



DISCOVERY VITALITY 2020

GET REWARDED FOR LIVING,
DRIVING AND BANKING WELL



Due to the COVID-19 pandemic, we have added some special offers for Vitality members to enjoy. Government regulations have also resulted in certain benefits being restricted.

Keep visiting discovery.co.za/vitality/latest-news to stay up to date on when the special offers will end, and when your restricted benefits can be enjoyed again.

Discovery Vitality

Vitality is the world's leading behavioural change programme that encourages and rewards Discovery members for living, driving and banking well.

Vitality is made up of 3 programmes:


H THE VITALITY HEALTH PROGRAMME

D THE VITALITY DRIVE PROGRAMME

M THE VITALITY MONEY PROGRAMME


MAXIMISE YOUR VITALITY REWARDS AND YOU CAN ENJOY

M H



A fully funded Apple Watch with Vitality Active Rewards


M H



75% back on fitness devices, sports gear and equipment

Sportsmans Warehouse **TOTALSPORTS**


M H



100% back each month for buying **HealthyFood**

Pick n Pay
WOOLWORTHS


D M H



Enjoy a range of exciting rewards including fabric face masks, Netflix, DSTV BoxOffice, Steam, Sony PlayStation, Kauai, vida e caffè and more for getting active with Vitality Active Rewards.

BoxOffice **NETFLIX**
PlayStation **STEAM**
KAUAI **vida e caffè**

H



35% back when eating in with Uber Eats and our partner restaurants

M H



75% back on personal care items

CLICKS+ **Dis-Chem PHARMACIES**

H

50% of your Discovery Life premiums back every five years

H

Kids and teens also get rewarded with **Vitality Active Rewards**

...and more!

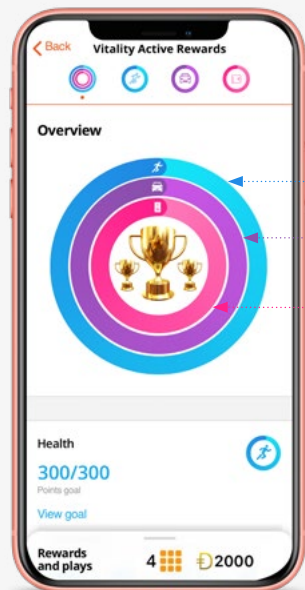
Vitality Active Rewards

Vitality Active Rewards encourages and rewards you for getting healthy, driving well and spending responsibly.

You can earn Discovery Miles for reaching your exercise, drive and money goals through plays on the gameboard.

Earn up to 4 plays on the gameboard every week, and up to D750 per play! You can also earn Discovery Miles for reaching personalised health and drive goals.

EARN DISCOVERY MILES



EXERCISE

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

DRIVE

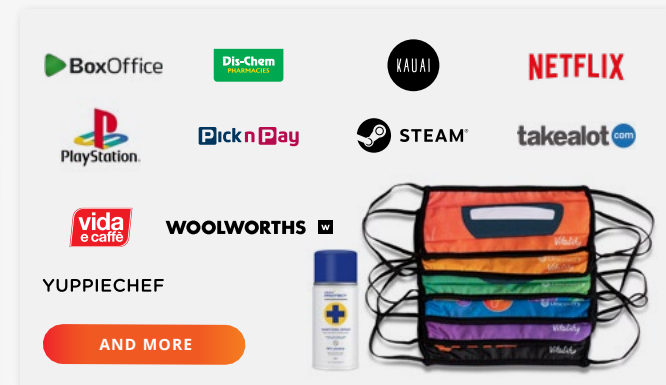
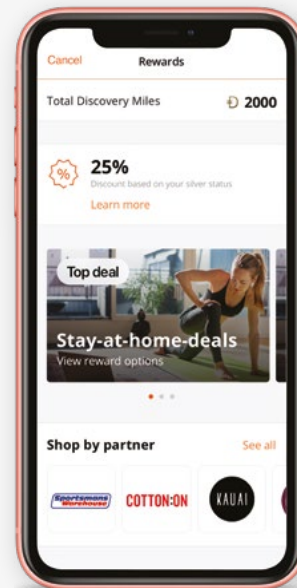
Reach your weekly drive goal to close your drive ring

MONEY

Reach your money goal by earning points for purchases over R20 made with your Discovery Card. Spend responsibly and maintain your Discovery savings balance. You can close your money ring at your own pace, as points carry over until you reach your goal.

