In 2020, Vitality will be introducing a series of enhancements to directly monetise healthy behaviour, improve the health outcomes of the programme and make it more accessible to all Discovery members.

Product updates

Discovery Miles, one rewards currency to lead them all
Earn Discovery Miles for getting healthy, driving well and spending responsibly. Spend at any of our exciting new instore and online partners, or convert to cash.

Vitality Active Rewards
More rewarding than ever before. Earn instant Discovery Miles, as well as a play on the gameboard for even more Discovery Miles. Plus, get access to new health goals for mental wellbeing.

Introducing Vitality Active Rewards for Kids and Teens
Parents can now access Vitality Active Rewards for their kids – helping families encourage healthy habits in children from the start. Teens can now get access to their own Vitality Active Rewards profile.

Introducing the 2020 Discovery Integrator
Earn up to 85 000 for completing personalised health checks and activating healthy banking with Discovery Bank.

Aligning Vitality status to health outcomes
The Vitality points thresholds have been adjusted to better reflect members’ health status and reward continued health engagement.

Extending Vitality’s product offering in 2020
Introducing a health tracker and enhancing Vitality Active, to make healthy living more accessible for all.
**Extending Vitality’s product offering**

Vitality has enhanced its product offering for 2020 with the introduction of the Vitality Health Tracker, available to all Discovery members at no cost, and improvements to the Vitality Active product to help even more members get healthy and rewarded.

**THE VITALITY HEALTH PRODUCT RANGE**

1 | **The Vitality Health Tracker**
   - The Vitality Health Tracker provides a platform for all Discovery members to track their exercise and achieve their personalised health goals. Members using the Vitality Health Tracker can get personalized rewards for getting active and completing regular health checks.

2 | **Vitality Active**
   - Vitality Active has been designed to make healthy living more accessible, encouraging members to get healthier through powerful incentives, highly personalised health journeys and significant lifestyle rewards.

3 | **Vitality**
   - Vitality is a comprehensive wellness programme that encourages and rewards members to get healthier through powerful incentives, highly personalised health journeys and significant lifestyle rewards.

**THE VITALITY HEALTH TRACKER IN ACTION**

1 | **Activate the Vitality Health Tracker**
   - Download the Discovery app and activate the Vitality Health Tracker. Link a fitness device or an iOS or Android health app to track steps and physical activity.

2 | **Achieve personalised health goals**
   - Get active and reach personalised, weekly exercise goals to close the exercise ring. Complete relevant health checks to meet personalised health goals.

3 | **Accumulate Discovery Miles**
   - Play the gameboard and accumulate Discovery Miles each time the exercise ring is closed, plus accumulate Discovery Miles for completing personalised health goals. Members can play the gameboard a maximum of 6 times.

4 | **Upgrade for all rewards**
   - Unlock Discovery Miles when activating a Vitality Health, Drive or Money product.

**Boost Rewards Through Health Assessments**

- Do a Vitality Age assessment and a Vitality Health Check to increase the HealthyCare cash back benefit up to 25%, the Huawei wearable device discount at Sportmans Warehouse up to 25%, and the level of funeral cover to R30 000.

**VITALITY ACTIVE RATES FOR 2020**

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>First 12 Months</th>
<th>Pro-rated Recoupment</th>
<th>Additional Adult Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>HealthyCare</td>
<td>R89 R79</td>
<td>No cost</td>
<td>R65</td>
</tr>
</tbody>
</table>

**Commission Structure**

- Current commission levels apply to Vitality Active sales.
- Commission will not apply to policies downgrading from Vitality or Vitality Purple to Vitality Active.
- Commission in 2020 will be paid on the higher 2020 premium.
- Pro-rated recoupment will apply should the policy lapse within the first 12 months.

**SPECIAL OFFER**

- For sale until March 2020, additional R200 is paid per sale, increasing to R400 if the policy is active after 4 months, for all Discovery Health policies which began before 1 July 2019.

**SPECIAL OFFER**

- Get R1 000 funeral cover for all adult dependents on the membership, increase the cover in R500 by doing a Vitality Health Check.

**GET HEALTHY**

- **Gym**
  - Members 30 years and older pay R65 per month.
  - Enjoy all the benefits of the enhanced Vitality Active product for R45 per month, including 25% cash back, R79.

