



## VITALITY 65+

Adopting healthy lifestyles enables members to live longer, healthier lives. The benefits of healthy lifestyles are most pronounced at older ages, where adults face both elevated and unique health risks. From August 2020, the Vitality programme will be enhanced for members 65 or older to identify the unique health risks specific to older adults and adapt to their engagement preferences through enhanced health screening and boosted rewards. Introducing Vitality 65+.

### Who is eligible for Vitality 65+?

Vitality 65+ is available to members who:

- Are aged 65 years or older
- Have a full Vitality membership. This excludes Vitality Active and Vitality Active Rewards for Doctors
- Are on a Discovery Health Medical Scheme plan, on a Discovery Life policy or has a Discovery Invest policy with full Vitality
- Belong to a Scheme administered by Discovery Health that participates in Vitality 65+ with a full Vitality membership. These are:
  - LA Health (Active; Core; Comprehensive; Focus; KeyPlus)
  - Quantum (Essential Comp; Essential Saver; KeyCare Plus)
  - Remedi (Comprehensive; Classic; Standard)
  - Retail (Essential Plus; Essential)
  - TSGMS (Classic Comp) Tsogo Sun Group Med Aid Scheme (Classic Comp and Classic Saver) [TSGMS]
  - The Foschini Group Medical Aid Scheme (TFG Health and TFG Health Plus ([TFGMAS])).

### Vitality Health Check for 65+

Vitality 65+ members have access to the **Vitality Health Check for 65+**, offered within the [Vitality Wellness Network for 65+](#) and considers the relevant health risks of members 65 years or older. One Vitality Health Check for 65+ is paid from the screening and prevention benefit of most medical scheme plans administered by Discovery Health once a year.

The **Vitality Health Check for 65+** is made up of the core Vitality Health Check that is an assessment that consists of five measures: blood pressure, blood glucose, cholesterol, a weight assessment (which

includes weight, height and waist circumference) and signing a non-smoker's declaration. We have adjusted the biometric ranges for blood pressure and weight to reflect the changing health risks with age for our Vitality 65+ members.

The Vitality Health Check for 65+ introduces three new clinically verified screening tests for age-specific health risks: hearing, vision and falls risk. These are in addition to the core Vitality Health Check assessments.

You can earn **up to 22 500 Vitality points** depending on how many of your core Vitality Health Check results are in range.

### Adjusted biometric ranges

The in-range criteria for weight and blood pressure have been adjusted to reflect the changing health risks with age in line with the latest international guidelines.\*

| Metric              | Current in-range criteria | Adjusted in-range for 65+ |
|---------------------|---------------------------|---------------------------|
| Waist circumference | Female: Less than 80 cm   | Female: Less than 88 cm** |
|                     | Male: Less than 94 cm     | Male: Less than 102 cm**  |
| Blood pressure      | Less than 130/80 mmHg     | Less than 140/90 mmHg     |

\* As recommended by the European Society of Cardiology, European Society of Hypertension and South African national guidelines.

\*\* BMI between 25 kg/m<sup>2</sup> and 29.9 kg/m<sup>2</sup>.

### Age-specific pre-screening for health risks

The Vitality Health Check for 65+ includes three new clinically verified screening tests for age-specific health risks.

#### 1. Hearing screening test

A two-minute, clinically validated audiology screening for the early detection of hearing loss using a frequency-based digits-in-noise testing technique. Members receive a score classifying the extent of hearing loss and are referred to an audiologist for further testing if required.

#### 2. Visual acuity screening test

A pre-screening test for the early detection of vision impairment. Members receive a score classifying the extent of vision impairment for each eye and referrals to an optometrist for further testing if required.

#### 3. STEADI falls risk assessment

This assessment is based on the Centres for Disease Control and Prevention's STEADI programme. The falls risk assessment forms part of the international best practice guidelines to prevent falls in older adults. The assessment measures gait, strength and balance.

Vitality 65+ members will get **500 Vitality points** for completing all three new screening tests. The points will be subject to the Vitality Health Check limit of 22 500 points, regardless of your results in the additional assessments.

