



# HealthyFood benefit guide

## Vitality Active

**Get up to 25% back in Discovery Miles on thousands of HealthyFood items**

### What is the HealthyFood benefit?

Discovery Vitality aims to make healthy eating easier with our HealthyFood benefit. The benefit offers you rewards of **up to 25% back on a range of qualifying HealthyFood** at Checkers and Woolworths, including vegetables, fruit, whole grain and high-fibre starchy foods, lean protein, fat-free dairy products, legumes and healthy fats and oils.

### Who does this benefit guide apply to?

This benefit guide applies to you if you are a Vitality Active member, 18 years or older, without any qualifying Discovery Bank products.

If this benefit guide does not apply to you, please select the correct benefit guide applicable to you from the tab in [Vitality product rules, terms and conditions](#).

This document should be read together with the Discovery Miles benefit guide for Discovery Bank clients, as well as the Rewards percentages guide that applies to your Discovery Bank credit card colour. These documents are available [here](#).

### **Who can use the HealthyFood benefit?**

Each qualifying member which is the main member, spouse, adult dependant, and child dependant 18 years or older will be able to activate and use the HealthyFood benefit.

### **What do you pay?**

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

### **What are your Vitality HealthyFood rewards?**

The rewards that you may earn are subject to you meeting the Rewards Qualifying rules detailed further in [this guide](#).

As an eligible member, you can receive up to 25% back in Discovery Miles for HealthyFood purchases made through your primary partner retail channels.

The primary partner retail channels refer to the in-store and online partner retail channels: Checkers or Woolworths Food and Checkers Sixty60 or Woolworths Online, Woolies app and Woolies Dash respectively. Note that primary partner retail channels are referred to in this document as **“primary partners”**

Irrespective of who shops, the rewards for your HealthyFood benefit will be paid as Discovery Miles, at a rate of 10 Discovery Miles for every rand earned rounded up to the nearest whole Discovery Mile, into the Vitality Mall where the main member can redeem them. The main member's Discovery Miles balance will be displayed in the Vitality Mall, along with options for spending those Discovery Miles. Use your Discovery Miles within the Vitality Mall.

Discovery Miles is Discovery's one rewards currency that you can earn for getting healthy, driving well, and spending responsibly.

### **How do you activate the HealthyFood benefit?**

As the main member, spouse, adult dependant or child dependant 18 years or older of an active Vitality Active membership, you will each need to activate the HealthyFood benefit by following these simple steps:

- Log in to your profile on the Discovery app or website. Navigate to the Vitality section and select Rewards. You can complete a quick activation that will activate all your HealthyLiving benefits (HealthyFood, HealthyCare, and HealthyBaby) at once. Alternatively, if you have already activated one of your other HealthyLiving benefits, you can choose to activate the remaining benefits separately at a later stage to start earning rewards if you do not have a partner rewards card at the time of activation.

- Choose your primary online partner (Checkers Sixty60 or Woolworths Online, Woolies app and Woolies Dash) and primary in-store partner (Checkers or Woolworths Food). These can only be changed by the main member once in a rolling 12-month period. View the rules for changing your selected partner below.
- You cannot activate the HealthyFood benefit at Checkers if you do not have a Checkers Xtra Savings card. You can get one in-store or order one through the Sixty60 app. Link your Checkers Xtra Savings card to your ID on the [Checkers website](#) or Sixty60 app.
- Once you have your Xtra Savings card, go to the Vitality HealthyFood benefit page on the Discovery website to link your Xtra Savings card to activate the Checkers HealthyFood benefit. Make sure that your ID number is linked to your Checkers profile.
- You cannot activate the HealthyFood benefit at Woolworths if you do not have a Woolworths WRewards card. You can get a WRewards card instore or on the Woolworths website or app. Link your Woolworths WRewards card to your ID on the [Woolworths website](#).
- Once you have activated the HealthyFood benefit, you will receive an SMS confirming your activation.
- Make sure that your applicable HealthyFood partner rewards card (Checkers Xtra Savings card or Woolworths WRewards card) is used when the sale is processed, or you will not get the HealthyFood reward.
- Note that if you have already activated the HealthyFood benefit through your Vitality Active membership and you are using a previously linked card (namely Woolworths MySchool, MyVillage or MyPlanet cards) for your rewards at Woolworths, you may continue using the card until it is lost, misplaced, damaged or expired. You will then need to get a new Woolworths WRewards card.

