



HealthyDining benefit guide

Get up to **25% back** on your qualifying HealthyDining meal choices when you eat at a partner restaurant or order through Uber Eats, as well as when you select a qualifying convenience or ready-made meal from one of our new partners. Plus, you get **50% 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 your rewards.

How to activate and increase your HealthyDining rewards

To start earning your rewards, simply follow these steps:

1. Activate HealthyDining on the Discovery app to earn 10% back on qualifying HealthyDining meals.
2. To increase your reward to **15%**, find out your **Vitality Age**.
3. To maximise your reward 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 reward on the maximum of 25%. By **rolling 12 months**, we mean that if you completed your assessments on 30 April 2020 you will have to complete them again 12 months later, on 1 May 2021.

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

Enjoy qualifying HealthyDining meals at our partner restaurants and through Uber Eats, as well as convenient ready-made meals from our new partners

Select a qualifying HealthyDining meal from any one of these partner restaurants and through Uber Eats:

- Col'Cacchio

- Doppio Zero
- Nando's
- Mugg & Bean

We have expanded the benefit to include convenience or ready-made meals from these partners:

- Frozen for You
- We Are Food
- UCOOK
- Daily Dish

This current list of qualifying partners can change at any time, we will notify of such changes

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 to link your Uber Eats account to Discovery Vitality:

1. Scroll to the Uber Eats section, click **Link Uber Eats account**.
2. Click on the **Uber Eats tab** at the bottom of the screen.
3. Select **Open** and it will automatically open the Uber Eats app.
4. Click **Add promo** to link your account.

Select the HealthyDining category at the top of the menu to order qualifying HealthyDining meal choices and get rewarded.

Remember, meals on the Uber Eats app qualify for a reward only if they:

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

When you order convenience or ready-made meals from our new partners

Follow these simple steps to get rewarded:

1. Link HealthyDining and Vitality:
 - You must first download and log in to the latest version of the Discovery app > **Vitality Health** > **HealthyDining** to activate the benefit.
2. Purchase your convenience and ready-made meal:
 - Go to the partner website
 - Create an account or log in
 - Under your profile settings or at check out, enter your ID or passport number for a once-off activation to verify your Vitality account. This applies to an existing profile or if you are creating a new profile
 - Select a meal with the HealthyDining indicator
 - Complete your order
 - Once our HealthyDining partner has received your order, Vitality will process your rewards. After you have placed an order, read the detailed statement in the Discovery app for more information.

Selected partners with physical stores will still allow for you to get rewarded:

- **Frozen for You:** if you purchased a meal at a physical partner store, please scan the receipt using the scanning function in the HealthyDining section in the Discovery app. Make sure to select the **Frozen for You** logo from the partner list before you scan.
- **We are Food:** if you purchase a meal at a We are Food store, please ask the cashier to type in your ID or passport number before you pay. In this way, they can link to your Vitality profile. Vitality will then receive your order information and process your rewards.

Important: *We need you to share your personal information with the partners so that we can link your HealthyDining benefit. You will not be able to use this benefit if you do not provide the information to create the link. You will need to share your ID or passport number which will not be stored after verification. Linking the new partners to your HealthyDining benefit is voluntary and will not affect your benefits as it relates to the remaining HealthyDining partners.*

Enjoy the HealthyDining benefit when you eat out at partner restaurants

Visit any of our HealthyDining partners: Col'Cacchio, Doppio Zero, Nando's and Mugg & Bean. Then, follow these steps:

1. Order and enjoy any qualifying meal, indicated by a Vitality HealthyDining sign next to the menu item.
2. Pay the bill.
3. Using the Discovery app, scan and submit your receipt within 24 hours of purchasing a qualifying HealthyDining meal to qualify for your reward. You can only submit one receipt for a partner restaurant each day.
4. 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 a reward.
5. View the progress of your scanned receipt on the Discovery app under **Vitality Health > HealthyDining**.
6. Keep your receipt for five working days after scanning, in case you need to re-submit it. We do not award any reward if you do not have a receipt.

Our process

- We calculate and pay your reward at the time of your monthly reward cycle.
- We calculate rewards for qualifying HealthyDining items that you order as a takeaway, the same way we would if you had the meal in the restaurant. Rewards 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 the reward. If the submission fails again and you would like to query the submission, you can call us on 0860 99 88 77, and a consultant will send you a unique link that is valid for 24 hours that will allow you to upload your receipt online.
- The following receipts do not qualify for rewards:
 - Receipts created by the restaurant employees for meals you did not buy.
 - Receipts that have been tampered with in any way, such as receipts that have been photoshopped, photocopied, written with pen or those that have 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 reward. If you do not request separate receipts, you may only submit the receipt for the order once. We will treat that receipt as a duplicate submission if it is submitted again.

About qualifying HealthyDining meals

Discovery Vitality brings you the HealthyDining benefit to help you make healthier food choices when ordering from a participating restaurant through Uber Eats, eating out at participating restaurants or ordering convenience or ready-made meals from our new partners.

Meals listed on participating partner menus depend on seasonal and supplier availability and may only be available at certain times.