Exercise, drive and money goals will be adjusted according to the national lockdown level.

SPEND DISCOVERY MILES

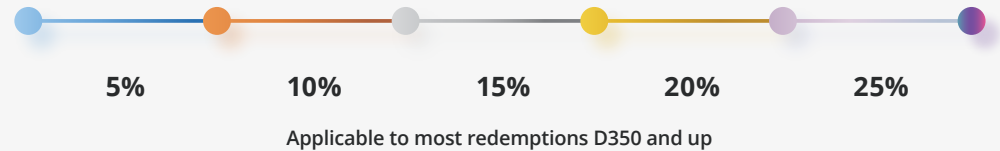


Get up to

25% OFF

 Vitality Active Rewards

Your Vitality Active Rewards discount depends on your Vitality Health status



Encouraging healthy behaviour

*Participate in healthy behaviour – living well,
driving well and spending responsibly.*



Get healthy with Vitality

Vitality Health incentivises and rewards you for engaging in healthy behaviour. In addition to a healthy lifestyle being more enjoyable, it's been proven that Vitality Health members live longer and are less likely to develop lifestyle-related diseases.

ONLINE ASSESSMENTS

Find out your Vitality Age	1 500 pts
Understand your mental wellbeing twice per year	1 000 pts

EAT HEALTHILY

Buy HealthyFood items at Pick n Pay or Woolworths.....	up to 12 000 pts
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VITALITY HEALTH CHECK

Do a Vitality Health Check at an accredited Vitality Wellness Centre, Vitality Wellness Network pharmacy, Discovery Store or Discovery Wellness Day.

Your Vitality Health Check includes:

01 Blood pressure	04 Weight assessment
02 Blood glucose	05 Non-smoker's declaration
03 Cholesterol	

Earn up to 22 500 Vitality Health points based on how many of your results are in range and how many of them may indicate an elevated risk of developing a lifestyle-related disease.



Introducing the Virtual Vitality Health Check-in, a telephonic or online consultation with a wellness specialist. The Virtual Vitality Health Check-in is available to all members from June 2020. You will earn 2 500 points on completion of this check-in, and these points will count towards your overall total of up to 22 500 Vitality points earned for a Vitality Health Check.

DO FURTHER HEALTH CHECKS

Earn Vitality Health points based on your age and gender:

Pap smear	2 500 pts
Mammogram	2 500 pts
Colonoscopy	2 500 pts
Dental health check	1 000 pts
Flu vaccine	1 000 pts
Initial HIV test	7 500 pts
Annual test thereafter	1 000 pts
Register for an HIV Care programme	2 500 pts
Glaucoma screening	2 500 pts

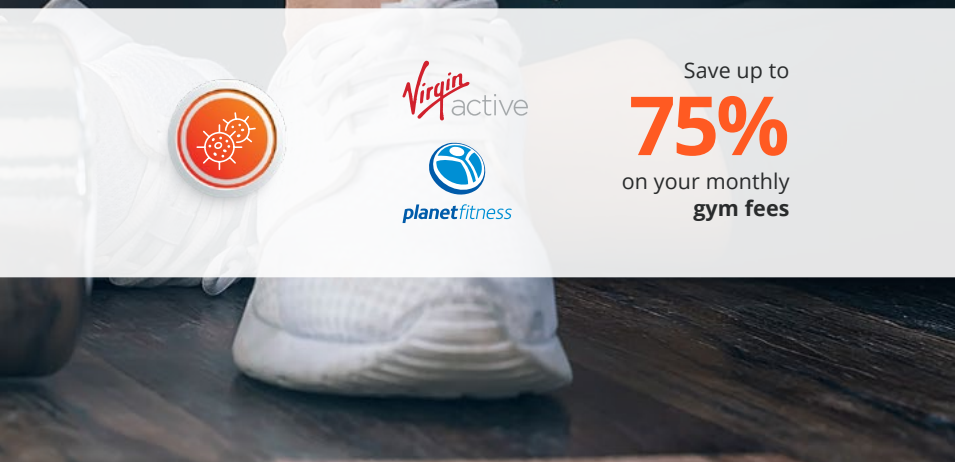
STOP SMOKING

Save
up to 80%



Get up to
25% back





Save up to **75%** on your monthly gym fees

Get active with Vitality

Get moving in a variety of ways and earn Vitality points.

