Get up to 25% cash back on thousands of HealthyFood products

**What is the HealthyFood benefit?**

Discovery Vitality aims to make healthy eating easier with the HealthyFood benefit. You can get **up to 25% cash back on a range of foods**, including vegetables, fruit, starchy foods, lean protein, fat-free dairy products, legumes, healthy fats and oils at **Pick n Pay** or **Woolworths**.

These foods are selected to address high-risk dietary practices that are associated with non-communicable diseases such as diabetes, high blood pressure and high cholesterol. With the HealthyFood benefit, you can enjoy a variety of HealthyFood items to improve your health and get great savings too.

The cash back that you get depends on whether the main member and spouse, if applicable, have completed both their Vitality Age and Vitality Health Check.

**Who may use the benefit?**

Vitality members 18 years and older can activate the benefit.

When you activate the HealthyFood benefit, you agree that Discovery Vitality, Pick n Pay and Woolworths may share your payment and personal information as well as your transaction data to administer the benefit effectively.
What you pay

You do not pay any fees for the HealthyFood benefit apart from your monthly Vitality fee.

How to activate the benefit

To activate the HealthyFood benefit, log in to your profile on the Discovery app or website, navigate to the Vitality section and click on Rewards. You can complete a quick activation which will activate all your HealthyLiving benefits (HealthyFood, HealthyCare, and HealthyGear) at once. 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 cash back.

Now, Vitality members can link their Pick n Pay Smart Shopper card online to the Vitality HealthyFood benefit and start earning cash back every time they swipe their card. What's more, spouse, on your policy can also activate the Pick n Pay HealthyFood benefit in addition to the primary member if they have a Pick n Pay Smart Shopper card.

Step 1: Activate the benefit online and get up to 10% cash back at both Pick n Pay and Woolworths.

1. Log in to your 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, HealthyCare and HealthyGear) at once.
2. Choose either Pick n Pay or Woolworths as your selected HealthyFood partner. You can earn up to 25% cash back at your selected HealthyFood partner and up to 10% cash back at the other partner. Your selected HealthyFood partner can only be changed once in a rolling 12-month period. View the rules for changing your selected partner below.
3. Should you not have a Woolworths loyalty card (Woolworths WRewards, MySchool, MyVillage and MyPlanet card) you cannot activate the Woolworths HealthyFood benefit. You can apply for one in-store or online, then return to activate the Woolworths HealthyFood benefit once you have collected the partner card. If you have a MySchool card, you will need to give permission for MySchool to share your personal information with Vitality Health before you can activate the Woolworths HealthyFood benefit. Visit www.myschool.co.za to give MySchool permission to share your information.
4. Should you as a new HealthyFood member not have a Pick n Pay Smart Shopper card you cannot activate the Pick n Pay HealthyFood benefit. You can apply for one in-store, then return to link your Pick n Pay Smart Shopper card in order to activate the Pick n Pay HealthyFood benefit once you have collected the partner card.
5. Once you have activated the HealthyFood benefit, you will receive an SMS confirming your activation.
6. Make sure that your HealthyFood loyalty card (Vitality HealthyFood card, Pick n Pay Smart Shopper card, Discovery Card, Woolworths WRewards, MySchool, MyVillage and MyPlanet card) is swiped when the sale is processed, or you will not get the HealthyFood cash back.
7. If you have already activated the HealthyFood benefit through your Vitality Health programme and you are using your Vitality HealthyFood card or Discovery Card, you may continue using the card until it is lost, misplaced or expired. You will need to obtain a Smart Shopper card.
Step 2: Choose your selected HealthyFood partner

- When you activate the benefit, you choose which of the two partner stores you want as your selected HealthyFood partner.
- You can still earn up to 10% cash back at your other partner.
- Only the main member can choose the partner when activating the HealthyFood benefit, or change the selected partner once every 12 months.

Step 3: You can get more back by doing health assessments

<table>
<thead>
<tr>
<th>Cash back percentage</th>
<th>Where you can earn it</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>At both partner stores, just by activating.</td>
</tr>
<tr>
<td>Up to 15%</td>
<td>At your selected partner, if you find out your Vitality Age online OR do your Vitality Health Check. (You can also get up to 10% cash back at your other partner.)</td>
</tr>
<tr>
<td>Up to 25%</td>
<td>At your selected partner, if you complete a Vitality Age assessment AND Vitality Health Check at an accredited pharmacy in the Vitality Wellness Network. (You also get up to 10% cash back at your other partner.)</td>
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</tbody>
</table>

- You and your spouse (if applicable) must also complete your Vitality Age in order to get up to 15% at your selected partner.
- Your spouse (if applicable) must also do both the assessments to increase your cash back to up to 25% at your selected partner.
- If only the main member completes the assessments and not the spouse (if applicable) the cash back percentage will not change. Both members will need to complete all the assessments as stated above in order to increase their cash back.