- **Devices**
  - Android health app to track steps.
  - Link a fitness device or an iOS or Huawei wearable device.

**GET REWARDED**

- **HealthyCare**
  - Get up to 25% cash back on personal care items at Clio’s or DeCharm, converted into store loyalty points.

- **Movies**
  - Enjoy 25% saving at Cine Prestige, National Theatre Live and IMAX.

- **Funeral Cover**
  - Get R1 000 funeral cover for all adult dependents on the membership, increase the cover in R500 by doing a Vitality Health Check.

**Vitality Active**

Vitality Active has been significantly enhanced to offer members an accessible and rewarding Vitality product, including gym savings, discounted movies, weekly rewards and more, being healthier has never been more rewarding. Here’s what Vitality Active members can start enjoying from October 2019.

**NEED TO KNOW**

- The Vitality Health Tracker will be available in Q1 2020 and will replace Vitality Move.
- Vitality Active is available to all Discovery Health Medical Scheme members, Discovery Life clients, Discovery Invest clients and Healthy Company employees.

**NECESSARY HEALTH CHECKS**

- Members using the Vitality Health Tracker can get personalized rewards for getting active and completing regular health checks.
Vitality Active Rewards

With over half a million Vitality members, Vitality Active Rewards is central to Vitality’s global commitment to get 100 million people 20% more active by 2025. In 2020, Vitality members can earn instant Discovery Miles for getting active, driving well and spending responsibly. Plus, they also play the gameboard for even more Discovery Miles.

Vitality Active Rewards is more rewarding than ever before

1. Earn a bonus play for achieving ALL 3 VITALITY ACTIVE REWARDS GOALS

Vitality members now earn Discovery Miles when they achieve their Vitality Active Rewards goals. Members currently earn 1000 Discovery Miles for reaching their exercise goal, 4000 for reaching two goals, and 6000 for reaching their exercise, drive and money goals. Plus, members earn a play on the gameboard for every goal they achieve.

2. Complete personalised goals to earn thousands of discovery miles

Earn over 10,000 a year for achieving personalised health goals. All Vitality members have access to health checks and mental wellbeing goals. Members diagnosed with or at risk of developing chronic lifestyle diseases have access to weight management, HealthyFood and medicine tracker goals.

New Vitality Active Rewards partners and enhancements

Vitality Active Rewards has become more rewarding in 2020. Vitality members can now spend Discovery Miles at a wide range of new partners across various product categories.

- **Snacks**
  - Pick n Pay
  - Woolworths
  - Netflix
  - Boxfresh

- **Entertainment**
  - Netflix
  - Boxfresh
  - Steam
  - Uber
  - Kulula

- **Transport**
  - Uber
  - Kulula

- **Holidays**
  - Woolworths
  - Pick n Pay

- **Fashion and sportswear**
  - Cotton On
  - Takealot
  - Makro

- **Kids**
  - Typo
  - Kiddies

- **Shopping, stationery and books**
  - Makro
  - Typo

All Vitality members can spend their Discovery Miles on Vitality Active Rewards. Qualifying Discovery Bank clients can also spend their Discovery Miles at online and instore partners or convert their Discovery Miles to cash.

UPDATE TO THE VITALITY ACTIVE REWARDS GYM BOOSTER

From 1 October 2019, new gym booster activations will require Vitality members to have a qualifying Discovery Bank account. Vitality members that have previously activated the gym booster benefit will continue to get up to 100% off their gym membership, with the located portion paid in Discovery Miles early next year.

Mental wellbeing becomes a personalised health goal in 2020

**Mental health is a key health risk**

By 2080 depression will be the world’s 

1. 

burden of disease

2. 

30% 

3. of South Africans suffer from a mental illness in their lifetime

**Poor mental health often remains undiagnosed and untreated**

2 in 3 

4. adults with mental illness remain undiagnosed

84%

5. of adults never receive treatment for their mental disorder

**There is a strong link between mental health and physical health**

Adults with severe mental illness are 

6. more likely to adopt unhealthy lifestyle behaviours

2.6x

7. more likely to be diagnosed with preventable chronic conditions

60%

8. more likely to be diagnosed with preventable chronic conditions

The mental wellbeing programme will encourage regular mental wellbeing screenings, recommend risk-based interventions and reward members for reaching their goals.