TRACK YOUR WORKOUTS WITH A VITALITY-LINKED FITNESS DEVICE

Get up to 50% back when you buy one of these devices with HealthyGear:



PLUS BOOST YOUR REWARDS UP TO 100% WITH VITALITY ACTIVE REWARDS DEVICE BOOSTER

EARN VITALITY POINTS UNDER GOVERNMENT REGULATIONS

- Participate in a Vitality virtual event up to 300 pts per event
- Participate in a workout by logging in to the Vitality Home-Workout channel 50 pts per day
- Participate in a Virgin Active or Planet Fitness online workout 50 pts per day
- Track your steps on your smartphone or fitness device
- 5 000 steps or more 50 pts per day
- 10 000 steps or more 100 pts per day
- Track your heart rate with your heart rate device up to 300 pts per day
- Log your workout through an approved fitness facility 100 pts per day

EARN EVEN MORE VITALITY POINTS AS RESTRICTIONS ARE LIFTED


- 30-minute gym visit 100 pts per day
- Free parkrun or myrun up to 300 pts per week
- Round of golf 100 pts per day
- Vitality-timed race events up to 3 000 pts per event
- Vitality Fitness Assessment up to 7 500 pts
- Vitality High Performance Fitness Assessment up to 15 000 pts


Drive better with Vitality

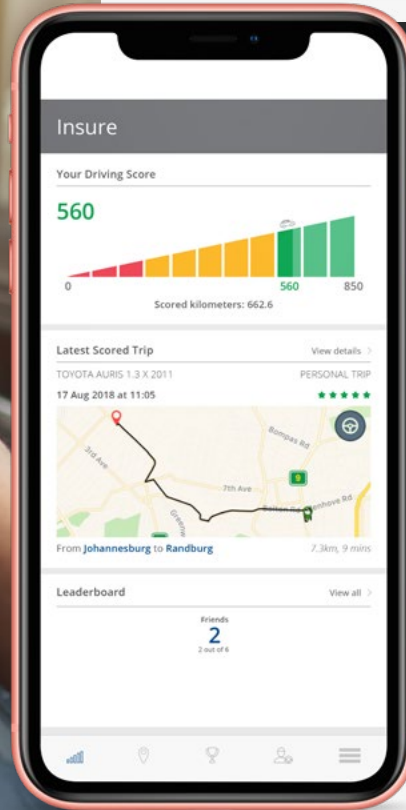
Vitality Drive is Discovery Insure's unique driver behaviour programme that rewards you for driving well. The better you drive, the more Vitality Drive points you earn.

GET STARTED

 **01** Install your DQ-Track

 **02** Link your Vitality Drive card

 **03** Swipe your Vitality Drive card every time you fill up at a BP or Shell



HOW TO EARN VITALITY DRIVE POINTS:

Drive well

- Good driving behaviour..... Up to **850 pts per month**
- Smooth acceleration
- Smooth braking
- Smooth cornering
- Driving within the speed limit
- Reduced night-time driving
- Low distance driving
- No cellphone use
- Set a personal goal..... Up to **50 pts**
- Remain claim free..... Up to **200 pts**

Knowledge and awareness

- Complete the Online driver assessment..... Up to **50 pts**
- Complete a driving course..... Up to **150 pts**
- Complete an EyeGym course..... Up to **150 pts**

Ensure vehicle safety

- Pass a Tiger Wheel & Tyre Annual MultiPoint check..... Up to **150 pts**
- Have an up to date service history..... Up to **50 pts**

Manage your money better with Vitality

Through Discovery Bank, Vitality Money helps you get financially healthier. Earn Vitality Money points for managing your money well.

GET STARTED

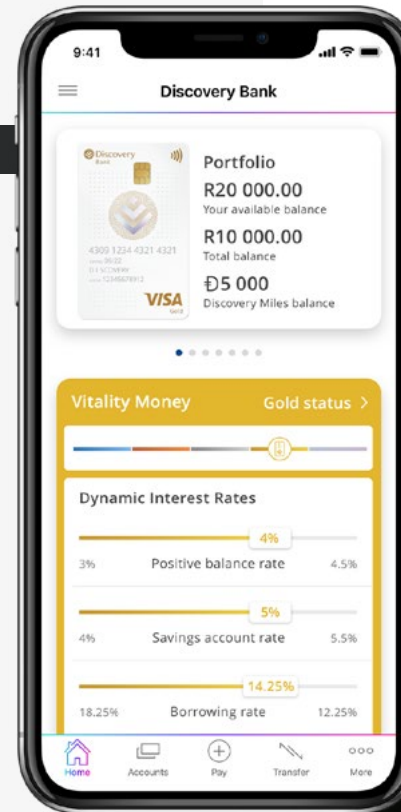
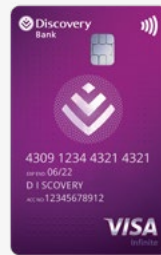
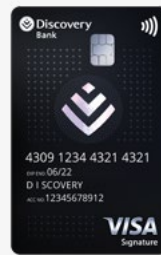
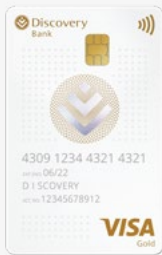


