

HealthyDining benefit guide

Get up to 25% **cash back** on your qualifying HealthyDining meal choices when you eat out at a partner restaurant or order through Uber Eats. Plus, you get **50% cash back** on qualifying HealthyDining meal choices for kids.

HealthyDining for Vitality members

HealthyDining is available to all Vitality members who are 18 years or older, and to any of their dependants. It is offered at no additional cost other than the monthly Vitality contribution fee. To get started, you will need to activate Vitality HealthyDining on the latest version of the Discovery app and follow the instructions in the following sections of this document so that you can start enjoying cash back.

How to qualify for and earn HealthyDining cash back

To start earning cash back, simply follow these steps:

1. Activate HealthyDining on the Discovery app to earn **10%** cash back on qualifying HealthyDining meals that you order through Uber Eats or enjoy at a partner restaurant.
2. To increase your cash back to **15%**, find out your [Vitality Age](#).
3. To maximise your cash back to **25%**, you have to complete a [Vitality Health Check](#). You can have the Vitality Health Check done at any accredited pharmacy in the Vitality Wellness Network.
4. You and your spouse (if this applies and they are also a Vitality member) must complete the Vitality Health Check and the Vitality Age assessment once every rolling 12 months to keep your cash back on the maximum of 25%. By **rolling 12 months** we mean that if you completed your assessments on 30 April 2019, you will have to complete them again 12 months later, on 1 May 2020.

If you have children on your policy that are 12 years or younger, you earn **50%** cash back on qualifying HealthyDining meal choices for children.

Enjoy qualifying HealthyDining meals at HealthyDining's partner restaurants and through Uber Eats

Select a qualifying HealthyDining meal from any one of these partner restaurants:

- Col'Cacchio
- Doppio Zero
- Nando's
- Ocean Basket

This current list of qualifying partners can change at any time.

Enjoy the HealthyDining benefit when you order in with Uber Eats

You must first download both the Uber Eats app and the Discovery app. Log in to the latest version of the Discovery app > **Vitality** > **Health** > **HealthyDining** and follow the steps until you get your unique code. Then, to link your Uber Eats account to Discovery Vitality, simply:

- Go to your Uber Eats profile in the Uber Eats app
- Add your unique code under the **Promotions** tab.

Select the HealthyDining category at the top of the menu to order qualifying HealthyDining meal choices and earn cash back. Remember, meals on the Uber Eats app only qualify for a cash back if they:

- Are ordered from the HealthyDining category.
- Feature a Vitality indicator next to them.

Enjoy the HealthyDining benefit when you eat out at partner restaurants

Visit any of our HealthyDining restaurants: Col'Cacchio, Doppio Zero, Nando's (coming soon) and Ocean Basket.

- Order and enjoy any qualifying meal, indicated by a Vitality HealthyDining sign next to the menu item.
- Pay the bill.
- Using the Discovery app, scan and submit your receipt within 24 hours of purchasing a qualifying HealthyDining meal to qualify for cash back. You can only submit one receipt for a partner restaurant each day.
- You may only scan and submit one receipt at a time. When scanning longer receipts you are only allowed a maximum of five sections.
- Only Vitality HealthyDining items reflected on the receipt qualify for cash back.
- View the progress of your scanned receipt on the Discovery app under **Vitality** > **Health** > **HealthyDining**.
- Keep your receipt for five working days after scanning, in case you need to re-submit it. We do not award any cash back if you do not have a receipt.
- Where applicable we calculate and pay your cash back at the time of your monthly cash back cycle.
- We calculate cash back for qualifying HealthyDining items that you order as takeaway, the same way we would if you had the meal in the restaurant. Cash back for takeaways is based on the scanned receipt and depends on the terms, conditions and limits set out in this document.
- We will not process the following types of scanned receipts and you will need to re-submit these:
 - Very unclear or blurry images
 - Information missing from the receipt