**ASSESSMENTS**

Complete online mental wellbeing assessments across 6 key areas based on international guidelines. The outcomes of these assessments are used to give the member a clinical risk score reflecting their risk of developing depression and anxiety. Earn 500 Vitality points every 6 months for completing all mental wellbeing assessments.

**RISK-BASED INTERVENTIONS**

Based on the outcomes of the mental wellbeing assessments, members will receive tailored recommendations and interventions including:

- Assessments every 1, 3 or 6 months
- Access to telephonic counselling through the Depression and Anxiety Group, available 24 hours a day
- Additional appropriate clinical referrals based on medical scheme benefits

**GOALS**

Receive weekly mental wellbeing goals to improve sleep and mindfulness. Goals are personalised based on the individual’s risk profile. Getting started:

- Download one of these partner apps
- Log in to the Discovery app

- Engage in mindfulness activities for at least 10 minutes a day
- 5 days a week to achieve the mindfulness goal
- Record at least 7 hours of sleep a night
- 4 times a week to achieve the sleep goal
- Earn over 1000 a year for reaching mental wellbeing goals

**ASSOCIATIONS**

- Depression and Anxiety Group, available 24 hours a day

**RISK-BASED INTERVENTIONS**

- Access to telephonic counselling through the Depression and Anxiety Group, available 24 hours a day
- Additional appropriate clinical referrals based on medical scheme benefits

**GOALS**

Receive weekly mental wellbeing goals to improve sleep and mindfulness.

- Engage in mindfulness activities for at least 10 minutes a day
- 5 days a week to achieve the mindfulness goal
- Earn over 1000 a year for reaching mental wellbeing goals

**ASSESSMENTS**

Complete online mental wellbeing assessments across 6 key areas based on international guidelines. The outcomes of these assessments are used to give the member a clinical risk score reflecting their risk of developing depression and anxiety. Earn 500 Vitality points every 6 months for completing all mental wellbeing assessments.

**RISK-BASED INTERVENTIONS**

Based on the outcomes of the mental wellbeing assessments, members will receive tailored recommendations and interventions including:

- Assessments every 1, 3 or 6 months
- Access to telephonic counselling through the Depression and Anxiety Group, available 24 hours a day
- Additional appropriate clinical referrals based on medical scheme benefits

**GOALS**

Receive weekly mental wellbeing goals to improve sleep and mindfulness. Goals are personalised based on the individual’s risk profile. Getting started:

- Download one of these partner apps
- Log in to the Discovery app

- Engage in mindfulness activities for at least 10 minutes a day
- 5 days a week to achieve the mindfulness goal
- Record at least 7 hours of sleep a night
- 4 times a week to achieve the sleep goal
- Earn over 1000 a year for reaching mental wellbeing goals

**ASSESSMENTS**

Complete online mental wellbeing assessments across 6 key areas based on international guidelines. The outcomes of these assessments are used to give the member a clinical risk score reflecting their risk of developing depression and anxiety. Earn 500 Vitality points every 6 months for completing all mental wellbeing assessments.

**RISK-BASED INTERVENTIONS**

Based on the outcomes of the mental wellbeing assessments, members will receive tailored recommendations and interventions including:

- Assessments every 1, 3 or 6 months
- Access to telephonic counselling through the Depression and Anxiety Group, available 24 hours a day
- Additional appropriate clinical referrals based on medical scheme benefits

**GOALS**

Receive weekly mental wellbeing goals to improve sleep and mindfulness.

- Engage in mindfulness activities for at least 10 minutes a day
- 5 days a week to achieve the mindfulness goal
- Earn over 1000 a year for reaching mental wellbeing goals
### Earn Discovery Miles

**/01 Spend using a Discovery Bank card**
Earn Discovery Miles for all purchases made with a Discovery Bank credit card instore or online.

**/02 Make healthier choices**
Earn Discovery Miles for making healthy lifestyle choices.
- **HealthyFood**: Get up to 75% back when buying healthy food at Pick n Pay or Woolworths.
- **HealthyCare**: Get up to 50% back at personal care stores like Clicks or Dis-Chem.
- **HealthyGear**: Get up to 50% back on fitness devices, sports gear, and equipment at Sportsmans Warehouse or Totalsports.