Activate Vitality Money on the Discovery Bank app

HOW TO EARN VITALITY MONEY POINTS:

Complete the Vitality Money Assessment, which looks at your financial behaviours in these five key areas:

- If you are on track for your retirement..... Up to **10 000 pts**
- Whether you have enough savings..... Up to **30 000 pts**
- How you manage your debt..... Up to **30 000 pts**
- Whether you have the right insurance in place..... Up to **25 000 pts**
- How you manage your property..... Up to **15 000 pts**



Get rewarded



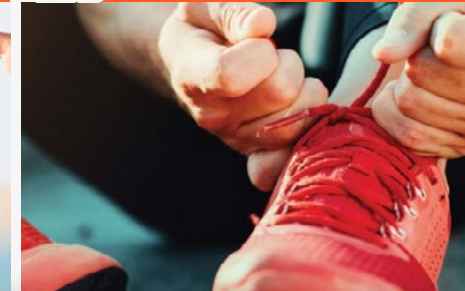

Being healthier, driving well and banking well has never been more rewarding.



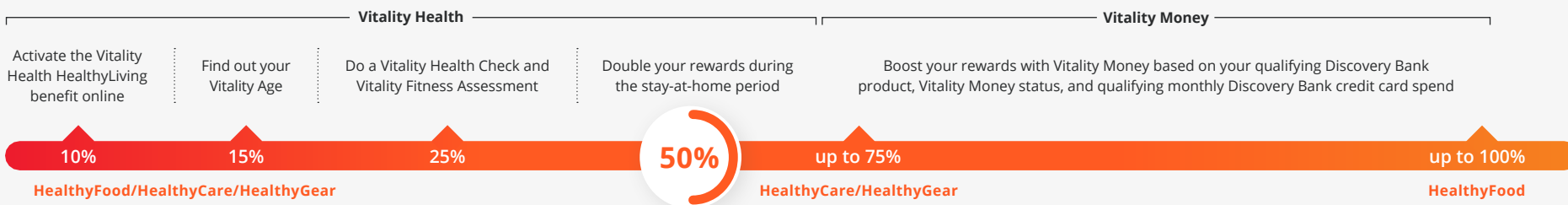


Get rewarded

For making healthier choices

<p>H M HealthyFood</p>  <p>Get up to 100% back on HealthyFood items.</p> <p>Pick n Pay WOOLWORTHS</p>	<p>H M HealthyCare</p>  <p>Get up to 75% back on personal care items.</p> <p>CLICKS+ Dis-Chem PHARMACIES</p>	<p>H M HealthyGear</p>  <p>Get up to 75% back on sports gear, equipment and fitness devices.</p> <p>Sportsmans Warehouse TOTALSPORTS</p>	<p>H HealthyDining</p>  <p>Get up to 35% back on healthier meal choices PLUS 60% back on kids' healthy meals.</p> <p>COLCACCHIO Nando's MUGG & BEAN Dean Basket OB DOPPIO ZERO + UberEats</p>
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HOW TO MAXIMISE YOUR REWARDS



Boost your **benefits**

with Vitality Active Rewards.



Apple iPhone



Get a new iPhone on us

Upgrade to Discovery Bank and achieve all your Vitality Active Rewards goals each week to fully fund a new iPhone.



Apple Watch

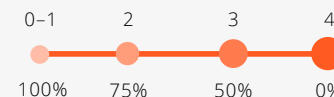


Reach your monthly exercise goals to fund your Apple Watch in full over 24 months.