- Receipts submitted from the incorrect partner restaurant. This is when the receipt you submit does not match the selected partner restaurant or is not a partner restaurant
- Multiple receipts submitted for one submission, meaning you are only allowed to submit one receipt for each submission.
- You are allowed to re-submit a receipt a maximum of five times. If the fifth submission is still not accepted, you will then have to use a different submission process. Receipts must be re-submitted within four calendar days after you get our notification asking you to re-submit the receipt to qualify for cash back.
- The following receipts will fail and will not be considered for cash back:
 - Receipts created by restaurant staff for meals you have not purchased.
 - Receipts that have been tampered with in any way, such as receipts that have been photoshopped, photocopied, written with pen or with pencil marks.
 - Blank images with no receipts in view.
 - Multiple members sharing qualifying meals in the same order or transaction. You must request separate receipts before placing orders and each member must submit their own receipt to receive the correct cash back. If separate receipts are not requested, the receipt for the order may only be submitted once, after which it will be treated as a duplicate submission.

About qualifying HealthyDining meals

Discovery Vitality brings you the HealthyDining benefit to help you make healthier food choices when ordering through Uber Eats or eating out at participating partner restaurants.

Important points to remember when purchasing HealthyDining meals is that meals listed on participating restaurant partner menus depend on seasonal and supplier availability, and may only be available at certain restaurants.

We constantly review the selection process of the qualifying HealthyDining menu. We also change the qualifying HealthyDining meals according to advancements in research, clinical practice and the industry. Check back regularly for the most updated seasonal menu at participating partners.

How to identify a qualifying HealthyDining meal option

Meals that qualify for HealthyDining cash back appear on our partner restaurants' menus with a Vitality HealthyDining indicator next to them, so that you can easily identify them. In the Uber Eats app, the qualifying HealthyDining meal options are displayed under the **HealthyDining** category.

Meals on the Uber Eats app only qualify for a cash back if they:

- Are ordered from the HealthyDining category
- Feature a Vitality indicator next to them.

Where a qualifying meal is combined with both qualifying sides or extras as well as non-qualifying sides or extras, we will only award cash back for those qualifying HealthyDining sides or extras forming part of the meal. If you take a qualifying meal with non-qualifying sides or extras, we will only consider cash back for the qualifying meal.



The rule above does not apply to qualifying main chicken meals at Nando's which have an option of sides or extras. For such a menu item to qualify for cash back under the HealthyDining benefit, both the main chicken meal **and** all choices of sides or extras must be qualifying HealthyDining items.

HealthyDining in action – an example of how the benefit works

Dineo is a Vitality member who activates her HealthyDining benefit. In July 2019 Dineo completes her Vitality Age assessment and goes for her Vitality Health Check to increase her HealthyDining cash back to up to 25%. Dineo has one child on her policy who turned 13 years old in January 2019.

Dineo goes to **Nando's**, one of our HealthyDining partners, to order a meal for her family. She orders a full chicken with roasted vegetable and a Nando's salad (both qualifying) as her two sharing sides. This meal qualifies for up to 25% cash back. If she ordered roasted vegetable (qualifying) and chips (non-qualifying) as her two sharing sides, she would not receive any cash back as the meal does not qualify.

Dineo also orders a **Nando's** salad (qualifying), adds chicken strips (qualifying) and feta (non-qualifying). She will earn up to 25% cash back on the salad and chicken strips as they are qualifying items but the feta is not. She also orders creamy dip (non-qualifying) and a mealie (qualifying) as extras with her meal. She will only earn 25% cash back for the mealie.

On a different occasion Dineo goes to **Ocean Basket** and orders 200g grilled kingklip and a side salad (a qualifying meal). When she receives her bill the receipt indicates a "v" next to this item confirming she will get up to 25% cash back. If her till slip does not depict the "v" she will not receive any cash back for this item. If she ordered roasted Mediterranean vegetable instead of a side salad she would not receive any cash back as this side makes it a non-qualifying meal. If she adds stir-fried vegetables to her meal she will not receive any cash back for this non-qualifying item.

At **Col'Cacchio**, Dineo orders a Caprese salad (qualifying) and adds extra avocado (qualifying) and onion (non-qualifying). She will earn up to 25% cash back for the salad and extra avocado but not for the extra onion as it does not qualify.