**/03 Live well**
Earn Discovery Miles and monetise healthy behaviour by engaging in Vitality Active Rewards every day.

**/04 Make good driving choices**
Earn Discovery Miles for good driving behaviour.
- **Fuel Spend**: Get up to 70% back on fuel spend, 20% paid in Discovery Miles.
- **Uber**: Get up to 40% back on Uber rides, 15% paid in Discovery Miles.

### Spend Discovery Miles

**/01 Vitality Active Rewards options**
Spend your Discovery Miles on a range of exciting rewards – from coffees, smoothies and snacks, to movies, shopping rewards at takealot.com and much more.

**/02 Shop Online**
Use Discovery Miles to shop online.

**/03 Shop instore**
Spend Discovery Miles to make real-time purchases instore at select partner stores through the Discovery app.

**/04 Spend on travel**
Use Discovery Miles to pay for:
- Local and international flights
- Local accommodation
- Travel bookings

**/05 Exchange Discovery Miles**
Pay for travel through partner programmes.

**/06 Convert Discovery Miles to cash**
Convert Discovery Miles to cash, paid straight into a Discovery Bank account.
Encouraging healthy habits in children

INTRODUCING VITALITY ACTIVE REWARDS FOR KIDS

Kids aged 2 to 13 now have access to Vitality Active Rewards through their parents’ phones – helping families nurture and reward healthy habits in children from a young age.

PARTNERING WITH PARENTS

Parents can activate family goals in Vitality Active Rewards for each child. Children’s profiles are securely housed within the parent’s profile.

TOOLS TO INCENTIVISE HEALTHY HABITS

Children build healthy habits by engaging in age-appropriate challenges, health checks and active play:
- Complete up to 2 challenges a week that focus on exercise, nutrition, sleep, screen time, mental wellbeing and family health.
- Get active at Vitality’s gym partners, or do a parkrun or myrun.
- Collect age-appropriate health checks based on clinical guidelines.
- Earn Discovery Miles for each activity.

SPEND DISCOVERY MILES ON PREMIUM REWARDS

DISCOVERY LAUNCH | 2019

STYLISTIC

SPEND DISCOVERY MILES ON PREMIUM REWARDS

Kids get exciting rewards

Parents can spend their children’s Discovery Miles on a specified range of exciting Vitality Active Rewards like snacks, treats, toys, online games and much more. Parents can choose to use their own Discovery Miles to help children purchase higher value rewards.

Parents can now create a profile for each child aged 2 to 13 by activating family goals on their own Vitality Active Rewards profile. Here’s how:

01

Log in to the Discovery app and activate a profile for each child. Confirm the child’s details and give consent for Vitality to collect the child’s health and exercise data.

02

The child can select a challenge which they have 7 days to complete.

03

The child goes to the dentist for a check-up and can earn Discovery Miles for seeing the dentist.

04

When a challenge is completed, a tile is revealed on the board and the child earns 25 Discovery Miles. Completing 8 challenges reveals a full board and earns them an additional 250.

05

The child spends their Discovery Miles buying Lego from takealot.com.

06

The child gets active at a gym.

Parents activate the programme for teens from the main member’s profile and confirm the teen’s details. They give consent for Vitality to collect health and exercise data. The teen downloads the Discovery app on their phone and logs in using the username and password crossed by the parent.

Teens between the ages of 14 and 18 can now access Vitality Active Rewards. Here’s how:

01

Parents activate the programme for teens from the main member’s profile and confirm the teen’s details. They give consent for Vitality to collect health and exercise data. The teen downloads the Discovery app on their phone and logs in using the username and password crossed by the parent.

02

The child can select a challenge which they have 7 days to complete.

03

The child can select a challenge which they have 7 days to complete.

04

The child goes to the dentist for a check-up and can earn Discovery Miles for seeing the dentist.

05

When a challenge is completed, a tile is revealed on the board and the child earns 25 Discovery Miles. Completing 8 challenges reveals a full board and earns them an additional 250.

06

The child spends their Discovery Miles buying Lego from takealot.com.

Parents can now create a profile for each child aged 2 to 13 by activating family goals on their own Vitality Active Rewards profile.

Forming healthy habits has the greatest impact at younger ages

Proportion of obese children showing improved outcomes following behavioural interventions:

- 80% increase in exercise
- 90% increase in the consumption of healthy foods

Source: European Journal of Obesity

Parents can activate family goals in Vitality Active Rewards for each child. Children’s profiles are securely housed within the parent’s profile.