We constantly review the selection of qualifying items on the HealthyDining menu. We also change the qualifying HealthyDining meals, taking into account advancements in research, clinical practice and the industry. Check back regularly for the most updated seasonal menu at participating partners stores.

How to identify a qualifying HealthyDining meal option

Meals that qualify for HealthyDining rewards appear on our partner restaurant menus or websites 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 **Vitality HealthyDining** tab. Meals on the Uber Eats app qualify for a reward only if they:

- Are ordered from the Vitality HealthyDining tab
- 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 reward you 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 rewards 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 rewards 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 reward 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% back. If she ordered roasted vegetable (qualifying) and chips (non-qualifying) as her two sharing sides, she would not receive any reward 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% 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% back for the mealie.

At **Col'Cacchio**, Dineo orders a Caprese salad (qualifying) and adds extra avocado (qualifying) and onion (non-qualifying). She will earn up to 25% 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 (qualifying kids' meal) from the **Doppio Zero** kids' menu she does not earn any reward as she does not have a child that is 12 years or younger on her policy. She will earn up to 25% back when she orders any qualifying item that has the HealthyDining sign.

Before Dineo orders an **Uber Eats** meal, she needs to make sure she has linked her Uber Eats account to Discovery Vitality. To receive her rewards, Dineo needs to select the qualifying meals from the **Vitality HealthyDining** tab from any of our HealthyDining partners: Nando's, Col'Cacchio, Doppio Zero and Mugg & Bean. Qualifying meals are identified with the **HealthyDining Vitality logo** and have (VIT) after the meal description in this tab. If she selects a qualifying meal from one of the other available tabs on the Uber Eats app, she will unfortunately not receive her reward.

In-store **Frozen for You** purchases will follow the same process as when dining out at one of our partner restaurants. Dineo purchases the Chicken bake 310g (qualifying meal) and the Chorizo bean and bacon soup 450ml (non-qualifying). Using the Discovery app, she scans and submits her receipt. She will receive a reward for only the Chicken bake item. When Dineo orders meals from Frozen for You online, she will not need to scan her till slip.

Dineo has to work late tomorrow night so decides to order frozen meals online. She goes to the **We are Food** website and logs in as she already has an account. After completing her once off activation to verify her Vitality account, she purchases the Spaghetti Bolognese mini meal (qualifying kids' meal), Hearty veg soup (qualifying) and Beef Stroganoff (non-qualifying). She will receive a reward for the Hearty veg soup, but not for the Spaghetti Bolognese as her child is older than 12 years.

Dineo will not have time to shop for ingredients to prepare dinners next week so decides to order online meal kits from **UCOOK**. As this is her first time using UCOOK, she first needs to create an account and register on their website. Under profile settings, she enters her ID number which is compulsory as a once-off verification of her Vitality account. She then selects her meal kits and completes her order. The HealthyDining indicator is visible on the qualifying meals.

Dineo has an existing account with **Daily Dish** and decides to order online with them this time. Once she has logged in, she completes her once off activation to verify her Vitality account using her passport number. She then selects her meal kits and completes her order. The HealthyDining indicator is visible on the qualifying meals.

We reward the first qualifying HealthyDining meal from a partner each day

You can get rewarded more than once a day at different partners but not for the same partner on the same day. We use the first receipt you submit for each partner a day to calculate your reward.

For example, if you submit a receipt for a HealthyDining meal that you had from one partner in the morning, you will earn your reward for that order. If you order from or eat out at the same partner in the evening, you will not get rewarded again on that same day for that partner.

The first receipt for each partner will earn your reward. However, if you order from or eat out at a different partner restaurant that same evening, you will also get your reward on the receipt for the different partner for that same day.

Limits on qualifying amounts for calculation of reward

Monthly qualifying spend limit

The monthly limit is the maximum amount for which we calculate rewards **each month**.

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 reward.

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 reward.

When we pay rewards

We pay HealthyDining rewards into your selected rewards account linked to your Vitality policy once in every monthly rewards cycle. You will receive an SMS notification each time we pay rewards to you.

Please note that the following principles apply:

- If your HealthyDining reward is less than R20, we will carry your reward amount over to the next month and pay it out in that reward cycle. We may change this minimum amount at any time.
- We pay the reward at different times during a month, based on your membership reward cycle.
- Reward payments that we hold back do not earn interest.
- You can view a summary of your rewards by logging in to the Discovery app.
 - You can track the progress of your submitted receipt, payment, view qualifying meals and your rewards per meal.

Important

The main member on the Vitality policy selects the bank account we pay rewards into. It is the main member's 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.

Tax on reward

You may have a duty to pay tax on the reward 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.

Acceptance of HealthyDining benefit terms and conditions

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

Third parties associated with the HealthyDining benefit

Discovery Vitality (Pty) Limited, our partner networks and third parties associated with the benefit may process your personal information, which includes your identity number or passport number, payment, payment and transaction data to administer the benefit effectively. In accordance with Discovery Vitality's [privacy statement](#).

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 reward in keeping with the rules of the HealthyDining benefit in this document.

Ending your Vitality membership

If your Vitality membership ends, you will no longer qualify to receive further HealthyDining rewards. We will pay any rewards earned before the date on which your Vitality membership ends, into the reward 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.