



# DISCOVERER

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



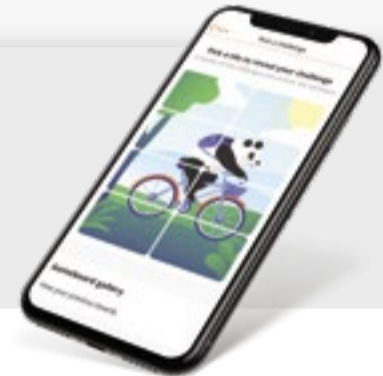
Discovery Miles, one rewards currency to lead them all

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 €5 000 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 **Victory's** product offering

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

## THE VITALITY HEALTH PRODUCT RANGE

NEW

### 1 | The Victory Health Tracker

The Victory Health Tracker provides a platform for all Discovery members to track their exercise and achieve their personalised health goals. Members using the Victory Health Tracker can accumulate Discovery Miles for getting active and completing necessary health checks.



No cost

ENHANCED

### 2 | Victory Active

Victory Active has been designed to make healthy living more accessible, encouraging members to get healthier and rewarding them with a range of lifestyle benefits.



R89 +1 | +R79

ENHANCED

### 3 | Victory

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



R280 | R340 | R395

## THE VITALITY HEALTH TRACKER IN ACTION

#### 01 | Activate the Victory Health Tracker



Download the Discovery app and activate the Victory Health Tracker. Link a fitness device or an iOS or Android health app to track steps and physical activity.

#### 02 | 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.

#### 03 | 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.

#### 04 | Upgrade for all rewards



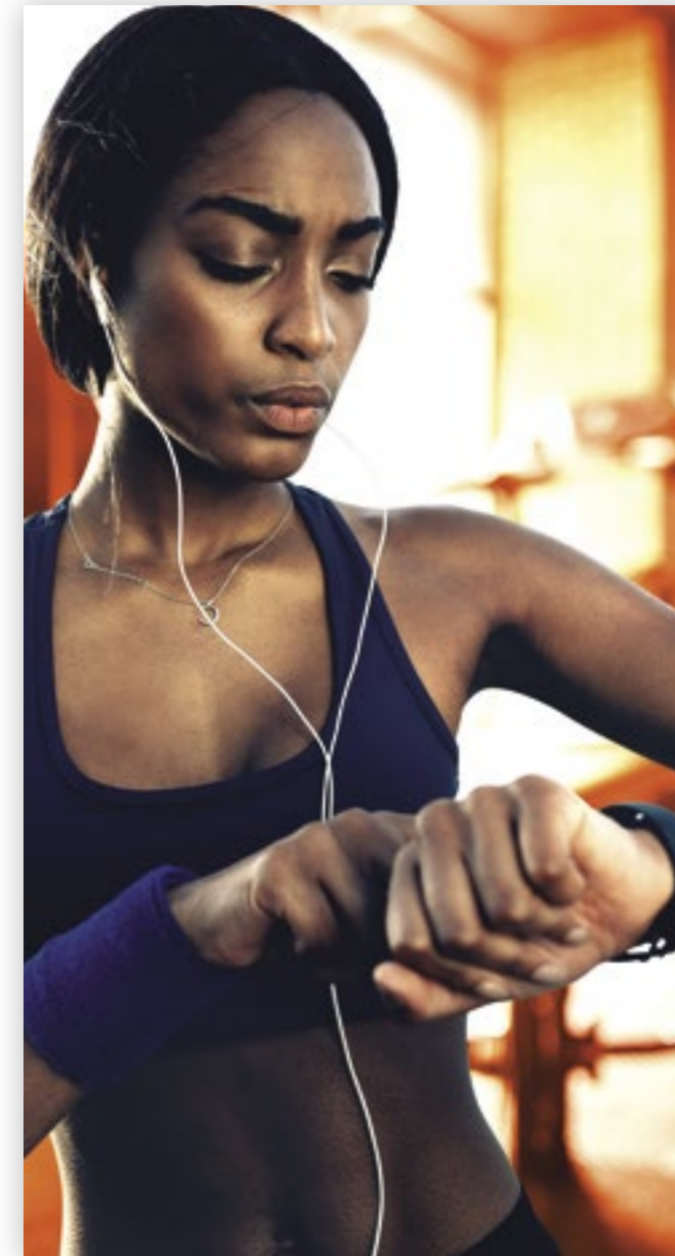
Unlock Discovery Miles when activating a Victory Health, Drive or Money product.