#### **What are the rules for changing your primary partners?**

- You can select Checkers as either your primary in-store and online partner, or only as your primary in-store partner or only as your primary online partner if you have a Checkers Xtra Savings card and your profile is linked to your ID. Alternatively, you can select Woolworths as your primary in-store and online partner, or only as your primary in-store partner or only as your primary online partner if you have a Woolworths WRewards card and your profile is linked to your ID.
- If the main member on a Vitality Active membership selects primary partners, the same primary partners will apply to the other adults on the same Vitality Active membership.
- When activating the HealthyFood benefit, if the main member hasn't chosen the primary partners, either the spouse, adult dependent, or child dependent aged 18 or older on the Vitality Health membership can choose them. This choice will be based on who activated the HealthyFood benefit first.
- The main member of the Vitality Active membership has the right to override the primary
- HealthyFood partners selected by the spouse or dependants on their membership.
- Once the main member on the Vitality Active membership selects the HealthyFood primary partners, the spouse, adult dependant, or child dependant 18 years or older cannot change the primary partners thereafter.

- Once you have activated the HealthyFood benefit, only the main member on the Vitality Active membership may change the primary partners once every rolling 12-month period from the date of activation and thereafter from the date of change.
- You begin earning rewards right away with your chosen primary partners as soon as you activate the HealthyFood benefit. However, if you change your primary partners, you will start earning rewards with your new selections from the 1st of the following month.
- The rules for changing partners apply separately to online and in-store primary partner changes.

Here is an example to illustrate this rule. In case of any discrepancy between the example and the benefit rules, the benefit rules will take effect.

Let's consider a family with a Vitality Active membership. In this case, Lesedi is the main member, and her son Banele is an adult dependant.

On 13 January 2025 Banele activates the HealthyFood benefit and chooses Woolworths Food as their primary in-store partner and Woolworths Online, Woolies app and Woolies Dash as the primary online partner. On 20 January 2025 Lesedi changes only the primary online partner to Checkers Sixty60. After this, she cannot change the online partner again until 20 January 2026, but she can still change the primary in-store partner at any time

### **How do you earn, increase, and qualify for HealthyFood rewards?**

All adults on the Vitality Active membership must activate the benefit on their own Vitality profiles to earn rewards. As a Vitality Active member, your HealthyFood rewards are based on your engagement with the Vitality Active programme. To earn and increase your HealthyFood rewards as a Vitality Active member, subject to meeting the Reward Qualifying rules, every member needs to activate the benefit and select their primary partners. By activating the HealthyFood benefit, the main member, spouse, adult dependant, or child dependant 18 years or older on the Vitality Active programme will get up to 10% back at both primary in-store and online HealthyFood partners.

### **How are your HealthyFood reward percentages determined?**

Your updated reward percentage for your primary partners will be reflected in your Discovery profile immediately after completing both assessments, or when either or both assessments expire. However, this percentage will only apply to your qualifying spend in the following month.

Here is an example to illustrate this rule. In the event of any discrepancy between the example and the benefit rules, the benefit rules will take precedence.

- On 31 January 2025, Sarah's assessments are valid, meaning that for HealthyFood items she purchases during February, she will get up to 25% back at Woolworths (her primary partners).

- On 12 May 2025, Sarah's Vitality Age assessment expires, and that same day, the reward percentages reflected in her Discovery profile are 10% for Woolworths. For her HealthyFood qualifying spend in June, she will receive up to 10% back at Woolworths.

### How do you engage with Vitality Active to get up to 25% back?

Your HealthyFood rewards are based on your engagement with the Vitality Active programme. To maximise your HealthyFood Vitality rewards, each adult 18 years or older on a Vitality Active membership, who has activated the HealthyFood benefit and met the [Reward Qualifying rules](#), will earn their own personalised rewards percentages based on having completed their online Vitality Age assessment and Vitality Health Check (or where applicable a Vitality Health Check for 65+) once every rolling 12 months. Rewards earned will contribute to the family's monthly rewards.

Every adult on the Vitality Active membership must complete both these health assessments once every rolling 12-month period to earn up to 25% back at their primary partners when purchasing HealthyFood items through the Vitality Active programme.

The table below explains how your HealthyFood reward percentage is earned:

Reward levels with the Vitality Health programme	What to do
Up to 10% back at primary partners	Activate the benefit. To understand how to ensure that you receive rewards, please <a href="#">click here</a> .
Up to 25% back at primary partners	As an adult 18 years or older on a Vitality membership that has activated the HealthyFood benefit, do your Vitality Age and complete your Health Check (where applicable, your Health Check for 65+). To understand how to ensure that you receive rewards, please <a href="#">click here</a> .