For example:

- If you only complete the **core Vitality Health Check** without the additional tests and have four of the measures in range with one at risk, you will earn 2 500 points for completing the Vitality Health Check and 12 500 points for your Vitality Health Check results. This totals to 15 000 Vitality points.

- If you complete the **full Vitality Health Check for 65+** and have four of the measures in range with one at risk, you will earn 2 500 points for completing the Vitality Health Check, 500 points for completing the additional tests, and 12 500 points for your Vitality Health Check results. This totals to 15 500 Vitality points.
- If you complete **the full Vitality Health Check for 65+** and have all five Vitality Health Check measures in range, you will earn 2 500 points for completing the Vitality Health Check, 500 points for completing the additional tests, and 19 500 for having all your Vitality Health Check results in range, This totals to 22 500 Vitality points.

### Preventive vaccines (optional)

Age-related immunity decline makes older adults more susceptible to disease. Vitality members 65 or older can reduce this risk by getting the flu and pneumococcal vaccines, now included as part of the Vitality Health Check for 65+.

- Seasonal flu vaccine: Adults 65 or older account for up to 75% of all flu-related hospitalisations. Therefore, flu vaccines are crucial to maintaining good health while ageing. **If you are 60 or older, you can earn 2 000 Vitality points per year. The vaccine needs to be administered between March and September for Vitality points to be awarded.**
- Pneumococcal vaccine: Pneumococcal disease causes severe infections of the lungs and bloodstream with a higher risk of contraction in older adults. **If you are 65 or older, you can earn 1 000 Vitality points for this vaccine once in your lifetime.**
- Shingles vaccine: If you would like to get a shingles vaccine during your Vitality Health Check for 65+, you will need a script from your GP. Please note that if you opt to get the pneumococcal vaccine during your Vitality Health Check for 65+, you will need to come back another day to get the shingles vaccine, as they cannot be administered on the same day. **If you are 65 or older, you can earn 1 000 Vitality points for this vaccine.**

### Costs for vaccines

- The shingles vaccination is funded from your health plan's day-to-day benefits and requires a doctor's prescription. If you would like to have your shingles vaccination, please take your script with you to the Vitality Health Check for 65+ appointment.
- The cost to administer vaccinations is funded from your day-to-day benefits.

### Comprehensive health risk management

Members completing the Vitality Health Check for 65+ get access to a detailed clinical report that highlights their key risk areas and offers personalised recommendations of available Vitality benefits to improve their health.

### New pathway for health risk management

If a member's Vitality Health Check for 65+ results show certain elevated health risks, they'll be referred to a doctor for more detailed assessments and health management advice. The following clinical referral pathways are new and exclusive to the Vitality Health Check for 65+:

|  |  |   |
|--|--|---|
| <p><b>1. Complete a Vitality Health Check for 65+ to identify key health risks</b></p> | <p><b>2. Get referred to relevant healthcare practitioners</b></p> | <p><b>3. Earn Vitality points for detailed assessments and management</b></p> |
|--|--|---|

|   |  |                    |
|---|--|--------------------|
| Diagnosed or at risk of developing cardio-metabolic conditions* | Premier Plus GP consult*   | Up to 2 500 points |
| At risk for vision impairment                                   | Optometrist consult that consist of a glaucoma screening and a vision test | Up to 3 500 points |
| At risk for hearing loss  | Audiologist consult  | Get 1 000 points   |
| At risk for falls   | Vitality Functional Assessment with a biokineticist                        | Get 2 500 points   |

\* Funded from risk for members of Discovery Health Medical Scheme and certain schemes administered by Discovery Health. Points earned for a Premier Plus GP consult consist of the points earned for managing chronic conditions. Points earned for an optometrist consult consist of a glaucoma screening and a vision test.

All members who complete a Vitality Health Check for 65+ at one of our Vitality Wellness Networks for 65+ will receive a Vitality 65+ magazine. During the COVID-19 stay at home period, you can opt to do a [Virtual Vitality Health Check-in](#) to help you manage your health risks and limit your exposure to the virus.

### Virtual Vitality Health Check-in

It is especially important for our high-risk members to take additional precautions to avoid contracting COVID-19, including social distancing and stay-at-home measures.