### NEED TO KNOW

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

# Enhancing **Victory Active**


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



GET HEALTHY

VITALITY ACTIVE REWARDS


ENHANCED



Achieve personalised, weekly exercise goals and complete relevant health checks to **earn Discovery Miles**.

GYM


BOOSTED DISCOUNT



Get **50%** off monthly gym fees at Virgin Active Red clubs and Planet Fitness JustGyms.

DEVICES

NEW




Save up to **50%** on a Huawei Band 3 Pro at Sportsmans Warehouse.

GET REWARDED

HEALTHYCARE


NEW



Get up to **25%** cash back on personal care items at Clicks or Dis-Chem, converted into store loyalty points.

MOVIES


NEW



Watch **half-price** 2D, 3D and Cinema Nouveau movies at Ster-Kinekor. Enjoy a **25%** saving at Cine Prestige, National Theatre Live and IMAX.




FUNERAL COVER

NEW



Get **R15 000** funeral cover for all adult dependants on the membership. Increase the cover to **R30 000** by doing a Victory Health Check.

## BOOST REWARDS THROUGH HEALTH ASSESSMENTS

	Join Victory Active >	Find out Victory Age >	Do a Victory Health Check
	<b>HealthyCare</b>	<b>10%</b> cash back	<b>15%</b> cash back
	<b>Huawei Band 3 Pro</b>	<b>25%</b> discount	<b>50%</b> discount
	<b>Funeral cover</b>	<b>R15 000</b> cover	<b>R30 000</b> cover

Do a Victory Age assessment and a Victory Health Check to increase the HealthyCare cash back benefit up to 25%, the Huawei wearable device discount at Sportsmans Warehouse to 50%, and the level of funeral cover to R30 000.

### NEED TO KNOW

- Victory Active is available to all members of medical schemes administered by Discovery Health, Primary Care members and Discovery Life clients.
- Members can upgrade to Victory and will immediately receive the Victory status they "earned" on Victory Active.
- The Victory Drive ring is available to all Discovery Smart Life clients aged between 18 and 30.

### VITALITY ACTIVE RATES FOR 2020

Member	Additional adult dependants
<b>R89</b>	<b>R79</b>

### SPECIAL OFFER

Enjoy all the benefits of the enhanced Victory Active product for R45 per month until 31 December 2019. Members 30 years and older pay R65 per month.

### COMMISSION STRUCTURE

- Current Victory commission levels apply to Victory Active sales.
- Commission will not apply to policies downgrading from Victory or Victory Purple to Victory Active.
- Commission in 2019 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 sales until March 2020, additional R250 is paid per sale, increasing to R500 if the policy is active after 6 months, for all Discovery Health policies which began before 1 July 2019.

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DISCOVERY LAUNCH | 2019

DISCOVERY LAUNCH | 2019

PAGE 03

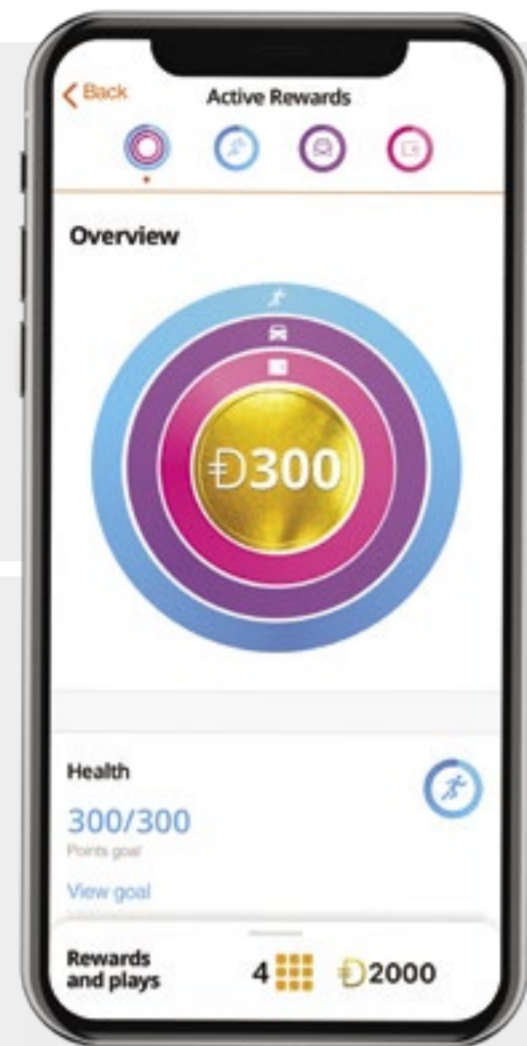
# Vitality Active Rewards

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

### 01 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 instantly earn £100 for each goal they achieve: £100 for reaching their exercise goal, £200 for reaching two goals, and £300 for reaching their exercise, drive and money goals. Plus, members earn a play on the gameboard for every goal they achieve.