*\*Note the percentages represented in the above table is subject to the Rewards Qualifying rules being met.*

Rewards are determined on the last day of the month depending on the validity of both assessments and are locked in on the last day of the month for the month ahead. The reward level will only change from the start of the month, which will increase following the completion of both assessments and will decrease following the expiry of one of the assessments.

Because each member is responsible for completing their assessments themselves, potentially members on the same Vitality Active membership may have different reward levels, depending on the validity of their assessments.

Here is an example to explain the rule regarding how to get up to 25% back:

Using the same example of a family with a Vitality Active membership; Lesedi is the main member and her 23-year-old son, Banele, is an adult dependant. Both have activated the HealthyFood benefit and met the [Rewards Qualifying rules](#), and Checkers is the family's primary online and in-store partners. Both Lesedi and Banele earn 10% back in rewards at Checkers for activating the HealthyFood benefit.

On 14 September 2024 Lesedi completes her Vitality Health Check. The next day she completes her Vitality Age assessment. From 1 October 2024 Lesedi earns 25% back in rewards when she purchases HealthyFood items from Checkers.

On 14 September 2025 Lesedi's Vitality Health Check expires, and her Vitality Age assessment expires on 15 September 2025. She does not repeat her assessments in September and from 1 October 2025 her reward level decreases to 10% at Checkers. She repeats both her assessments on 15 December 2025 and continues earning 10% reward at Checkers until 1 January 2026 when her reward level increases to 25% back at Checkers and will remain as such until the assessments expire on 15 December 2026.

Banele completes both his Vitality Health Check and Vitality Age assessment on 10 October 2024. From 1 November 2024 and for the next 12 months he earns 25% in rewards at Checkers. On 5 October 2026, before his assessments expire on 10 October 2025, he repeats both assessments and from 1 November 2025 his reward level remains at 25% at Checkers until the end of October 2026.

If you as an adult 18 years or older on a Vitality Active membership with an active HealthyFood benefit, completes either your Vitality Age assessment or your Vitality Health Check (or where applicable your Vitality Health Check for 65+) but not both, or one of the assessments expires or your completed a virtual Vitality Health Check instead of an in-person Vitality Health Check, you will get 10% back at your primary partners until both your Vitality Age and Vitality Health Check (or where applicable your Vitality Health Check for 65+) assessments have been completed and are valid. These assessments must be valid on the last day of the calendar month prior to your monthly reward calculation. Your assessments are valid for a 12-month period.

Find out how to maximise your rewards and if your assessments are valid on the [Discovery website](#). Log in to your Discovery profile on the Discovery app or the Discovery website to view your personalised dynamic HealthyFood reward percentage.

### **How do you become ineligible for HealthyFood rewards?**

- If it has been more than 36 months (3 years) since you joined Vitality Health and became a member, and you have not completed both your Vitality Age assessment and Vitality Health Check or both are older than 36 months, you will immediately become ineligible for HealthyFood rewards.
- If you are ineligible between the 3rd and the 10th of the current month, you will not earn HealthyFood rewards for the previous calendar month. However, if you become ineligible at any point outside of that period, you will continue to earn up to 10% back your primary partners.
- If you are ineligible during the cut-off period from the 3rd to the 10th of the current month, you will not earn HealthyFood rewards for the previous calendar month. However, if you become eligible during that period, you will continue to earn up to 10% back from your primary partners for the previous month.
- To start earning rewards again, complete the assessment that is older than 36 months to return to earning up to 10% back at your primary partners. If you complete both your Vitality Age assessment and Vitality Health Check, your reward percentage at your primary partners will increase to 25%.
- The same will apply if you were not a Vitality Health member for less than 90 days during the 36-month period. However, if you were not a Vitality Health member for 90 days or longer, this rule will not apply.

Here are examples to illustrate this rule. In the event of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.