Step 4: Swipe before you spend

- Make sure that your Vitality HealthyFood, Pick n Pay Smart Shopper or Woolworths loyalty card (Woolworths WRewards, MySchool, MyVillage and MyPlanet card) card is swiped or the unique card number is entered at the till before the sale is processed, or you will not get the HealthyFood cash back.
- You cannot claim cash back once your purchase has been made.

At Pick n Pay

- **Swipe your Discovery Card twice at Pick n Pay** – once before the cashier rings up your purchases and again to pay.
- **Card disclaimer:** Discovery Card is operated by Discovery Vitality (Pty) Ltd, registration number: 1999/007736/07, an authorised financial services provider under the banking licence of FirstRand Bank Limited, registration number 1929/001225/06, an authorised financial services and registered credit provider, NCA Reg No. NCRP20. Terms and conditions apply.
If you don't have a Discovery Card, swipe your Vitality HealthyFood card or Pick n Pay Smart Shopper card, or present your unique HealthyFood card number at the till before the cashier rings up your purchases.

You can view your unique Vitality HealthyFood card or Pick n Pay Smart Shopper card number by logging in to your profile.

Remember to swipe your Pick n Pay Smart Shopper or Vitality HealthyFood card at any Pick n Pay till before the cashier rings up your purchases to make sure that you get your HealthyFood cash back.

If you lose your Vitality HealthyFood card, you can now link your Pick n Pay Smart Shopper card to your HealthyFood benefit online and start earning cash back every time you swipe.

If you lose your Pick n Pay Smart Shopper card, you can visit the customer care desk at any Pick n Pay store or call the Pick n Pay call centre directly to register a new Smart Shopper card. Upon registration, Pick n Pay will communicate the updated Smart Shopper card number to Vitality. You will be able to log in to the Discovery website to verify that your new Smart Shopper card number is reflecting on the Pick n Pay partner card fragment on the HealthyFood benefit page.

Please note that the HealthyFood benefit is not available at Pick n Pay Express store at BP garages.

At Woolworths

Once you have activated your HealthyFood benefit at Woolworths, your Woolworths card will automatically be linked to the HealthyFood cash back.

This includes the Woolworths WRewards, MySchool, MyVillage or MyPlanet card.

Remember to contact Woolworths on 0861 502 050 and confirm that your ID number has been linked to your Woolworths card to make sure that you receive your cash back.

If you have a MySchool card, you will need to give them permission to share your personal information before you activate the HealthyFood benefit. Visit www.myschool.co.za to do so.

You can also apply for a Woolworths WRewards card online.

Please note that the HealthyFood benefit is not available at Woolworths Foodstops at Engen.

Rules about the card

If you allow any other person who is not on your Vitality membership to use your HealthyFood loyalty card (Vitality HealthyFood card, Pick n Pay Smart Shopper card, Discovery Card, Woolworths WRewards, MySchool, MyVillage and MyPlanet card) , we reserve the right to cancel your HealthyFood benefit and your Vitality membership.

The HealthyFood loyalty card (Vitality HealthyFood card, Pick n Pay Smart Shopper card, Discovery Card, Woolworths WRewards, MySchool, MyVillage and MyPlanet card) is not a credit, debit or guarantee card. It may only be used for allocating cash back on purchases at the partner stores.

The main member and the spouse may have their own Pick n Pay Smart Shopper card which may be used for the family.

These terms and conditions may change at any time.

The Vitality HealthyFood card is and remains our property at all times.

Earn Vitality points

You can earn 20 Vitality points for every HealthyFood item that you buy at Pick n Pay and Woolworths.

The “How Healthy is your Basket” tool will show you exactly how healthy your food choices are every month.

We will deduct 20 points for every unhealthy item that you buy.
• The least amount of points that you can earn is zero. You can never have a negative point value in a month.
• You can earn a maximum of 1 000 Vitality points on your HealthyFood purchases each month, which adds up to a total of 12 000 Vitality points a year.

Your cash back is based on your Vitality points and your spend

• The amount of cash back that you get is based on the number of Vitality points that you have, as well as the amount that you spend on HealthyFood at the partner stores.
• The starting point for working out your cash back is the number of Vitality points that you have.
• To work out how much cash back you can get, we apply your qualifying discount percentage to your HealthyFood spend in the month.
• The percentage is 10%, 15% or 25%, depending on the health assessments that you have completed.
• As a family, you get cash back on a maximum of R4 000 a month that you spend on HealthyFood items.
• As a single member, you get cash back on a maximum of R2 000 a month that you spend on HealthyFood items.
• Your HealthyFood spend that you get cash back on is limited to the number of Vitality points that you have for the year.
• Vitality cash back is calculated monthly.
• To get cash back for the entire period, you must still qualify for the cash back on the calculation date.
• The percentage that you qualify for over the cash back period is determined when your billing cycle closes, and not when you make a purchase.