Health risks are increasing among children in South Africa

Proportion of children aged 5 to 19 who are overweight or obese:

- 18.4%
- 11.8%
- 34.7%

Source: WHO Global Health Observatory data

Parents can activate family goals in Vitality Active Rewards for each child. Children’s profiles are securely housed within the parent’s profile.

Incentives are effective in driving healthy behaviour

Encouraging children to live healthier through incentives results in:
- +49% increase in exercise
- +44% increase in the consumption of healthy foods

Source: American Academy of Paediatrics

Parents can activate family goals in Vitality Active Rewards for each child. Children’s profiles are securely housed within the parent’s profile.

Parents can activate family goals in Vitality Active Rewards for each child. Children’s profiles are securely housed within the parent’s profile.

Teens will get personalised weekly exercise goals, earn Discovery Miles by playing the gameboard, and will have access to age-appropriate personalised health checks.

Teens can spend their Discovery Miles at a range of exciting reward partners including Steam, Typo and Carter’s.

Parents can now create a profile for each child aged 2 to 13 by activating family goals on their own Vitality Active Rewards profile.

Parents can now create a profile for each child aged 2 to 13 by activating family goals on their own Vitality Active Rewards profile.

Parents can now create a profile for each child aged 2 to 13 by activating family goals on their own Vitality Active Rewards profile.

Parents can now create a profile for each child aged 2 to 13 by activating family goals on their own Vitality Active Rewards profile.
Vitality points updates

In 2020, Vitality will enhance its points structure to better reflect members’ health status, refine the correlations between health outcomes and Vitality status, and reward members accordingly.

01. Vitality points thresholds

LOWER POINTS THRESHOLDS TO REWARD ENGAGEMENT

- The Vitality points threshold required to reach Bronze, Silver and Gold Vitality status will be lowered to encourage engagement and to align thresholds with points earning categories and health outcomes.
- Thresholds for additional adult dependants will be lowered to 50% of the single member threshold. These members can earn a maximum of 25,000 Vitality points.

DIAMOND VITALITY STATUS REDEFINED

- Members can now reach Diamond Vitality status in a single year and no longer need to be on Gold Vitality status for three years.
- The Vitality points threshold to get to Diamond Vitality status will be 50,000 Vitality points to align the vitality annual engagement and long-term mortality and morbidity outcomes of a Diamond Vitality status member.

UPDATED VITALITY POINTS THRESHOLDS

<table>
<thead>
<tr>
<th>Category</th>
<th>Bronze</th>
<th>Silver</th>
<th>Gold</th>
<th>Diamond</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single member</td>
<td>20,000</td>
<td>30,000</td>
<td>50,000</td>
<td>70,000</td>
</tr>
<tr>
<td>Member + 1 adult</td>
<td>30,000</td>
<td>50,000</td>
<td>90,000</td>
<td>130,000</td>
</tr>
<tr>
<td>Member + 2 adults</td>
<td>50,000</td>
<td>90,000</td>
<td>150,000</td>
<td>220,000</td>
</tr>
</tbody>
</table>

02. Vitality points for screening and condition management

HIV SCREENING

Almost 50% of Vitality members are unaware of their HIV status. For those members who have been tested, their HIV prevalence is one-tenth of the national average. In 2020, Vitality points allocations will be updated to encourage first-time screening and reward management of the condition once diagnosed. These updates include:

- 7,500 Vitality points for the first time a Vitality member goes for an HIV test
- 1,500 Vitality points for subsequent HIV screening; this will apply to Vitality members that have previously earned points for performing an HIV test
- 2,500 points for registration on the HIV Care programme

Members on Discovery Health’s MyHealth Scheme will - on consent - earn points automatically for being enrolled and engaging in the HIV Care programme. Members on other medical schemes must submit the registration to their scheme’s HIV care department. Members on other medical schemes must meet the registration to their scheme’s HIV management programme as well as the related claims for HIV condition management.

CHRONIC CONDITION MANAGEMENT

In 2020, members can earn up to 6,000 Vitality points per year for effectively managing their chronic conditions.