- Lesedi, an adult dependant, completed her last Vitality Health Check on 26 November 2021 and her last Vitality Age assessment on 5 February 2023. During this period, she earned up to 10% back at Woolworths (her primary partners) and no rewards at Checkers because both assessments were not older than 36 months. On 27 November 2024, her Vitality Health Check became older than 36 months, and her membership became ineligible. However, Lesedi repeated her Vitality Health Check on 2 December 2024 before the cut off period for the month making her eligible to earn rewards for November.
- Rafael joined Vitality on 1 December 2021. By 30 November 2024, three years after joining, he had never completed his Vitality Age assessment or Vitality Health Check. He earned up to 10% back at his primary partners until 31 October 2024. However, because he was ineligible during the cut-off period from 3-10 December, he did not earn rewards for the month of November.
- Sally joined Vitality Health on 1 January 2010, cancelled her membership, and rejoined on 12 October 2023. Despite never completing her Vitality Age assessment or Vitality Health Check, she is eligible to earn up to 10% back on purchases made at Woolworths, her primary partner, until 11 October 2026, 36 months after the activation of her Vitality Health membership.
- Robert, a child dependent, turned 18 years old on 10 January 2024 and activated the HealthyFood benefit. Although he did not complete his Vitality Age assessment or Vitality Health Check, he earned up to 10% back on qualifying transactions made at his primary partners. However, because he still had

not completed his assessments by his 21st birthday on 10 January 2027, three years after becoming an adult, he stopped earning rewards on transactions from December 2026.

## How are your HealthyFood rewards calculated?

### 1. Determine the Vitality points limit

The membership's Vitality points limit for the month is calculated as follows:

- Membership's total Vitality points earned from 1 January to the end of the previous month (expressed as a notional rand amount), less the Membership's total qualifying spend amount from 1 January to the end of the previous month

### 2. Obtain the HealthyFood maximum spend limit

The HealthyFood maximum spend limit for the membership is defined in the HealthyFood benefit rules as follows:

- A single membership's limit for spending on qualifying items is no more than R1,250 a month.
- A family membership's limit for spending on qualifying items is no more than R2,500 a month.

### 3. Apply minimum spend limit to determine qualifying partner channels

- Vitality receives transactions from both channels of each HealthyFood partner you have activated. A channel refers to transactions made either in-store or online.
- Partner channels include Checkers, Checkers Sixty60, Woolworths and Woolworths online, Woolie app and Woolies Dash.
- The membership's transactions are grouped according to the channel where they took place.
- Each transaction is analysed, with non-qualifying items identified and discarded. Only qualifying items are reflected in the final transaction total.
- On the last day of each calendar month, add the value of the membership's qualifying items across each partner channel.
- A single membership's limit for spending on qualifying items is at least **R150** at each partner channel a month.
- A family membership's limit for spending on qualifying items is **R250** at each partner channel a month.
- Apply the membership's minimum spend limit to the value for each partner channel.
- A partner channel is considered qualifying if the spend on qualifying items exceeds the minimum spend limit at that channel.
- Should you not meet the Rewards qualifying rules, your minimum spend shall not be considered for that month's reward calculation.
- If the spend on qualifying items is below the minimum spend limit at a partner's channel, transactions at that channel will be discarded and not count toward that month's rewards.

Here is an example to illustrate this rule. In the event of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.



Lesedi is the main member, and her son Banele is an adult dependant. Transactions made by Lesedi and Banele from 1 – 31 September 2024 are grouped together and by partner channel.

The membership has met the Rewards Qualifying rule. Lesedi has selected Checkers as the primary online and in store partner. The total spend on qualifying items purchased at Checkers amounts to R2,600 and at Checkers Sixty60 is R120. The Purchases from Checkers meet the required spend limit of R250 and will be included in the calculation of the membership's qualifying spend and Vitality Health rewards.

Lesedi would not receive rewards from Checkers Sixty60 since the amount is less than R250 and will therefore be disregarded from the September calculation.

Transaction date	Partner channel	Total amount of transaction	Total amount spent on qualifying items for the transaction	Qualifying transaction
2 September	Checkers	R5,000	R2,000	Yes
30 September	Checkers	R800	R600	Yes
15 September	Checkers Sixty60	R175	R64	Yes
20 September	Checkers Sixty60	R94	R56	Yes
10 September	Woolworths	R600	R100	No
1 September	Woolworths Online, Woolies app and Woolies Dash	R3,000	R1,500	No

#### 4. Determine the qualifying items limit

To determine your membership's qualifying items limit, add the value of all qualifying items from transactions made at qualifying partner channels during the month. For family memberships, this includes transactions from all family members who have an active HealthyFood benefit.

#### 5. Determine the qualifying spend amount to be used to calculate rewards

To determine your membership's qualifying spend amount for the month that will be used to calculate your rewards, apply the lowest of the three limits: the Vitality points limit, the maximum spend limit, and the qualifying items limit. Your membership's Vitality points limit does not apply when determining the qualifying spend amount for January.