The example below explains how the cash back is calculated for a Vitality family that activated both the Pick n Pay and Woolworths HealthyFood benefit.

• The main member and spouse have both found out their Vitality Age and completed their Vitality Health Checks.
• They chose to get up to 25% cash back at their selected HealthyFood partner, Woolworths and up to 10% cash back at Pick n Pay.
• The monthly limit that a family membership can spend on HealthyFood and earn cash back on is R4 000, up to the value of their Vitality points available.

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<thead>
<tr>
<th></th>
<th>January</th>
<th>February</th>
<th>March</th>
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<tbody>
<tr>
<td>Vitality points they have earned to date</td>
<td>1 000</td>
<td>5 500</td>
<td>9 500</td>
</tr>
<tr>
<td>Accumulated year to date spend on which cash back is based</td>
<td>N/A</td>
<td>1 000</td>
<td>4 550</td>
</tr>
<tr>
<td>Points limit</td>
<td>N/A</td>
<td>4 500</td>
<td>4 950</td>
</tr>
<tr>
<td>Spend at Pick n Pay</td>
<td>R600</td>
<td>R2 200</td>
<td>R1 000</td>
</tr>
<tr>
<td>Spend at Woolworths</td>
<td>R1 350</td>
<td>R1 350</td>
<td>R1 250</td>
</tr>
<tr>
<td>Total qualifying spend</td>
<td>R1 950</td>
<td>R3 550</td>
<td>R2 250</td>
</tr>
<tr>
<td>CAP</td>
<td>4 000</td>
<td>4 000</td>
<td>4 000</td>
</tr>
<tr>
<td>Amount on which cash back will be based</td>
<td>R1 000</td>
<td>R3 550</td>
<td>R2 250</td>
</tr>
</tbody>
</table>
**Pick n Pay cash back**

<table>
<thead>
<tr>
<th></th>
<th>R0</th>
<th>R220</th>
<th>R100</th>
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</table>

**Woolworths cash back**

<table>
<thead>
<tr>
<th></th>
<th>R250</th>
<th>R337.50</th>
<th>R312.50</th>
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</table>

**Total cash back for the month**

<table>
<thead>
<tr>
<th></th>
<th>R250</th>
<th>R557.50</th>
<th>R412.50</th>
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</table>

*The member spends less than R4 000 on HealthyFood in January and the cash back is worked out only on R1 000, not R4 000.

**The example below explains how the cash back is calculated for a single Vitality member who has activated both the Pick n Pay and Woolworths HealthyFood benefit.**

- The member has not yet found out their Vitality Age or completed a Vitality Health Check.
- They still shop at their main HealthyFood partner.
- The member gets 10% cash back on a maximum of R2 000 spent on HealthyFood a month at both Pick n Pay and Woolworths, up to the value of their Vitality points available.

<table>
<thead>
<tr>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
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<tbody>
<tr>
<td>8 000</td>
<td>8 500</td>
<td>8 700</td>
<td>13 200</td>
</tr>
</tbody>
</table>

**Number of Vitality points**

<table>
<thead>
<tr>
<th>Total qualifying spend accumulated over the year to date</th>
<th>R0</th>
<th>R2 000</th>
<th>R2 800</th>
<th>R4 000</th>
</tr>
</thead>
<tbody>
<tr>
<td>HealthyFood spend this month</td>
<td>R2 100</td>
<td>R800</td>
<td>R1 200</td>
<td>R1 200</td>
</tr>
<tr>
<td>HealthyFood spend on which the cash back is based</td>
<td>R2 000*</td>
<td>R800</td>
<td>R1 200</td>
<td>R1 200</td>
</tr>
<tr>
<td>Cash back for the month</td>
<td>R200</td>
<td>R80</td>
<td>R120</td>
<td>R120</td>
</tr>
</tbody>
</table>

*The member spends more than R2 000 on HealthyFood in January and the cash back is worked out only on R2 000, not R2 100.

**The example below explains how the cash back is calculated for a Vitality family that's activated both the Pick n Pay and Woolworths HealthyFood benefit.**

- This example is based on a family that shops at their selected HealthyFood partner.
- Both the main member and spouse have found out their Vitality Age and completed a Vitality Health Check.
- The family gets up to 25% cash back on a maximum of R4 000 that they spend on HealthyFood a month, up to the value of their Vitality points earned.
- In March, the family's total spend on HealthyFood for the year is R6 000 and they only have a total of 7 000 Vitality points for the year.