### 02 EARN A BONUS PLAY FOR ACHIEVING ALL 3 VITALITY ACTIVE REWARDS GOALS

Members that achieve their weekly exercise, drive and money goals earn a weekly bonus play on the gameboard. If a member achieves all 3 Vitality Active Rewards goals in a week, they will earn £300 plus 4 plays on the gameboard.

### 03 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.

### 04 SPEND DISCOVERY MILES AT ACTIVE REWARDS PARTNERS

Members can spend Discovery Miles immediately through the Active Rewards partners or save them for up to five years for even higher value rewards.

## 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	Entertainment	Transport	Holidays
Fashion and sportswear	Kids	Shopping, stationery and books	

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 boosted 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 2030 depression will be the world's

**#1**

burden of disease

**30%**

of South Africans suffer from a mental illness in their lifetime

Poor mental health often remains undiagnosed and untreated

**2 in 3**

adults with mental illness remain undiagnosed

**84%**

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

**2.6x**

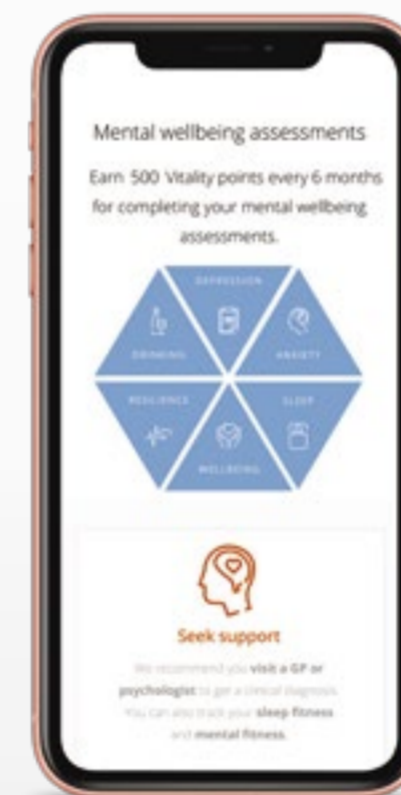
more likely to adopt unhealthy lifestyle behaviours

Adults suffering from mental illness are

**60%**

more likely to be diagnosed with preventable chronic conditions

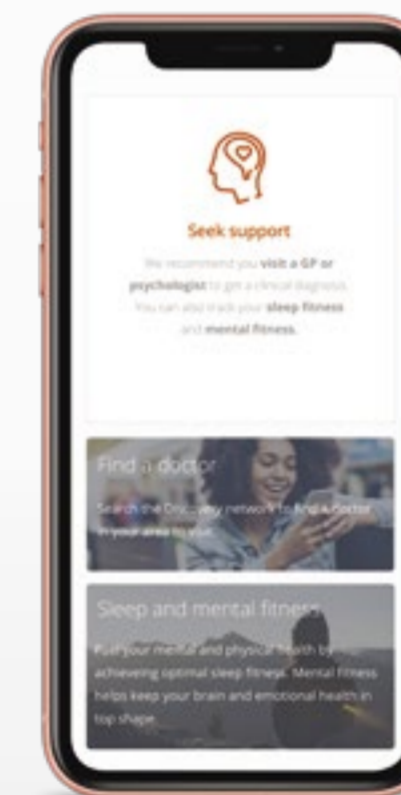
The mental wellbeing programme will encourage regular mental wellbeing screenings, recommend risk-based interventions and reward members for reaching their goals.