#### 6. Identify contributing transactions

- Group transactions by each qualifying member at each online and in-store partner in a month.
- Transactions are rolled up for each member (who made the transaction) and the membership's qualifying online and in-store partner (where the transaction occurred).
- Rank transactions in the following order:
  - Member role:
    - First, list the main member, followed by the spouse, adult dependants, and then child

dependants aged 18 or older.

9.1.2 Among adult dependants and child dependants aged 18 or older, prioritise by membership join date, with earlier joiners taking precedence.

9.2 Partner channel: Within each member's transactions, list them in the following order:

9.2.1 Primary in-store partner

9.2.2 Primary online partner,

9.2.3 Select the transactions that fall within the qualifying spend amount.

4. Disregard transactions that fall outside of the qualifying spend amount.

Here is an example to illustrate this rule. In the event of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.

Lesedi is the main member, with her son Banele as an adult dependant. The primary partners for the membership are Checkers and Checkers Sixty60. Transactions made by Lesedi and Banele from 1 – 31 March 2025 are listed below to identify the contributing transactions. Their qualifying spend amount for March 2025 is **R5,000**.

Transaction date	Member role	Qualifying partner channel	Total transaction amount	Amount spent on qualifying items	Running total of qualifying items	Contributing transaction
2 September	Main member (Lesedi)	Checkers	R5,000	R1,200	R1,200	R1,200
15 September	Main member (Lesedi)	Checkers Sixty60	R4,000	R1,200	R2,400	R1,200
30 September	Adult dependant (Banele)	Checkers	R800	R600	R3,000	R560*
20 September	Adult dependant (Banele)	Checkers Sixty60	R900	R600	R3,600	R0

\*A portion of the qualifying amount contributes to the reward, as only the portion up to the lowest of the three limits, R5,000, is considered.

\*\* Since the policy cap has been reached, we would not calculate purchases made by this individual

## 10. Apply reward percentages

- Transactions that are selected because they contribute to the qualifying spend amount are grouped by member and partner channel.
- Each member's reward percentage is applied to their respective transactions.
- Add the members' rewards to calculate the total reward for the membership.
- Pay the total reward for the month to the main member in Discovery Miles.

Here is an example to illustrate this rule. In the event of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.

On 31 August 2024, Lesedi had a valid Vitality Age assessment and Vitality Health Check. Her reward on qualifying transactions at Checkers and Checkers Sixty60 is 25% and 10% at Woolworths and Woolworths Online, Woolies app and Woolies Dash. Banele's Vitality Age assessment is valid, yet his Vitality Health expired. His reward on qualifying transactions at Checkers and Checkers Sixty60 is 10% and he does not earn rewards at Woolworths and Woolworths Online, Woolies app and Woolies Dash.

Transaction date	Member's role	Partner channel	Qualifying transaction	Reward percentage	Reward (Rands) per transaction
2 September	Main member (Lesedi)	Checkers	R2,000	25%	R500
15 September	Main member (Lesedi)	Checkers Sixty60	R2,000	25%	R500
30 September	Adult dependant (Banele)	Checkers	R600	10%	R60
20 September	Adult dependant (Banele)	Checkers Sixty60	R400	10%	R40
			Total reward: R1,100 = ₧11,000		

### How do you earn rewards on your HealthyFood purchases?

To earn HealthyFood rewards from the Vitality Active programme, you must use your Checkers Xtra Savings card or your Woolworths WRewards card, where applicable, when paying for your purchases. If your partner rewards card is not linked to your partner profile, you will not earn any rewards through the Vitality HealthyFood benefit from that applicable partner.

- Use your linked partner reward card when making payments for your purchases in-store and online. Your linked partner rewards cards will be used to apply the necessary rewards.
- When making Checkers purchases, you will earn Vitality rewards for purchases made through selected third-party apps and online services that are offered directly by Checkers only, namely Checkers Sixty60.
- When making Woolworths purchases, you will earn Vitality rewards for qualifying purchases made through selected third-party apps and online services that are offered directly by Woolworths only, namely Woolworths Online, Woolies app and Woolies Dash.
- For all online and app transactions, the collection or delivery date will be the date the transaction was processed and not the date on which the order was placed.

Here is an example to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.