<table>
<thead>
<tr>
<th>Category</th>
<th>Points earned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consultations and tests</td>
<td>Up to 2,500</td>
</tr>
<tr>
<td>Diabetes: Hypertension</td>
<td></td>
</tr>
<tr>
<td>Hypertension</td>
<td></td>
</tr>
<tr>
<td>Ischaemic heart disease</td>
<td></td>
</tr>
<tr>
<td>Ischaemic heart disease</td>
<td>2,500</td>
</tr>
<tr>
<td>Outcomes</td>
<td></td>
</tr>
<tr>
<td>Diabetes: Hypertension</td>
<td></td>
</tr>
<tr>
<td>Hypertension</td>
<td></td>
</tr>
<tr>
<td>Weight management</td>
<td>Up to 4,900</td>
</tr>
</tbody>
</table>

OTHER VITALITY POINTS UPDATES

The current 2,500 online assessment points can be earned across two different assessments in 2020:

- Earn 1,500 for completing the Vitality Age assessment.
- Earn 500 Vitality points twice a year for completing the mental wellbeing assessment. Members will no longer earn Vitality points for completing a CPR course.

In 2020, Vitality Kids will continue to earn Vitality points for vaccines. Other activities will be transferred to Discovery Miles earning activities in Vitality Active Rewards for Kids.

The value of integration

Vitality members enjoy greater rewards by getting healthy, driving well and managing their money better.

Meet Thandi...

Thandi is a 42 year old mom who is overweight. She engages in the Vitality programme to improve her health. She gets to Diamond Vitality status by going for key screenings and getting active. She is also with Discovery Bank and has a Black Card banking card and Diamond Vitality status. She links her health plan to her Discovery Bank account.

GET HEALTHY

<table>
<thead>
<tr>
<th>Achievement</th>
<th>Vitality Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>She completes her Vitality Health Check and gets 4 metrics in range. Her BMI is above 30</td>
<td>12,500 pts</td>
</tr>
<tr>
<td>She goes for a vitaly HIV test</td>
<td>500 pts</td>
</tr>
</tbody>
</table>

ACHIEVES BRONZE VITALITY STATUS

- She visits a dermatologist                      | 1,000 pts |
- She exercise 2 to 3 times a week at the gym, working out using her Huawei Band 3 Pro. | 20,800 pts |

ACHIEVES SILVER VITALITY STATUS

- She completes her initial mental wellbeing assessment. | 500 pts |
- She goes for a pap smear                          | 2,500 pts |
- And a mammogram                                   | 2,500 pts |

ACHIEVES GOLD VITALITY STATUS

- She buys HealthyFood when shopping at Woolworths. | 1,040 pts |
- She achieves level 2 on her Vitality Stress Assessment | 2,500 pts |
- She gets a flu vaccine                            | 1,000 pts |
- She completes her follow-up mental wellbeing assessment 6 months later | 500 pts |
- She earns 3,600 points every time she completes a parkrun | 3,600 pts |

ACHIEVES DIAMOND VITALITY STATUS

TOTAL POINTS: 50,940

GET REWARDED

<table>
<thead>
<tr>
<th>Reward</th>
<th>Discovery Miles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thandi saves 70% on her monthly gym fees</td>
<td>R8,550</td>
</tr>
<tr>
<td>She also saves 40% on flights to Mauritius with her daughter</td>
<td>R4,000</td>
</tr>
<tr>
<td>Thandi and her daughter join a movie club and watch movies at Ster-Kinekor every month.</td>
<td>R1,440</td>
</tr>
<tr>
<td>She gets 50% off her fuel spend back and an additional 15% in Discovery Miles.</td>
<td>R14,580</td>
</tr>
<tr>
<td>Thandi gets part of her Discovery Life Life Premium back with the Vitality integrator</td>
<td>R42,970</td>
</tr>
</tbody>
</table>

EARN DISCOVERY MILES

- Annual Discovery Bank card spend                  | R22,500 |
- For making healthier choices                      | R30,000 |
- And gets 75% back when she buys HealthyFood from Woolworths | R13,500 |
- And gets 25% back when ordering Nandos through Uber Eats and she gets 50% back for her kids’ healthy meal choices. | R10,800 |