### 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.

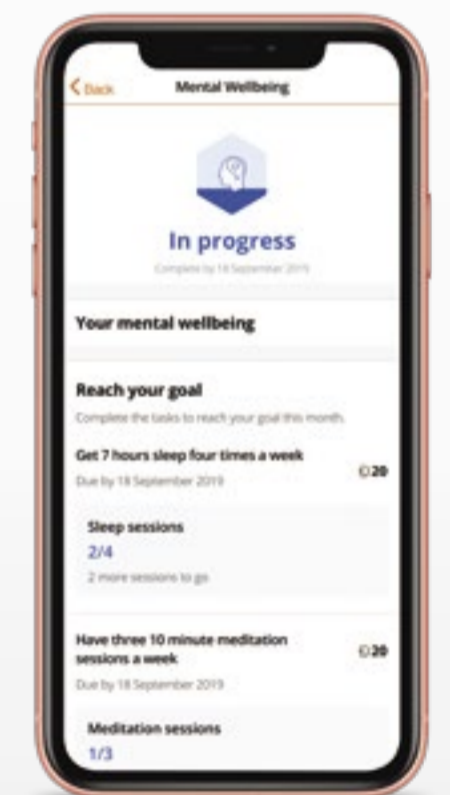
Earn 500 Vitality points every 6 months for completing all mental wellbeing assessments.



### RISK-BASED INTERVENTIONS

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

- Reassessments every 1, 3 or 6 months
- Access to telephonic counselling through a dedicated support line with the South African Depression and Anxiety Group, available 24 hours a day
- Additional appropriate clinical referrals based on medical scheme benefits.

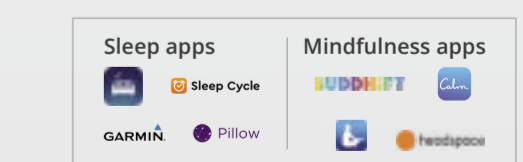


### GOALS

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 and link to the Discovery app.



- Engage in mindfulness activities for at least 10 minutes a day, 3 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 for poor sleepers.
- Earn over £1 000 a year for reaching mental wellbeing goals.

# Discovery MILES, one rewards currency to lead them all

Discovery Miles is Discovery's one rewards currency that members can earn for getting healthy, driving well and spending responsibly. Discovery Bank clients can also spend their Discovery Miles at an exciting range of brand-new instore and online partners, or convert it to cash.

## 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.



Earn up to ₱1 for every R15 of spend.

/02

### Make healthier choices

Earn Discovery Miles for making healthy lifestyle choices.

<p><b>HealthyFood</b></p> <p>Woolworths   Pick n Pay</p> <p>Get up to 75% back when buying healthy food at Pick n Pay or Woolworths</p>	<p><b>HealthyCare</b></p> <p>Clicks   Dis-Chem</p> <p>Get up to 50% back on personal care items at Clicks or Dis-Chem</p>	<p><b>HealthyGear</b></p> <p>Totalsports   Sportsmans Warehouse</p> <p>Get up to 50% back on fitness devices, sports gear and equipment at Sportsmans Warehouse or Totalsports</p>
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The maximum reward levels apply to members with Vitality Health and Vitality Money programmes. Rewards are paid out 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.

COFFEE, POPCORN AND DONATIONS	SMOOTHIES AND SNACKS	MEALS AND ENTERTAINMENT	SHOPPING	TRAVEL	ENTERTAINMENT AND SPOILS
₱125	₱200 - 250	₱350	₱ > 350		
MUGG & BEAN, KAFI, vido a cafe, SK, VITALITY MoveToGive	KAFI, nu, Pick n Pay, WOOLWORTHS	BoxOffice, WOOLWORTHS, Nando's, VITALITY MoveToGive	theGreen, Typo, EXCLUSIVE BOOKS, YUPPIECHEF.COM, HIRSON'S, zando, makro, sunglasses hut, iStore, SAMSUNG	Emirates, kulula.com, PROTEA HOTELS, BRITISH AIRWAYS, QANTAS, Europcar, Uber, kulula	Amani, COLCACCHIO, NETFLIX, NetFlorist, Steam

/03

### Live well

Earn Discovery Miles and monetise healthy behaviour by engaging in Vitality Active Rewards every day.



#### WEEKLY VITALITY ACTIVE REWARDS GOALS

Earn up to ₱300 per week by completing weekly Vitality Active Rewards goals.

Plus, earn plays on the Vitality Active Rewards gameboard for even more Discovery Miles.

Earn a bonus play on the gameboard every week for meeting all 3 Vitality Active Rewards goals.