To help you manage your health risks and limit your exposure to the virus, a [Virtual Vitality Health Check-in](#) is available to all members in 2020 all from the comfort of your own home. If you have not completed a Vitality Health Check in the past 12 months, you can earn **2 500 Vitality points** for completing the Virtual Vitality Health Check-in. These points count towards the maximum 22 500 points you can earn for a Vitality Health Check.

By completing the Virtual Vitality Health Check-in, you will get access to all benefit boosts associated with the Vitality Health Check, including HealthyFood, HealthyCare and HealthyDining rewards. As a Vitality 65+ member, completing the Virtual Vitality Health Check-in will also give you access to the 25% saving on certain Vitality Active Rewards redemptions and the HealthMonitor Device benefit.

The Vitality Health Check-in is a telephonic or online discussion with a wellness specialist. The check-in is designed to manage existing health risks you may have identified in previous Vitality Health Checks, identify potential new health risks and recommend ways to improve your overall health and wellness. This discussion will take approximately 20 minutes. You can [schedule your appointment here](#).

The check-in considers your fitness level, diet, weight, mental wellbeing, falls risk (if you are aged 65 years or older) and any health concerns you might have, including those around COVID-19. Moreover, our team can advise you about any of your Health and Vitality benefits you may need help with in this unprecedented time.

Most medical schemes administered by Discovery Health will fund one virtual Vitality Health Check-in in 2020.

### Vitality Fitness Assessment or Vitality Functional Assessment

The **Vitality Fitness Assessment** comprises of two components, the first that measures cardiorespiratory fitness and the second that measures strength and flexibility, this assessment was designed to give members of all ages an accurate and personalised understanding of their fitness.

We've now introduced the **Vitality Functional Assessment** to assess certain risks associated with older age, this assessment is exclusive to our members who are 65 or older. This assessment is designed to give members a personalized understanding of their physical function and falls risk. The Vitality Functional Assessment is a clinically validated assessment for mobility, flexibility and falls risk to identify and improve the risk of early frailty and disability and recommend exercises to support healthy ageing.

|                 | <b>Vitality fitness assessment</b>  | <b>Vitality functional assessment</b>   |
|-----------------|---|---|
| Focus           | Three options for the submaximal cardiovascular test and seven strength and flexibility exercises | Seven-part assessment and a questionnaire to identify falls risk, functional ability, flexibility and cardiovascular capacity |
| Recommendations | Activities to improve physical health and fitness   | Activities needed to maintain and improve physical function to prevent falls and referral to healthcare providers if needed   |

### You'll earn Vitality points

You can earn 2 500 Vitality points for doing the Vitality Functional Assessment at an accredited biokineticist listed under the [Vitality Wellness Network](#).

You can choose to do both the Vitality Fitness Assessment and Vitality Functional Assessment. However, you will only be awarded the base points for one assessment per year, which will be supplemented only by the Vitality Fitness Assessment outcomes-based points. The maximum number of points a member stands to earn in a year from both the Vitality Fitness Assessment and Vitality Functional Assessment remains at 7 500 points.

You can earn up to 7 500 Vitality points through the Vitality Fitness Assessment at an accredited biokineticist in the Vitality Wellness Network. These points will accumulate to the maximum of 30 000 Vitality fitness points for the year. To find out more about the Vitality Fitness Assessment [click here](#).

### Example

If a member completes a Vitality Functional Assessment and then does a Vitality Fitness Assessment and achieves level 4 on their Vitality Fitness Assessment. The below results will apply:

- The member will receive the 2 500 base points for completing the Vitality Functional Assessment
- The member will not receive the 2 500 base points for participation of the Vitality Fitness Assessment as it has already been awarded on completion of the Vitality Functional Assessment.

Therefore, the member will receive 2 500 points for achieving level 4 of their Vitality Fitness Assessment. In summary, a member will receive 5 000 points in total.

## Earn Vitality fitness points

For members 65 or older, points for physical activity have been adjusted to encourage regular exercise at a lower intensity, aligning with the relevant health risks of older adults.

Vitality 65+ members can earn up to 30 000 Vitality fitness points a year by tracking steps and have no monthly steps cap when completing 7 500 steps or more a day.