WON Vitality Active Rewards

- She gets 5,000 Discovery Miles for completing her Vitality Health Check and personalised health checks goal as part of the Discovery Integrator. | R5,000 |
- She earns plays on the gametable for achieving her exercise, drive and money goals on Vitality Active Rewards. | R12,800 |

TOTAL DISCOVERY MILES EARNED: R216,100

SPEND DISCOVERY MILES

- Thandi buys Lego for her daughter from takealot.com | R50,000 |
- Clothes from Cotton On and Cotton On Kids | R100,000 |
- New books from Exclusive Books | R20,000 |
- Appliances from Kuppafood | R12,000 |
- And gets a year’s family radiology | R15,500 |

TOTAL DISCOVERY MILES SPENT: R197,500

TOTAL REWARDS PER YEAR: R64,500

FIRST YEAR DISCOVERY LIFE PAYBACK: R2,000

There are no illustrative examples that have been designed using average savings across a variety of health benefits. Actual savings and rewards may differ based on assorted factors such as spend, claims activity, or the health status of the client. For more information about rewards and savings, please visit discovery.co.za. Discovery Miles is a co-branded financial services and registered credit provider. For more information, please visit discovery.co.za. Limits, terms and conditions apply. Discovery Miles is a co-branded financial services and registered credit provider. Registration number: 2008/019691/07. Specific terms, limits and conditions apply to each benefit.

Discovery Health (Pty) Ltd, registration number 1997/013480/07, is an authorised financial services provider and administer of medical schemes.
Introducing: The 2020 Discovery Integrator

With over 50% of South Africans being overweight or obese and the prevalence of severe illnesses like cancer and diabetes rapidly increasing, health screening is more important than ever in detecting the onset of lifestyle-related chronic conditions and diseases. The 2020 Discovery Integrator uses the shared value assets across the group to monetise better health for members. The value is equivalent to an effective reduction of 1.0% of the average medical scheme contribution in 2020.

The value of health-bank integration

The Discovery Integrator leverages the Vitality Health tracking platform, Discovery Miles, and integration between Discovery Bank and the Discovery Health plan range to boost incentives for members to understand their health through preventive screening. Any Discovery Health member can earn up to R5 000 for activating a qualifying Discovery Bank account and completing their personalised Vitality health checks goal. Members can accumulate and spend these Discovery Miles in the Discovery Miles network at boosted rates or alternatively cash out their accumulated Discovery Miles into their Discovery Bank account to fund out-of-pocket healthcare or other expenses.

Earning Discovery Miles through the 2020 Discovery Integrator

01 Download and activate
Download the Discovery app and activate the Vitality Health Tracker. The Vitality Health Tracker is available at no cost to Discovery members.

02 Link a Discovery Bank account
Activate a Discovery Bank account and link it to a Discovery Health plan to seamlessly process and track day-to-day healthcare expenditure.

03 Go for a Vitality Health Check
Complete a Vitality Health Check and earn R2 500. Vitality incentives generate 4x higher screening rates.

04 Complete personalised health checks
Vitality and Vitality Active members can earn up to an additional R2 500 by achieving their personalised health checks goal.

The 2020 Discovery Integrator advice fee

Financial advisers play a critical role in raising awareness around the importance of health screening. Through the Discovery Integrator advice fee, financial advisers earn 20% of the value of Discovery Miles earned through clients’ 2020 Discovery Integrator benefits. The advice fee will be available in cash at the prevailing conversion rate.

CASE STUDY

Joe Dlamini is a financial adviser based in Johannesburg. He has 331 clients that are members of Discovery Health Medical Scheme, of which 181 are clients of Discovery Bank and have activated health banking. Joe encourages his clients to understand their health status. In 2020, 113 clients complete a Vitality Health Check, and 92 complete their health checks goal. In total, his clients earn R512 500 in 2020, with Joe earning an advice fee of R102 500.

NEED TO KNOW

- The 2020 Discovery Integrator will run for the 2020 calendar year and is available to all adults over the age of 18 on a Discovery Health administered medical scheme who activate a qualifying Discovery Bank account and activate health banking through the Discovery Bank app.
- The first R2 500 payment will become payable on completion of the member’s Vitality Health Check, the second R2 500 payment will become payable when the health checks goal is completed for the first time in the calendar year.
- A member’s Discovery Bank account will need to be in good standing and qualify for Vitality Money rewards at the time the Discovery Integrator benefits become payable.