#### PERSONALISED GOALS

Earn up to ₱20 000 for achieving personalised goals



Vitality personalised health goals: over ₱10 000 per year

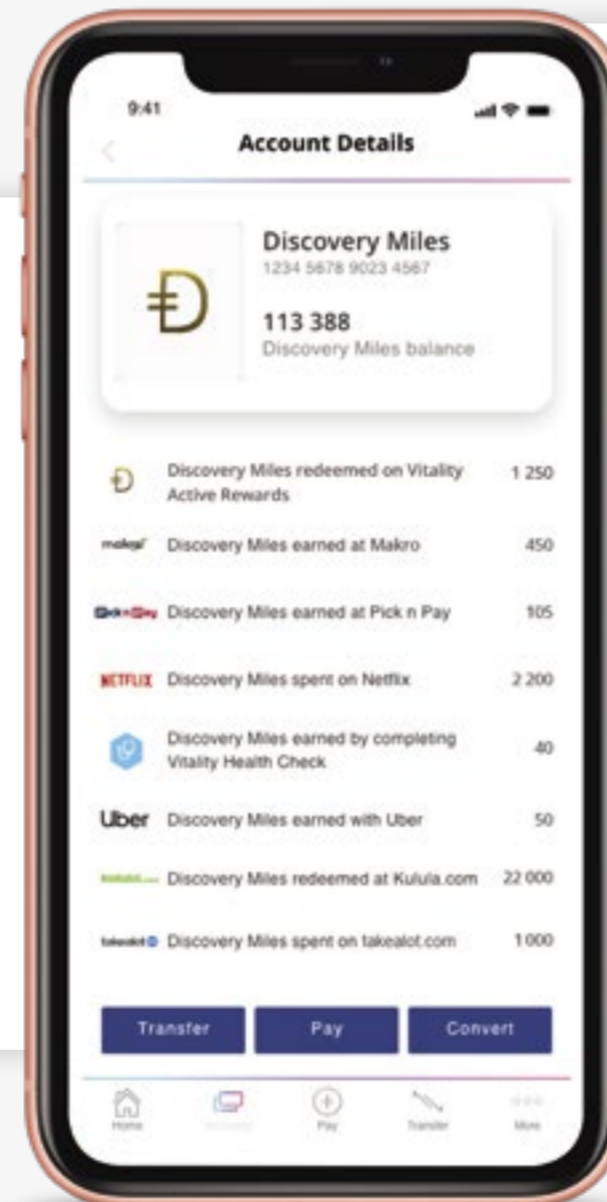


Vitality personalised drive goals: over ₱7 000 per year

#### VITALITY ACTIVE REWARDS FOR KIDS

Earn up to ₱15 000 for kids

- Children aged 14 – 18 can earn up to ₱14 000 per year
- Children aged 2 – 13 can earn up to ₱15 000 per year



/02

### Shop Online

Use Discovery Miles to shop online.



and many more.



Plus, get up to 15% off on all takealot.com purchases.

/03

### Shop instore

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



/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

/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

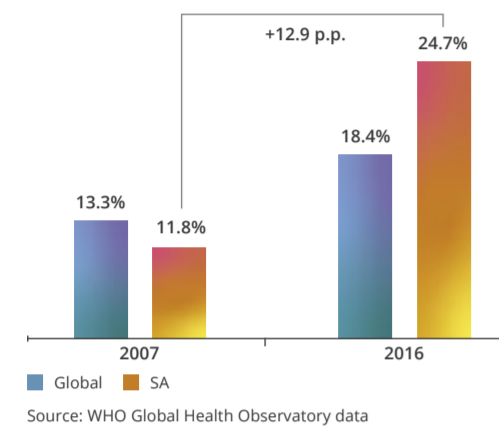
Convert Discovery Miles to cash, paid straight into a Discovery Bank account.



# Encouraging healthy habits in children

## Health risks are increasing among children in South Africa

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



## Incentives are effective in driving healthy behaviour

Encouraging children to live healthier through incentives result in:

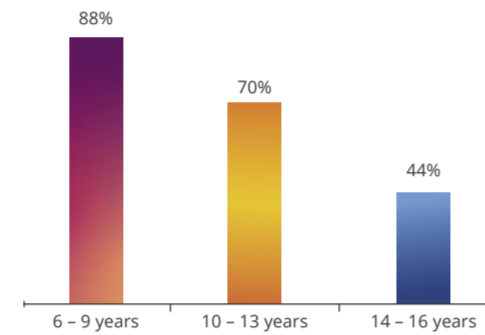
**+49%**  
increase in exercise

**+44%**  
increase in the consumption of healthy foods

Source: American Academy of Paediatrics

## Forming healthy habits has the greatest impact at younger ages

Proportion of obese children showing improved outcomes following behavioural interventions:



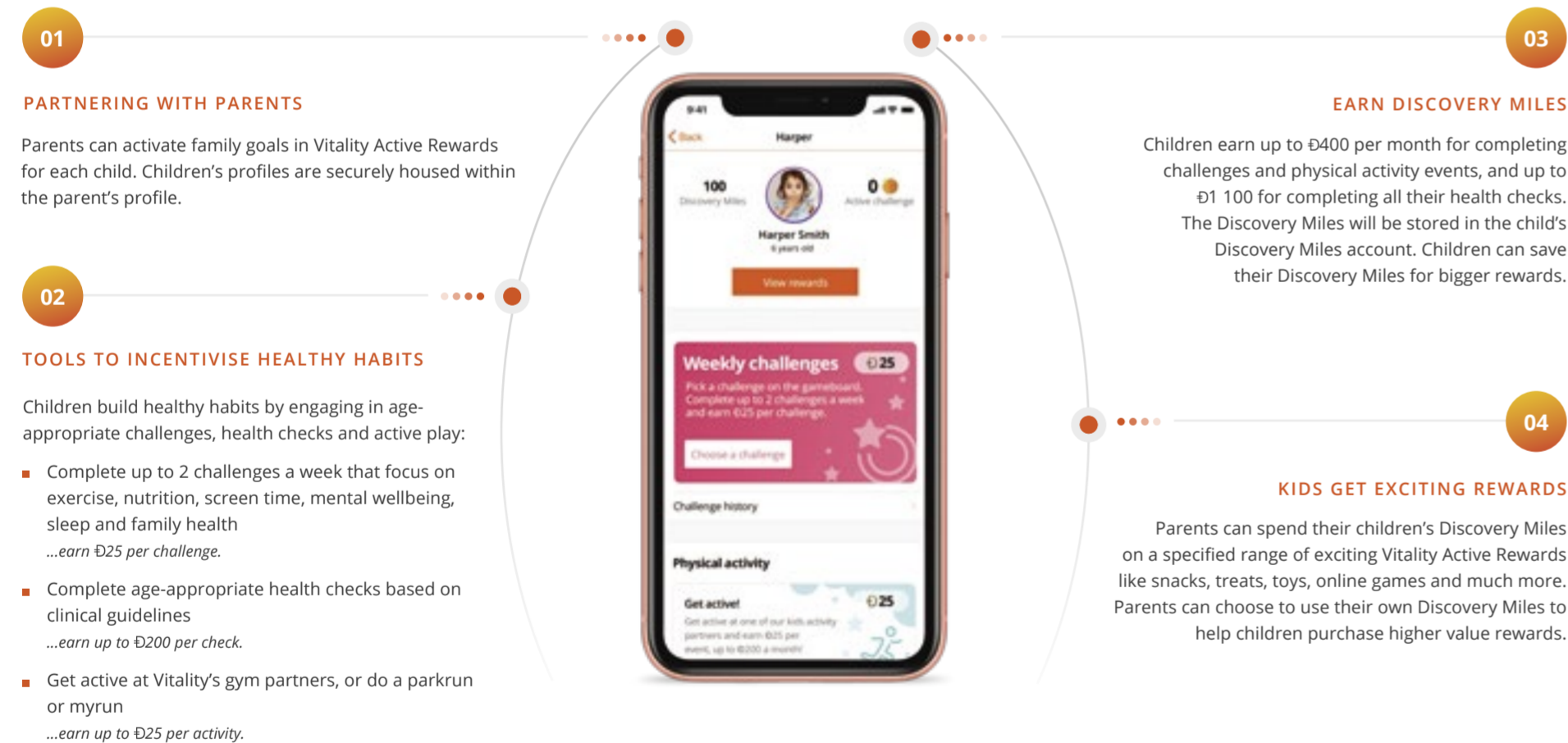
VITALITY ACTIVE REWARDS FOR KIDS



VITALITY ACTIVE REWARDS FOR TEENS

## 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.



**SPEND DISCOVERY MILES ON PREMIUM REWARDS**

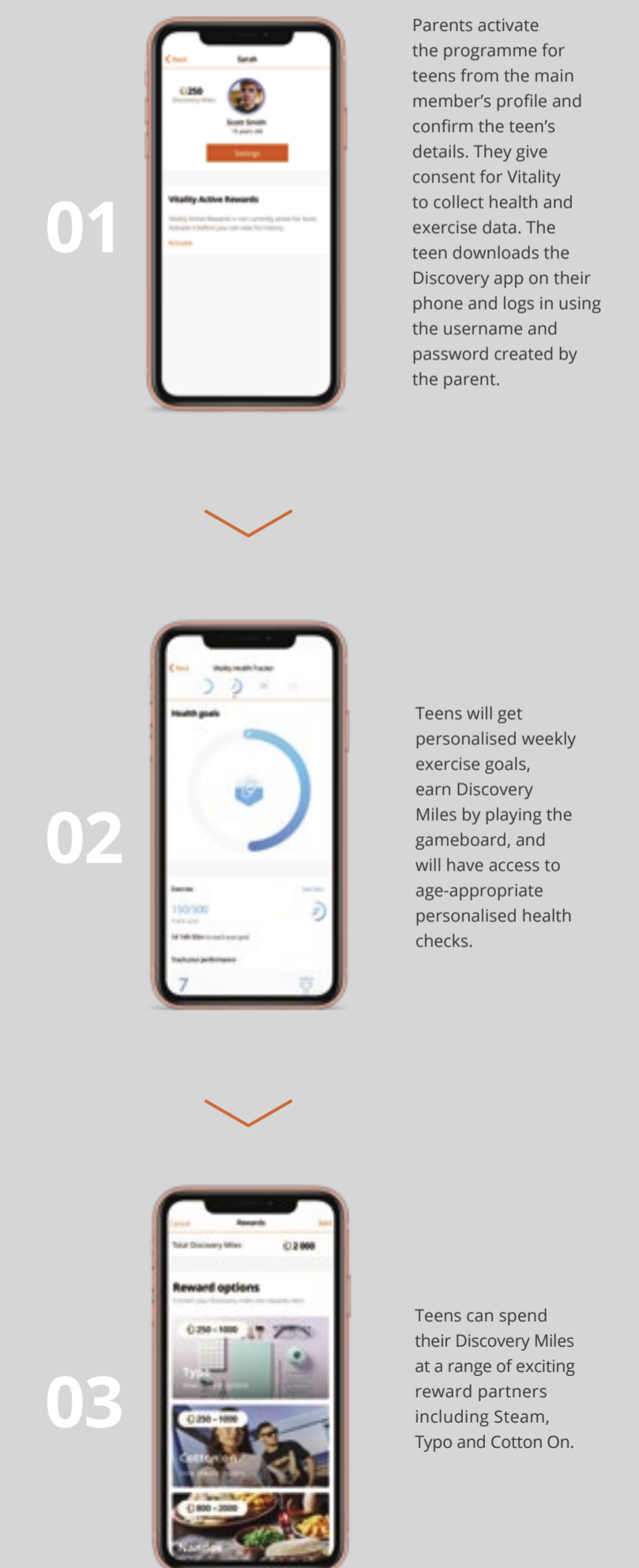
SHOPPING	TOYS	EATING OUT	ENTERTAINMENT
	 With leading brands such as Disney, Lego, Barbie and much more		

- NEED TO KNOW**
- Vitality Active Rewards for Kids will go live in Q1 2020.
  - A maximum of £200 can be earned per child per month from physical activity and £1 000 per year from challenges.
  - Rewards redemption requires parental consent.
  - The main member can activate and access their child's profile based on Discovery Health policy information, and can give control of their child's Vitality Active Rewards profile to their spouse.
  - The main member needs to confirm that they are the legal guardian or nominate a legal guardian (spouse or adult dependant) on the policy to access the child's 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. Here's how:



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



# 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 thresholds 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

	Bronze		Silver		Gold		Diamond	
	2019	2020	2019	2020	2019	2020	2019	2020
Single member	10 000	7 500	30 000	25 000	45 000	40 000	50 000	50 000
Member + 1 adult	20 000	15 000	60 000	50 000	90 000	80 000	100 000	100 000
Member + 2 adults	30 000	18 750	80 000	62 500	120 000	100 000	125 000	125 000
Additional adult dependants	+ 10 000	+ 3 750	+ 20 000	+ 12 500	+ 30 000	+ 20 000	+ 25 000	+ 25 000

## 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 rate 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
- 1 000 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 Medical 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 management programme as well as the related claims for HIV condition management.

### 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 assessments.

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.

### CHRONIC CONDITION MANAGEMENT

In 2020, members can earn up to 4 000 Vitality points per year for effectively managing their chronic conditions.

Category		Points earned
Consultations and tests	Diabetes	Up to 2 500
	Hyperlipidemia	
	Hypertension	
	Ischaemic heart disease	
HIV Care registration		2 500
Outcomes	Diabetes	Up to 4 000
	Weight management	Up to 2 500

# 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 full banking suite and Diamond Vitality Money status. She links her health plan to her Discovery Bank account.