<table>
<thead>
<tr>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
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</thead>
<tbody>
<tr>
<td>5 500</td>
<td>6 375</td>
<td>7 000</td>
<td>17 250</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of Vitality points</th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>5 500</td>
<td>6 375</td>
<td>7 000</td>
<td>17 250</td>
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* Discovery Vitality (Pty) Ltd is an authorised financial services provider. Registration number: 1999/007736/07. Limits, terms and conditions apply.
They only get their HealthyFood cash back on R1 000 and not on the full R3 200 that they spent in March (7 000 points – R6 000 = cash back of 25% of R1 000).

To make sure that they can continue to get cash back, the main member and spouse both found out their Vitality Age and completed a Vitality Health Check, for which they earned 2 000 Vitality points each.

This means that they can once again buy and get cash back on HealthyFood in April.

**Paying your cash back**

You tell us where you want your cash back to go and we will pay it into any of the following accounts:

- Your chosen bank account
- Your Discovery Card

It is your responsibility to make sure that the account details that you give to us are correct and valid.

If your account details change, please log in to your profile and update your details or call us on 0860 99 88 77.

All HealthyFood cash back is paid into the nominated account.

All Vitality cash back benefits that you have activated will be paid into the same account, including HealthyLiving and Team Vitality.

For family memberships, we pay into one account and not into the individual accounts of family members who hold a Pick n Pay Smart Shopper or Vitality HealthyFood card.

**When we pay the cash back**

- We pay the cash back at various times during a month and it is not based on a calendar month cycle.
- There are no set times and we have the right to wait to pay cash back if it is below R50.
- Money we hold back does not earn interest.
- We may change this minimum amount at any time.
- An SMS will be sent to you once the cash back has been paid.
- You can also view a summary of your cash back on your profile once you have logged in.
- We do not send statements that show your cash back.

**Tax on cash back**

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

**The products that qualify for cash back**

- Refer to the [Pick n Pay](#) and [Woolworths](#) HealthyFood catalogues for a full list of HealthyFood items.
Products listed in these catalogues **can change at any time.**

Look out for the Vitality HealthyFood stamp on shelf labels in store to identify HealthyFood items.

All HealthyFood items are identified as “**VIT**” or “**V**” on your till slips.

**Note:** The HealthyFood items identified on the HealthyFood catalogue shall at all times supersede what is stated on the in-store shelf labels and on your till slips.

### The Pick n Pay and Woolworths HealthyFood online catalogues

- Discovery Vitality bases its principles on the most current policies and guidelines from local and international bodies.
- Vitality recognises that there is always new scientific evidence being reviewed and we make sure that health promotion policies align with the latest guidelines.
- We follow these recommendations when setting criteria for foods which are part of the [Pick n Pay](#) and [Woolworths](#) HealthyFood catalogue.
- The approved products represent the healthiest choices within each food group and, when taken in the required quantities, all form part of a healthy balanced diet.
- The product selection process for the HealthyFood benefit is constantly under review and so we may revise our position, depending on scientific and industry developments.
- Products listed in the online catalogues are subject to seasonal and supplier availability and may only be available at certain Pick n Pay and Woolworths stores.
- The HealthyFood benefit is for personal household use only.
- **Note:** The HealthyFood items identified on the HealthyFood Catalogue shall at all times supersede what is stated on the in-store shelf labels and on your till slips.

### Online shopping

Remember, you can also get your HealthyFood cash back when you shop online at [www.pnponline.co.za](http://www.pnponline.co.za) or [www.woolworths.co.za](http://www.woolworths.co.za).

### Ending this benefit

If your Vitality membership ends, you may no longer use the Vitality HealthyFood benefit.

**You may still have access to a HealthyFood benefit in one of these cases:**

- If you have a KeyCare Health Plan and join KeyFIT, you can use the KeyFIT HealthyFood benefit. This benefit has a separate set of terms and conditions and the Vitality HealthyFood terms and conditions do not apply.
- If you end your KeyFIT membership, and you want to use the HealthyFood benefit, you will need to join Vitality and activate the HealthyFood benefit again.

### Stay in touch

If you have any questions or need more information about this benefit, please visit [www.discovery.co.za](http://www.discovery.co.za) and click on Vitality or call 0860 99 88 77. If, for any reason, there is a conflict between rules in this benefit guide and the Vitality Main Rules – the Vitality Main Rules will apply at all times.
Keep up to date with the latest news from Vitality: Download the Discovery app, follow Discovery Vitality on Facebook, Pinterest, Twitter (@Discovery_SA) and YouTube (DiscoverySA).

24 October 2019