When Dineo orders saucy meatballs and mash from the **Doppio Zero** kids menu she does not earn any cash back as she does not have a child that is 12 years or younger on her policy. She will earn up to 25% cash back when she orders any qualifying item which are depicted by the HealthyDining sign.

We award cash back for the first qualifying HealthyDining meal a partner restaurant a day

You can earn qualifying cash back more than once a day, but for different partner restaurants, not for the same restaurant on the same day. We use the first receipt you submit for each partner restaurant a day to calculate your cash back.

For example, if you submit a receipt for a HealthyDining meal that you had from one partner restaurant in the morning, you will earn cash back for that order. If you order from or eat out at the

same restaurant in the evening, you will not earn cash back again on that same day for that partner restaurant.

The first receipt for each partner restaurant earns cash back. If, however, you order from or eat out at a different partner restaurant that same evening, you can also earn cash back on the receipt for the different partner restaurant for that same day.

Limits on qualifying amounts for calculation of cash back

	Single-member Vitality policy	Family Vitality policy	Explanation
Qualifying spend limit	R200	R400	<p>The qualifying spend limit is the maximum qualifying amount paid for HealthyDining meals on which we calculate cash back for each receipt.</p> <p>Example 1: If you are the only member on the Vitality policy, that is a single-member Vitality policy, and your total receipt from the participating partner restaurant is for R325 with R250 of this for qualifying HealthyDining meals, we use a maximum of R200 of the R250 to calculate your cash back.</p> <p>Example 2: If you have multiple members on the Vitality policy, that is a family Vitality policy, and your total receipt from the participating partner restaurant is for R625 with R550 of this spent on qualifying HealthyDining meals, we use a maximum of R400 of the R550 to calculate your cash back.</p>
Monthly qualifying spend limit	R1 000	R2 000	<p>The monthly limit is the maximum amount for which we calculate cash back each month.</p> <p>Example 1: If you are the only member on the Vitality policy, that is a single-member Vitality policy, and your receipts for a month add up to R3 000 with R2 500 of this spent on qualifying HealthyDining meals, we use a maximum of R1 000 of the R2 500 to calculate your cash back.</p> <p>Example 2: If you have multiple members on the Vitality policy, that is a family Vitality policy, and your receipts for a month add up to R4 000 with R3 000 of this spent on qualifying HealthyDining meals, we use a maximum of R2 000 of the R3 000 to calculate your cash back.</p>

When we pay the cash back

We pay HealthyDining cash back into the nominated cash back account on your Vitality policy once in every monthly cash back cycle. You will receive an SMS notification each time we pay cash back to you. Please note that the following principles apply:

- If your HealthyDining cash back is less than R20, we will carry your cash back amount over to the following month and pay it out with the next month's cash back. We may change this minimum amount at any time. Please refer to the website for the updated benefit guide and rules.
- We pay the cash back at various times during a month, based on your membership cash back cycle.
- Cash back payments that we hold back do not earn interest.
- You can view a summary of your cash back by logging in to the Discovery app.

Tax on cash back

You may 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 tax that may be due.

Third parties associated with the HealthyDining benefit

Limits, terms and conditions apply. Discovery Vitality (Pty) Limited, their partner networks and third parties associated with the benefit may share your payment and transaction data to administer the benefit effectively. **Payment and transaction data** does not mean bank details. We will never share bank details or credit card information. We will only process the necessary order information from the HealthyDining partner restaurant that you order from to calculate and award your cash back in keeping with the rules of the HealthyDining benefit detailed in this document.

Ending your Vitality membership

If your Vitality membership ends, you will no longer qualify to receive further HealthyDining cash back. We will pay any cash back amounts earned before the date on which your Vitality membership ends, into your cash back account that we have for you on record. We will do this to the extent that you have given us consent to do so.

You are welcome to contact us

If you have any questions or need more information about HealthyDining, please visit www.discovery.co.za/vitality/healthydining or call 0860 99 88 77. If, for any reason, there is a conflict between the rules in this HealthyDining benefit guide and the Vitality Main Rules, the Vitality Main Rules will apply.

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