AND

Weekly exercise goals met in a month

Percentage of amount due



Device Booster



OR



Shoe Booster



OR



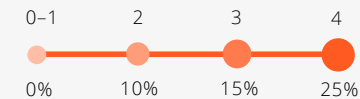
Bike Booster



Up to 50% back upfront



Weekly exercise goals met in a month



The monthly amount you pay for all the Booster benefits is based on the retail price at the time of collection from the participating store.

Requires a qualifying Discovery credit card

Limits, terms and conditions apply.

Get rewarded

Entertainment rewards



24-HOUR ENTERTAINMENT

Use your Discovery Miles to watch the latest blockbuster releases from DStv BoxOffice and Netflix or enjoy online gaming with Steam and Sony Playstation



ENJOY HALF-PRICE MOVIES AT STER-KINEKOR

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



BIG CONCERTS

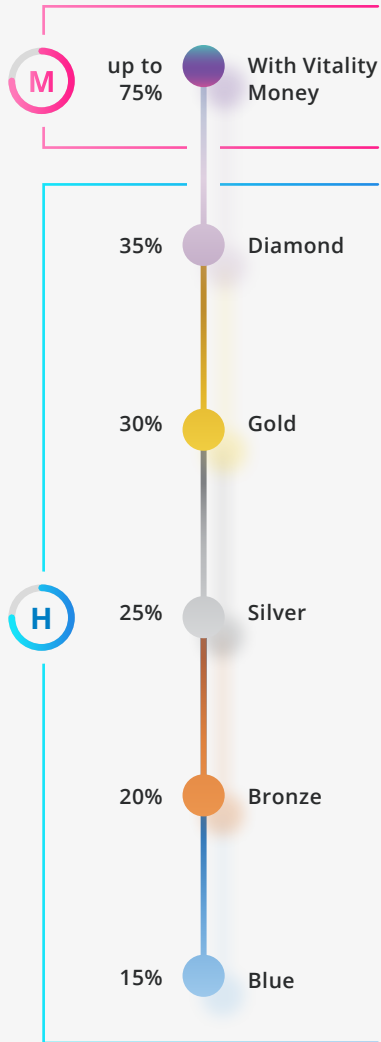
Discovery Bank clients with Vitality Money get exclusive pre-booking access to the best entertainment. Book tickets to the biggest South African concerts and events 48 hours before anyone else.





Get rewarded

Enjoy these great travel rewards



Enjoy great travel savings with Vitality Health and Vitality Money.	Travel more by using Discovery Miles for travel.		
Flights			
<p>All Vitality Health members can save up to 35% on local, regional and international flights (base fare). Boost your flight saving up to 75% with Vitality Money.</p> <p> </p>	<p>Pay for local, regional and international flights.</p> <p></p>		
Hotel accommodation			
<p>Save up to 35% at over 500 hotels, resorts and bed and breakfasts with the Vitality Hotel Collection.</p> <p> </p>	<p>Pay for local holiday accommodation.</p> <p></p>		
Car hire			
<p>Save up to 35% at Europcar and Tempest Car Hire.</p> <p> </p>	<td colspan="2" style="text-align: center;">Travel bookings</td>	Travel bookings	
<p>Vitality Money members can book holidays or convert Discovery Miles for travel rewards through participating partner programmes.</p> <p> </p>			