Vitality 65+ members earn 50 Vitality points for completing 5 000 to 7 499 steps and 100 points for completing 7 500 or more steps. The annual limit of 1 000 Vitality points for completing 5 000 to 7 499 steps will apply.

Vitality 65+ members also earn points based on average age-related heart rate for workouts.

- 200 points for a light workout lasting at least 60 minutes when maintaining 60% to 69% of their maximum age-related heart rate.
- 300 points for completing a 30-minute workout at 70% to 79% of their maximum age-related heart rate.

## FITNESS POINTS YOU CAN EARN: 65 YEARS +

| FITNESS POINTS                                      |                     |  |         |   |
|---|---------------------|--|---------|---|
|   | 50                  | 100  | 200     | 300   |
| Workout activities                                  |                     | myrun (2.5km)<br>Health clubs<br>Round of golf;<br>Run/WalkForLife |         | myrun (5km)<br>parkrun<br>Run/WalkForLife<br>5km+ |
| Steps   | 5000 – 7 499 steps* | 7 500+ steps   |         |   |
| Speed workouts                                      |                     | 30+ min  |         |   |
| Light workouts at 60 – 69% of maximum heart rate    |                     | 30 – 59 min  | 60+ min |   |
| Moderate workouts at 70 – 79% of maximum heart rate |                     |  |         | 30+ min   |
| Vigorous workouts at 80%+ of maximum heart rate     |                     |  |         | 30+ min   |

\*The annual limit of 1 000 Vitality points for completing 5 000 to 7 499 steps will apply.

**Please note:** Vitality 65+ members can earn up to 30 000 Vitality fitness points a year by tracking steps and have no monthly steps cap when completing 7 500 steps or more a day.

## Vitality coaches for 65+

Discovery Vitality (Pty) Ltd is an authorised financial services provider. Registration number: 1999/007736/07. Limits, terms and conditions apply.

Discovery Health Medical Scheme, registration number 1125, is regulated by the Council for Medical Schemes and administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider.

Health coaches is a Discovery Health service designed to promote sustained lifestyle change and support eligible members through defined life-changing health events. A health coach is a trained expert on human behaviour, motivation and health. They embrace a variety of models to help guide and support their clients through difficult changes by setting achievable health goals and building new habits.

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As such, health coaches will offer four distinct interventions:

- Diabetes
- Cardiovascular disease
- Oncology
- Vitality coaches for 65+

While members of all ages may qualify for coaching in caring for diabetes, cardiovascular disease and oncology, Vitality coaches for 65+ is an intervention that is exclusively for Vitality members 65 years or older who meet all the criteria below.

You are eligible for this intervention once in your membership lifetime. This means that if you cancel and later renew your Vitality membership, you are once again eligible for this coaching intervention.

The objectives of the Vitality Coaches for 65+ are to support members who are 65 or older in navigating their Vitality benefits, encouraging status improvement, goal achievement and working with Discovery's digital interfaces.

To get access to a Vitality coach, you need to meet certain criteria:

- You must be 65 or older
- You must have the full Vitality programme
- You must be a new member and have Blue or Bronze Vitality status for three months or more. Alternatively, you must be an existing member who has been on a Blue or Bronze Vitality status for three or more consecutive years
- You do not qualify for or are enrolled on a different coach journey, such as Diabetes Care, Oncology Care or Cardiac Care.

**Please note:** Members' coaching journey ends after three months or when their Vitality status improves by at least two levels, whichever comes first. The coach will know when a member has improved by two levels to trigger termination of intervention from their dashboard. At such a point, the coach has a concluding discussion with the member by phone or video call to capture member reflections and for the coach to advise next steps to sustain engagement and record satisfaction.

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### HealthMonitor Device benefit

Vitality 65+ members can save up to 50% on selected health monitoring devices with the HealthMonitor Device benefit. Members get 25% upfront discount at Dis-Chem on completing a Vitality Health Check for 65+ or a Virtual Vitality Health Check-in. Plus, to get up to 25% back through the [HealthyCare benefit](#), you must complete your [Vitality Age assessment](#).

If you are a Discovery Bank client, you can get up to 75% back on any of these devices with the [Vitality Money programme](#).