Lesedi places an order via Checkers Sixty60 at 21:00 on 31 August. The next available slot to deliver her order is 08:00 on 1 September. The transaction date Vitality will use to process her reward is 1 September and the rewards locked in for September will be applied.

### **What are the rules about the HealthyFood benefit?**

If you allow any other person to use your linked partner rewards card (Checkers Xtra Savings or Woolworths WRewards cards, we reserve the right to cancel your HealthyFood benefit.

The HealthyFood partner rewards cards (Checkers Xtra Savings and Woolworths WRewards cards) are not credit, debit or guarantee cards. They are only used to allocate rewards for purchases at the HealthyFood partner stores.

Please note that the HealthyFood benefit is only available at the following partner store types:

- Checkers, Checkers Food, Checkers Hyper stores and Checkers Sixy60.
- Woolworths Food, Woolworths online, Woolies app and Woolies Dash.

Any stores not mentioned above are excluded from the HealthyFood benefit, including without limitation, Checkers Liquor, Shoprite, WCellar and Woolworths Foodstop stores at Engen garages.

The HealthyFood benefit is for personal household use only.

These terms and conditions may change at any time, and we will notify you of any changes beforehand.

### **How much can you get back in rewards each month?**

The HealthyFood spend that you get rewarded with on the Vitality Active programme is limited to the number of Vitality Health points that the membership has for the year to date. The starting point for working out your reward is the number of Vitality points that you have. Your reward is further subject to our payout rules which are detailed below.

A single membership includes only one member, known as the main member. In contrast, a family membership includes multiple members: the main member, a spouse, adult dependants, and child dependants aged 18 years or older.

Your Vitality HealthyFood monthly reward is based on the following:

- The spend caps based on your single or family policy mentioned above.
- The process for calculating rewards for a family membership is that each qualifying person will contribute to the overall monthly cap on the membership.
- Transactions will be processed in the following order: first for the main member, followed by the spouse, adult dependants, and then child dependants 18 years or older.
- Among adult dependants and child dependants 18 years or older, priority is based on their

membership join date. Transactions by those members who joined earlier take precedence.

- Each member's transactions will be prioritized first by their primary in-store partner and then their primary online partner.
- The reward calculation is based on the date we receive the transaction file from the partner.
- This may be different to the date on which you made the purchase.

Here is a detailed example to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.

The family membership has Checkers as their in-store and online partner. At the end of August, Lesedi's transactions will be processed as follows:

Transaction #1 2 August > Checkers

Transaction # 2 20 August > Checkers

Transaction # 3 15 August > Checkers Sixty60

Next, Banele's transactions will be processed in the same order until the maximum value for the rewards calculated is reached (lesser of the year-to-date Vitality points or their HealthyFood spend limit, or the qualifying spend).

### How are your rewards calculated?

- The reward you get is based on the number of Vitality points that you have and the amount that you spend on HealthyFood at partner stores.
- The starting point for working out your reward is the number of Vitality points that you have.
- A further explanation: Your reward calculation is based on the lesser of the following three values:
  - 1) year-to-date Vitality points;
  - 2) HealthyFood spend limit and
  - 3) qualifying spend
- The applicable reward percentage will be applied to the lowest value among these to determine your final reward.
- We express the points as a rand amount, to which the reward percentage will apply.
- Here are examples to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.
- Using a single membership as an example: If your year-to-date points amount to 1,000, we will convert the points into a rand amount, which in this case is R1,000. If your HealthyFood spend limit is R1,250 and your qualifying spend is R3,000, the reward percentage will be applied to the R1,000 value for the reward calculation.
- Using a family membership as an example: If your year-to-date Vitality points amount to 7,000 (R7,000), your HealthyFood spend limit is R2,500, and your qualifying spend is R6,000, the reward percentage will be applied to the R2,500 value for the reward calculation.
- Your HealthyFood spend that you get rewarded on in the current calendar month is limited to the number of Vitality points that your membership has accumulated for the year to date.
- Your current month's reward percentage is based on the validity of your Vitality Health assessments



as at the last day of the previous calendar month.

- To work out your reward, we apply your dynamic reward percentage to your qualifying HealthyFood spend in the month.
- Your dynamic reward percentage for next month changes throughout the current month based on the validity of your Vitality Health assessments.
- You will be able to see your current month's earned reward percentage in the Discovery app and on the Discovery website.