Get rewarded

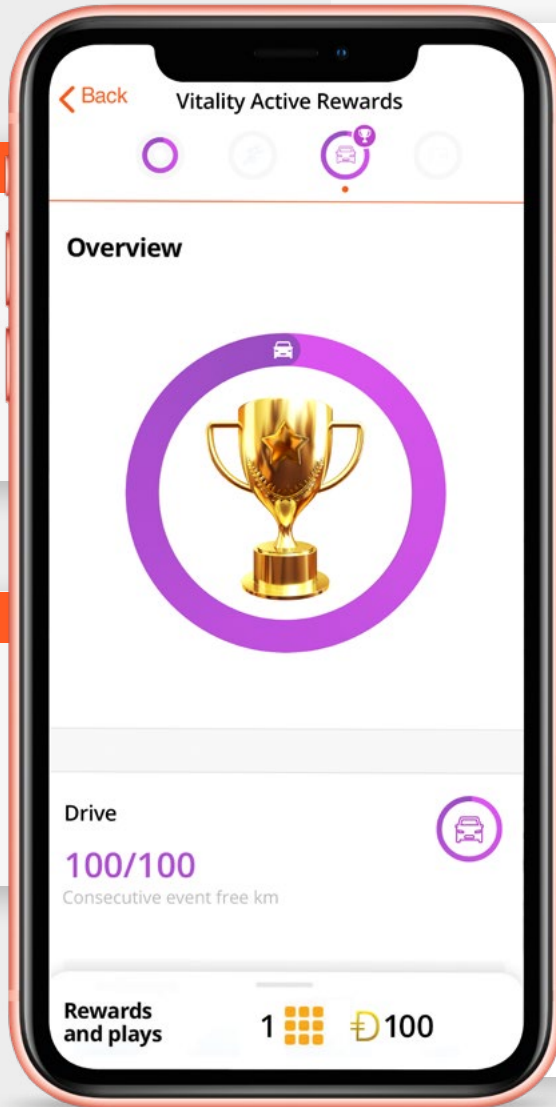
Driving rewards

FUEL

Get up to **70%** of your fuel spend back

UBER

Get up to **40%** off all Uber trips



OTHER REWARDS YOU CAN ENJOY

- Save up to 25% when you use our Drive Me partners: Road Trip and Scooters Angels
- Get up to 50% of your Gautrain spend back every month for driving well
- Get up to 20% off Tiger Wheel & Tyre purchases
- Fund up to 100% of your new tyres at Tiger Wheel & Tyre using your Excess Funder Account
- Get up to 25% off car seats from Born Fabulous and ToysRUs
- Save up to 20% when you take your vehicle to Bosch for servicing and maintenance
- Get a 0% renewal increase on your vehicle premiums if you are on Diamond Vitality Drive status



Vitality Baby

Vitality nurtures healthy families from the start, encouraging good habits in children and ensuring they become healthy adults.

Activate the Vitality Baby 1 000 days programme to get the best care and rewards, from pregnancy until your child turns 2.

EARN VITALITY POINTS FOR HEALTHY BEHAVIOUR

- Attend an antenatal class.....Up to **2 000 pts**
- Well Baby Clinic visits at Clicks or Dis-Chem.....Up to **2 500 pts**
- Baby vaccines.....Up to **500 pts** per vaccine event
- Buy HealthyFood.....Double Vitality points (from pregnancy to 6 months)
- Selected fitness activities.....Double Vitality points (from pregnancy to 6 months)

GET REWARDED



Receive a Vitality Baby gift box filled with useful information and exciting gifts for you and your baby.



Save 10% on selected items at Babies R Us and Toys R Us.



Get up to 25% back on nappies and baby essentials in the HealthyCare catalogue at Clicks or Dis-Chem.



Discovery Vitality and Disney celebrating happy, healthy families

Go online to find fun and inspiring things to do with your baby all year long.

Stand the chance to win Disney Baby hampers for your little one.



Vitality Active Rewards for Teens

Teens age 14 – 17 have access to Vitality Active Rewards for Teens. Reach your personalised, weekly exercise goal and complete age-appropriate health checks to earn Discovery Miles. Spend Discovery Miles at a range of exciting reward partners including Steam, Typo, Cotton On and much more!

Earn Discovery Miles as you engage in healthy activities

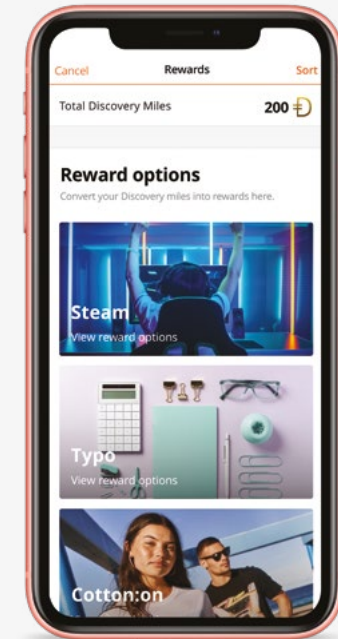
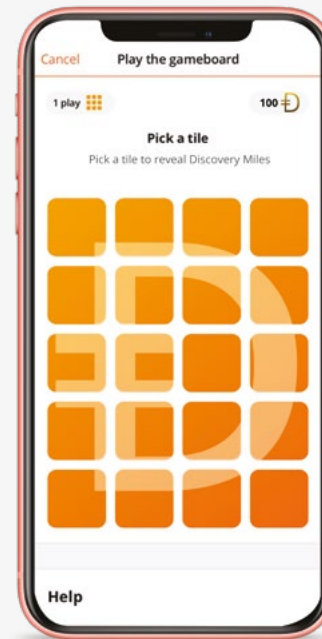
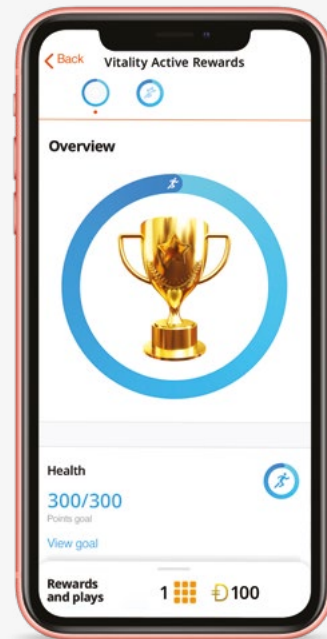
Play the gameboard and earn more Discovery Miles

