay for those HealthyCare purchases using their qualifying Discovery Bank credit card.
 - When a member of the KeyFIT policy is a Vitality Money member, the member receives their share of rewards from both the KeyFIT and Vitality Money programmes as Discovery Miles allocated into their own Discovery Miles Account, provided that the main member on the KeyFIT programme has not revoked consent for this to occur.

How to query your reward

You need to keep your valid receipts for 60 (sixty) working days after purchase:

- In case you have a query related to your reward
- To verify your purchases
- To award the appropriate rewards for your quality purchases.

The following would invalidate your receipt, and do not qualify you for rewards:

- Receipts that have been altered, photoshopped or photocopied
- Receipts created by a partner employee for purchases you did not buy
- Blank images with no receipts in view
- Receipts that are unclear or have blurry images

- Receipts that are missing information, such as the partner’s name and loyalty card number. We require a full receipt with all information (no information must be cut off or missing from the receipt)
- Receipts submitted for the incorrect partner. This is when the receipt you submit does not match the Clicks receipt.
- We will not accept a bank statement in place of a receipt.

The HealthyCare products that qualify for rewards

- Refer to the [Clicks HealthyCare catalogue](#) for a full list of HealthyCare items.
- Products listed in these catalogues can change at any time.
- Look out for the Vitality HealthyCare stamp on shelf labels in-store to identify HealthyCare items.
- All HealthyCare items are identified as “VIT” or “V” on your till slips.
- Products that qualify for the Vitality HealthyCare benefit are chosen at our own discretion and may change from time to time.
- Discovery has worked closely with its partners to make sure that the products included are safe and promote a healthier lifestyle.
- Every effort has been made to choose the best quality products to promote overall health and wellness. However, Discovery is not responsible for any side effects or reactions that an individual may experience as a result of using these products.
- Discovery is also not responsible for any products that do not work for any reason.
- Please consult with a healthcare professional before buying any of the products and read the package inserts on how to use these products safely.
- You do not receive HealthyCare rewards for over-the-counter medicine processed through your medical aid.
- Prescription medicine bought using the Vitality HealthyCare benefit does not qualify for the additional Vitality Money boost. Therefore, the maximum HealthyCare reward you can earn on any prescription medicine is up to 15% back.
- Products listed in the online catalogues are subject to supplier availability and may only be available at certain Clicks stores.
- The HealthyCare benefit is for personal household use only.
- The HealthyCare items identified in the HealthyCare catalogue shall at all times supersede what is stated on the in-store shelf labels and on your till slips.

HealthyCare product categories

Product category	Why we’ve included these products
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Baby care	Giving babies and mothers the best care from the start can make a difference to their future health.
Dental care	Good oral health is important for good overall health.
Eye care	Good eye care is important for good vision.
Fitness and wellbeing	Exercise training aids for the promotion of physical activity. Although it is best to follow a healthy, balanced diet for optimal health, we have a selected house-branded range of supplements to support your diet, if necessary.
Emergency care	First aid is the initial care of an injury or illness and can help prevent complications.
Foot and hand care	This promotes the treatment of ailments. This can help prevent other diseases and their complications.
Self-care	Good personal hygiene aids in the prevention of illness and the spread of infections.
Products to stop smoking	Stopping smoking drastically reduces the risk of cardiovascular disease and cancer.
Sun care	Using sunscreen with a high protection factor can help prevent skin cancer.
Clinical services	Access to regular screening and monitoring to enhance preventive care and health promotion.
Chronic care	Providing support in the daily management of chronic health conditions.

When we pay the reward

- A HealthyCare reward is paid out to you every monthly reward payout cycle.
- Your monthly reward cycle has been aligned to a calendar month cycle.
- Rewards will be allocated by the 15th of the following calendar month for transactions made in the current calendar month.
- Your HealthyCare rewards are allocated to you in Discovery Miles and paid into your Discovery Miles Account.
- Any delayed Discovery Miles allocations do not earn interest.

- When shopping at your HealthyCare partner, you immediately see the base Discovery Miles earned in your Discovery Miles account on the Discovery Bank app once the transaction has cleared. The Discovery Miles earned through the HealthyCare benefit are earned cumulatively and allocated into your Discovery Miles account as a single allocation during your monthly reward cycle.
- Your memberships of the KeyFIT and Vitality Money programmes need to be active at time of allocation to still be eligible for your HealthyCare reward.
- We do not generally send reward statements. If you need a statement, please call Vitality on 0860 99 88 77 to request one.

Tax on rewards

- You may have a duty to pay tax on the rewards that you earn.
- It is your responsibility to speak to a tax practitioner for advice.
- We are not responsible for any consequences if you fail to see a tax practitioner for advice or if you fail to pay the applicable tax.

Acceptance of benefit terms and conditions

By activating the HealthyCare benefit, you agree to the limits, terms and conditions set out in this benefit guide.

Third-party consent when activating any Vitality benefit

By activating this benefit, you consent that Discovery Vitality (Pty) Limited, Discovery Bank Limited, and Clicks may process your payment and personal information as well as transaction data to administer the benefit effectively.

Ending or downgrading your KeyFIT membership

If your KeyFIT membership ends or you downgrade to a KeyFIT membership that does not qualify for the HealthyCare benefit, you no longer receive the KeyFIT portion of your HealthyCare reward. You will still receive the applicable Vitality Money portion of your HealthyCare reward, provided that your qualifying Discovery Bank products are still active. However, the reward percentage you are eligible for might change. [These rules apply](#).

Ending or downgrading your Vitality Money membership

If you close your qualifying Discovery Bank Card Account or Discovery Bank Suite and end your Vitality Money membership or downgrade to a Discovery Bank product that does not qualify for the HealthyCare benefit, you will no longer receive the Vitality Money portion of your HealthyCare benefit. You will still receive the KeyFIT portion of your HealthyCare reward as loyalty points into your Clicks card, provided that you still have an active KeyFIT membership. [These rules apply](#).





Ending or downgrading your KeyFIT and Vitality Money memberships

If both your KeyFIT membership and your qualifying Discovery Bank Card Account or Discovery Bank Suite with Vitality Money memberships end or you downgrade to a KeyFIT membership or Discovery Bank product that does not qualify for the HealthyCare benefit, you may no longer use the HealthyCare benefit and will no longer receive HealthyCare rewards.

Need help or additional information?

If you have any questions or need more information about the KeyFIT HealthyCare benefit, visit the [Discovery Vitality Help page](#) or [send us a query](#).

If, for any reason, there is a conflict between rules in this benefit guide and the KeyFIT Main Rules, the [KeyFIT Main Rules](#) for Vitality Money members apply for the Vitality Money portion of the benefit at all times and the [KeyFIT Main Rules](#) for KeyFIT members apply to the KeyFIT portion of the benefit at all times.

Keep up to date with the latest news from Vitality: Download the  Discovery app, follow Discovery Vitality on   (@Discovery_SA) and  (DiscoverySA).

Specific limits, terms and conditions apply to each benefit and may be subject to change. We will inform you if there are any product or benefit changes.

Last updated June 2023