### **How and when are your rewards paid?**

- HealthyFood rewards will be paid out to the main member every monthly reward payout cycle.
- Irrespective of who shops, the rewards for your HealthyFood benefit will be paid as Discovery Miles into the Vitality Mall where it can be redeemed by the main member.
- Your monthly reward cycle has been aligned to a calendar month cycle.
- Rewards will be allocated by the 15<sup>th</sup> of the following calendar month for transactions made in the current calendar month.
- Any delayed Discovery Miles allocations do not earn interest.
- The Discovery Miles earned through the HealthyFood benefit will be earned cumulatively and allocated into your Discovery Miles account as a single allocation during your monthly reward cycle.
- Your membership on the Vitality Active programme needs to be active at time of allocation to still be eligible for your HealthyFood reward.
- Should we receive a late transaction (within 12 months from the date of the transaction), we will calculate the late transaction in the month in which we received it. In the late transaction calculation, we will consider the limits that should have been applied in the month in which the transaction first occurred.
- If you earned rewards from HealthyFood purchases before 31 August 2024, but your banking details were invalid, your reward will be held in reserve until you update your details. Once your details are updated, you will receive the reward as cashback in your rewards account. Please note that you must update your details within 12 months of the purchase to avoid forfeiting the reward.

Here is an example to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.

Using the same example of a family with a Vitality Active membership; Lesedi is the main member of the membership, and her 23-year-old son, Banele, is covered as an adult dependant. Both have activated the HealthyFood benefit, and Checkers is the family's primary partners.

	October 2024
Lesedi's reward level as of 30 September 2024	25%
Banele's reward level as of 30 September 2024	10%
1, Vitality points the family have earned by 31 October 2024	3,000
Amount spent by Lesedi in October on HealthyFood items at the family's primary partners	R5,000
Amount spent by Banele in October on HealthyFood items at the family's primary partners	R1,000
2, Total amount spent by the family on HealthyFood items in October	R6,000
3. HealthyFood spend limit for a family per month for a family on a Vitality Active membership	R2,500
Amount that the reward will be based on	R2,500 (HealthyFood spend limit is the lowest of the 3 values)
Total reward earned by the family for the month of October	$R2,500 \times 25\% = R625 \times \text{R}10 = \text{R}6,250$ On 15 <sup>th</sup> November R6,250 will be paid to Lesedi as Discovery Miles

**Another example to illustrate how rewards earned and paid the following month:**

	November 2024
Lesedi's reward level as of 31 October 2024	25%
Banele's reward level as of 31 October 2024	25%
1, Vitality points the family have earned by 30 November 2024	7,000

Amount spent by Lesedi in November on HealthyFood items at the family's primary partners	R4,000
Amount spent by Banele in November on HealthyFood items at the family's primary partners	R850
2, Total amount spent by the family on HealthyFood items in November	R4,850
3. HealthyFood spend limit per month for a family on a Vitality Active membership	R2,500
Amount that the reward will be based on	R2,500 (Total spend on HealthyFood items is the lowest of the 3 values)
Reward based on Lesedi's spend	R2,500
Reward based on Banele's spend	R0
Total reward earned by the family for the month of November	Lesedi's spend: $R2,500 \times 25\% = R625$ Banele's spend: R0 $R625 \times \text{R}10 = \text{R}6,250$ On 15 <sup>th</sup> December R6,250 will be paid to Lesedi as Discovery Miles

### How do you earn Vitality points for purchasing HealthyFood?

The Vitality points you earn for purchasing HealthyFood items are based on the following:

- You can earn 20 Vitality points for every HealthyFood item that you buy at Checkers and Woolworths.
- We will deduct 20 points for every unhealthy item that you buy.
- You will never accumulate a negative point value from a transaction and the least number of points that you can earn from a transaction is zero.
- Each membership can earn a maximum of 1,000 Vitality points from HealthyFood purchases per month, up to a total of 12,000 per year.
- Vitality points from HealthyFood purchases accumulate towards the membership's total. The allocation of points to members on a family membership follows the same process used for processing transactions to calculate rewards. Vitality points earned will be allocated to members in the following order: first to the main member, followed by the spouse, adult dependants, and child dependants 18 years or older.

Here is an example to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.

Lesedi purchased 1 bag of apples which is a HealthyFood item and earns 20 points.

During the same shop she purchased a slab of chocolate and 2 packets of chips which are 3 unhealthy items which accumulate to 60 negative points.

She also purchased a loaf of white bread, which is a neutral item, contributing 0 points.

The total Vitality points earned for this transaction is 0.