Redeem your rewards at exciting partners

GET HEALTHY

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

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



MOVIES

Watch movies for free at selected cinemas before 7pm once an online Kids Vitality Health Check has been completed



Vitality 65+

Introducing Vitality 65+, Vitality enhancements exclusively designed to get members healthier by offering you additional Vitality points and bespoke rewards for engaging in age-appropriate healthy activities such as enhanced screening assessments, relevant exercise goals and healthy eating.



Get healthy

Vitality members 65+ have access to the Vitality Health Check for 65+. Understand your health with this tailored health check that includes additional screenings and access to preventive vaccines.



CHOOSE TO DO A VIRTUAL VITALITY HEALTH CHECK-IN

Members 65+ are at higher-risk of severe illness if they get COVID-19. It is important for high-risk members to take additional precautions to avoid contracting the virus, including physical distancing and stay-at-home measures. To help members manage their health risks and limit their exposure to the virus, a Virtual Vitality Health Check-In is available to all members in 2020.

VITALITY HEALTH CHECK FOR 65+

Your Vitality Health Check includes:

- 01 Blood pressure
(with adjusted in-range result)
- 02 Blood glucose
- 03 Cholesterol
- 04 Weight assessment
(with adjusted in-range result)
- 05 Non-smoker's declaration

Earn Vitality points based on how many of your results are in range and how many of them may indicate an elevated risk of developing a lifestyle-related disease, up to a maximum of 22 500 points.

PLUS you will complete the following pre-screening tests to understand your health risks

- 06 Hearing screening test
- 07 Vision screening test
- 08 Falls-risk assessment

Earn **500 Vitality points** for completing all three pre-screening tests, adding to your maximum of **22 500 points**.

One Vitality Health Check a year is paid from the screening and prevention benefit of most medical scheme plans administered by Discovery Health.

SPECIALIST REFERRALS

Get referred to selected specialists based on your health risks identified during the health check, and earn Vitality points for the assessment and management of your health risks.

- Extended consult with a Premier Plus GPUp to **2 500 pts**
- Optometrist consult.....Up to **3 500 pts**
- Audiologist consult.....Up to **1 000 pts**

VACCINES

- Flu vaccine (March – September)..... **2 000 pts per year**
- Pneumococcal vaccine..... **1 000 pts per lifetime**



Get active

Understand how fit you are, and earn Vitality points for exercising regularly.

UNDERSTAND YOUR FITNESS LEVEL

Choose between a Vitality Functional Assessment and a Vitality Fitness Assessment to understand your fitness level and earn Vitality points.

The Vitality Functional Assessment is a new 7-part assessment designed to identify falls risk, gait steadiness, upper body function, cardio-respiratory fitness and flexibility. Earn 2 500 points.

The Vitality Fitness Assessment consists of 3 exercises designed to measure high intensity cardio-respiratory fitness, strength and flexibility. Earn up to 7 500 points.

EARN POINTS AS YOU WORK OUT

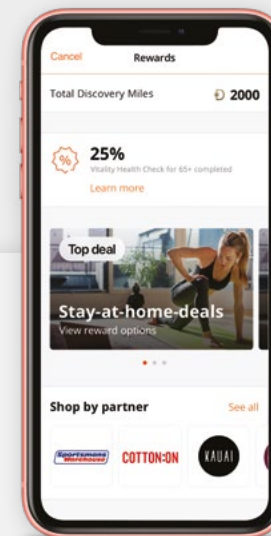
Take over 7 500 steps	100 pts per day
Light workout for 60+ minutes	200 pts per day
Moderate workout for 30+ minutes	300 pts per day



Visit the Vitality Home-Workout channel for a variety of online workouts, targeted specifically at members 65+, including HIIT, bodyweight, toning, yoga and Pilates.