### GET HEALTHY

- Thandi finds out her Vitality Age is 45.....1 500 pts
- She completes her Vitality Health Check and gets 4 metrics in range. Her BMI is above 30.....12 500 pts
- She goes for a voluntary HIV test.....1 000 pts

#### ACHIEVES BRONZE VITALITY STATUS

- She visits a dietitian.....1 000 pts
- She starts exercising 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 Fitness 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 300 points every time she completes a parkrun.....3 600 pts

#### ACHIEVES DIAMOND VITALITY STATUS

TOTAL POINTS:  
**50 940**

### GET REWARDED

#### SAVE

- Thandi saves 75% on her monthly gym fees.....R8 550
- She also saves 45% on flights to Mauritius with her daughter.....R4 000
- Thandi and her daughter join a movie club and watch movies at Ster-Kinekor every month.....R1 440
- She gets 50% of her fuel spend back and an additional 15% in Discovery Miles.....R14 400
- Thandi gets part of her Discovery Life Plan premiums back with the Vitality integrator.....R14 580

**TOTAL SAVINGS.....R42 970**

#### EARN DISCOVERY MILES

- Annual Discovery Bank card spend.....R22 500
- For making healthier choices**
- She gets 50% back when she buys personal care items at Clicks.....R30 000
- And gets 75% back when she buys HealthyFood from Woolworths.....R135 000
- Thandi gets 25% back when ordering Nando's through Uber Eats and she gets 50% back for her kids' healthy meal choices.....R10 800

#### With Vitality Active Rewards

- She gets R5 000 for completing her Vitality Health Check and personalised health checks goal as part of the Discovery Integrator.....R5 000
- She earns plays on the gameboard 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 Yuppiechef.....R12 000
- And gets a year's Netflix subscription.....R15 500

**TOTAL DISCOVERY MILES SPENT.....R197 500**

**TOTAL REWARDS PER YEAR.....R64 580**

**FIRST YEAR DISCOVERY LIFE PAYBACK.....R2 000**

These are illustrative examples that have been designed using average savings across all Vitality benefits. Actual savings and rewards earned may differ based on account type, card spend, fitness activities, the food the member chooses to buy and doing specific assessments. Some benefits may incur costs. Certain benefits can only be enjoyed by participating in the Vitality Active Rewards programme, and certain limits may apply. Some rewards can only be earned if the member is a Vitality Money member too. Flight discount is off the base ticket fare only. The total rewards per year have been calculated by giving Discovery Miles a rand value. Limits, terms and conditions apply. Discovery Vitality (Pty) Ltd is an authorised financial services provider. Registration number: 1999/007736/07. Specific limit, terms and conditions apply to each benefit. 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. Discovery Health (Pty) Ltd, registration number 1997/013480/07, is an authorised financial services provider and administrator of medical schemes.

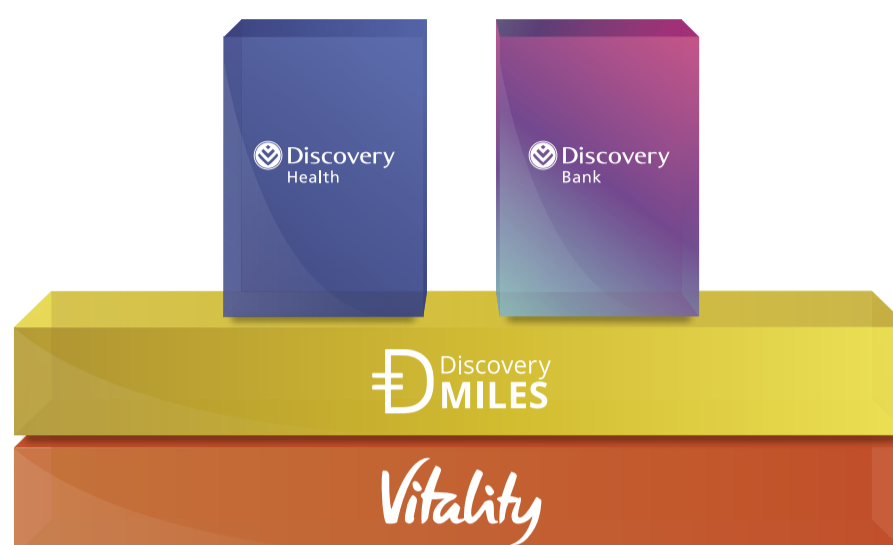
# Introducing: The 2020 Discovery Integrator

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



## 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.