### **How do we classify HealthyFood items?**

We apply selection criteria to each food group and segment foods into three categories, with qualifying healthy foods earning rewards and unhealthy foods resulting in a penalty.

**Healthy foods qualify for HealthyFood rewards** because they include a variety of whole or minimally processed foods that are nutrient dense meaning they are rich in vitamins, minerals and other nutrients important to our health.

**Neutral foods do not earn HealthyFood rewards** or incur penalties when purchased. However, their role in a healthy eating pattern depends on individual factors like age and physical activity levels.

**Unhealthy foods result in a penalty when purchased** as they are high in salt, Added sugars and saturated fats. Regular consumption of these foods can contribute to weight gain and increase risk of chronic conditions, such as type 2 diabetes, heart disease and cancers. Examples include processed snacks, sugary drinks (including fruit juice) and food, salty foods (snacks, seasoning, spreads) and processed meats (bacon, sausages).

- View [Checkers HealthyFood catalogue](#)
- View [Woolworths HealthyFood catalogue](#)

Products listed in these catalogues can change at any time. Look out for the Vitality HealthyFood stamp on shelf labels in-store and the logo online to identify HealthyFood items and all HealthyFood items are identified as "VIT" or "V" on your in- store till slip.

- The HealthyFood items listed in the Checkers and Woolworths HealthyFood catalogues will always take precedence over the information provided on in-store shelf labels, online logons and on your in-store till slip.
- Products listed in the catalogues are subject to seasonal and supplier availability and may only be available at certain Checkers and Woolworths stores.
- Vitality bases its HealthyFood principles on the most current policies and guidelines from local and international bodies. The product selection process for the HealthyFood benefit is constantly under review and subject to change, considering scientific and industry developments.

### How do you query your reward?

Contact us if you have any queries on 0860 99 88 77 or chat to us on [WhatsApp](#). Alternatively, you can chat to a Vitality agent 24/7 through Ask Discovery on the website or Discovery app. Look out for the pink chat icon and tap to start chatting.

Register for Ask Discovery on WhatsApp. If you have already registered, scan this QR code to start chatting:



- To query your reward, you need to keep your valid receipts for 60 (sixty) working days after purchase. This is also to verify your purchases so that Vitality can award the appropriate rewards for your qualifying purchases.
- The following would invalidate your receipt, and do not qualify you for rewards:
- Receipts that have been altered, photoshopped or photocopied
- Receipts created by a partner employee for purchases you did not buy
- Blank images with no receipts in view
- Receipts that are unclear or have blurry images
- Receipts that are missing information, such as the partner's name and loyalty card number.
- We require a full receipt with all information (no information must be cut off or missing from the receipt)
- Receipts submitted for the incorrect partner. This is when the receipt you submit does not match the selected partner or is not from a partner associated with the benefit.
- We will not accept a bank statement in place of a receipt

### What tax is there on rewards?

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

### How do you end this benefit?

If your Vitality Active membership ends or you downgrade to a Vitality membership that does not qualify for the HealthyFood benefit, you will no longer have access to the HealthyFood benefit to earn and receive rewards. You will forfeit any rewards in the month prior to you ending your benefit.

### Do you want to stay in touch and ask questions?

If you have any questions or need more information about the Vitality HealthyFood benefit, visit the [Vitality HealthyFood Help page](#) and refer to the contact details above.



### Acceptance of benefit terms and conditions

By activating the Vitality HealthyFood benefit, you agree to the limits, terms and conditions set out in this benefit guide.





### Third party consent when activating any Vitality benefit

You acknowledge that by activating the HealthyFood benefit and continuing to use the HealthyFood benefit, you agree and consent to Discovery Vitality (Pty) Limited, their authorised partner network and third parties associated with the benefit sharing your payment and personal information (including ID number) as well as total transaction data, in accordance with the Discovery Vitality Main Rules and privacy statement. This will be used for the following purposes:

1. To manage the HealthyFood benefit.
2. To assess and make recommendations for improvements to the HealthyFood benefit based on purchase data.
3. To allow retail partners associated with the HealthyFood benefit to reach out to you with offers and promotions, helping you to maximise your HealthyFood benefit.

Refer to the [Vitality Main Rules](#) and [Vitality's privacy statement](#) for further details.

### Keep up to date with the latest news from Vitality

Download the  Discovery app, follow Discovery Vitality on   (@Discovery\_SA) and  (DiscoverySA).

Specific limits, terms and conditions apply to each benefit and may be subject to change. We will inform you when we make product or benefit changes.

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