Get rewarded

Enjoy a range of additional rewards as a Vitality 65+ member



Save up to

50%

on selected health monitoring devices with the **HEALTH MONITOR DEVICE BENEFIT**



Upfront discount to be redeemed from Dis-Chem on completion of a Vitality Health Check for 65+

+



Back through the HealthyCare benefit



Get up to

25% OFF

All Vitality Active Rewards redemptions \geq 350 and up on completion of a Vitality Health Check for 65+. This allows members 65+ to enjoy **more rewards with their Discovery Miles.**

GET A FULLY-FUNDED APPLE WATCH WITH VITALITY ACTIVE REWARDS

Members 65+ get the full activation fee refunded with the Apple Watch for 65+ benefit.

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



Get up to

50%

Premium payback

every year based on your **Vitality Drive status**

GET ACCESS TO A DEDICATED COACH TO HELP YOU MAKE THE MOST OF VITALITY



Vitality status

As you get healthier, drive better and manage your money better, you will earn Vitality points all working towards your Vitality Health, Drive and Money status.

Vitality Health

Earn Vitality Health points by getting active, eating well and doing all your health checks. You'll enjoy a variety of rewards at each status level and the healthier you get, the higher your Vitality status. At the start of every year, your Vitality points reset to zero but you still keep the rewards and status level that you earned the previous year. This is to help encourage you to keep healthy year-on-year.



		Bronze	Silver	Gold	Diamond
1 adult	Start on Blue Vitality status	7 500	25 000	40 000	50 000
2 adults		15 000	50 000	80 000	100 000
3 adults		18 750	62 500	100 000	125 000
Additional dependants		3 750	12 500	20 000	25 000
Vitality Health rates		Member R280	Member + 1 R340	Member + 2 R395	

Vitality Drive

Earn Vitality Drive points by driving well, improving your driving behaviour, knowledge and awareness, and by making sure your vehicles are safe to drive. You'll enjoy a variety of rewards at each status level. Every time you do activities like going for a driving course, completing an online driving assessment and setting personal drive goals, you can earn Vitality Drive points and increase your Vitality Drive status.

		Bronze	Silver	Gold	Diamond
Member	Start on Blue Vitality Drive status	300	600	1 000	Earn a monthly average of 1 000 + Vitality Drive points and remain claim free for 12 consecutive months

Vitality Money

Earn Vitality Money points by improving your financial health: managing your debt, increasing your savings, having insurance, contributing towards your retirement, and paying off your property. The more points you earn, the higher your Vitality Money status. Your Vitality Money status will change based on your financial behaviour. The higher your status, the more rewards you earn.

		Bronze	Silver	Gold	Diamond
Non-retired	Start on Blue Vitality Money status	40 000	60 000	80 000 +	Gold Vitality Money status + the following positive balance across your Discovery Bank accounts: Discovery Gold accounts >= R20 000 Discovery Platinum accounts >= R45 000 Discovery Black or Purple accounts >= R100 000
Retired		35 000	52 500	70 000 +	

Other Vitality Health products

Find the perfect Vitality product for you – all designed to reward you for living well.

VITALITY ACTIVE

Join Vitality Active, the Vitality Health programme that encourages and rewards you as you start to get healthier. Including gym savings, discounted movies, weekly rewards and more, being healthier has never been more rewarding.



Get 50% off your monthly gym fees at Virgin Active Red clubs or Planet Fitness JustGyms



Save up to 50% on a Huawei Band 3 Pro at Sportmans Warehouse



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



Get up to 25% back on personal care items at Clicks or Dis-Chem



Get R15 000 funeral cover for all adult dependants on the membership



Watch half-price movies at Ster-Kinekor

Vitality Active rate

Member **R89**

Each additional adult **R79**

VITALITY PURPLE

Upgrade to Vitality Purple to enjoy exclusive Vitality services and rewards, ranging from:



Up to 75% off at any Virgin Active or Planet Fitness gym



Up to 25% off premier bicycle brands or golf clubs



Build a bespoke home gym



Up to 50% off top-of-the-range fitness devices



Up to 50% off luxury spas



Access to your own personal Discovery Purple Private Consultant

Vitality Purple rates
(Includes Vitality Health rates)

Member
R469

Member + 1
R539

Member + 2 or more
R589

Limits, terms and conditions apply.



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