A full list of qualifying products can be found in the [Dis-Chem HealthyCare catalogue](#), these include a defined range of glucometers, blood pressure monitors and smart scales.

If you choose to buy your health device at Clicks, only the normal HealthyCare reward will apply with no upfront discount. If you choose to claim for your health device from your available day-to-day funds, you will forfeit your HealthyCare cash back and HealthMonitor device discount voucher, as these cannot be applied to claimed-for items.

We will apply these rules to the benefit vouchers:

- The voucher is only valid for use on the list of qualifying products which can be found in the Dis-Chem HealthyCare catalogue, these include a defined range of glucometers, blood pressure monitors and smart scales
- This voucher is valid at any Dis-Chem in South Africa, subject to stock available
- This voucher is not redeemable for cash
- We give one rewards code for each member in their lifetime
- The reward can only be used once and must be redeemed before date of expiry
- The voucher will expire 6 months from date of issue
- This reward cannot be used to purchase any gift card or gift vouchers in-store or online.
- This reward cannot be used in conjunction with any other promotion, discount or voucher
- Members can use the rewards code on only one qualifying health monitoring device. In other words, if you have more than one device in the same basket when checking out, the voucher can only apply to one of those devices
- The rewards code is an upfront percentage discount on the qualifying device's retail price. In other words, not a rand amount
- The rewards code will be sent to you by SMS once you completed your Vitality Health Check for 65+ or Virtual Vitality Health Check-in
- Full Vitality 65+ Rules apply to the use of the voucher
- Dis-Chem terms and conditions may apply

## Rewards

### Vitality Active Rewards

As a Vitality Health member, you are eligible for discounts on select [Vitality Active Rewards](#) redemptions in the Discovery app based on your Vitality Health status. Most rewards worth 350 Discovery Miles or more qualify for these discounts. These will be indicated on each qualifying reward in the Discovery app. These discounts cannot be used in conjunction with another promotion.

| Vitality Health status         | Discount percentage |
|--------------------------------|---------------------|
| Blue Vitality Health status    | 5% discount         |
| Bronze Vitality Health status  | 10% discount        |
| Silver Vitality Health status  | 15% discount        |
| Gold Vitality Health status    | 20% discount        |
| Diamond Vitality Health status | 25% discount        |



As a Vitality 65+ member, once you complete your Vitality Health Check for 65+ or Virtual Vitality Health Check-in, you are eligible for **25% off all Vitality Active Rewards redemptions in the Discovery app worth 350 Discovery Miles** for 12 rolling months.

Please note that Vitality 65+ members will get the discount based Vitality Active Rewards based on your Vitality health status or you will get the 25% off Vitality Active Rewards redemptions in the Discovery app worth 350 Discovery Miles on completion of your Vitality Health Check for 65+ or Virtual Vitality Health Check-in. You cannot qualify for both at the same time.

### **Apple Watch benefit**

As a Vitality Health member, you can fully fund your Apple Watch by achieving all your weekly Vitality Active Rewards exercise goals over a consecutive 24 month period. You must have a qualifying Discovery Bank credit card that is in good standing.

Vitality 65+ members can now fully fund an **Apple Watch SE Cellular or Apple Watch Series 6 GPS (Non-Cellular)** over 24 months and get the **full activation fee of R999 back**. This will be paid at the end of the following month of your Apple Watch activation and into your qualifying Discovery Bank credit card that the activation fee was deducted from. You can only get the activation fee back in its entirety once in your lifetime.

For more information on the Apple Watch benefit, please view the Vitality Active Rewards with [Apple Watch benefit guide](#) and [Frequently asked questions](#).

### **Gym with Virgin Active or Planet Fitness**

As a Vitality Health member, you can get up to 75% off your monthly gym fees. You can boost your Vitality gym reward up to an additional 25% to qualify for 100% off at Virgin Active or Planet Fitness if you are a qualifying Discovery Bank client with Vitality Money.

As a Vitality 65+ member, you can join the gym without having to pay the gym activation fee. This is applicable to all gym membership types.

Virgin Active members must pay the club access device fee of R120 per person. Planet Fitness members must pay the club tag fee of R125 per person.

You must work out at the gym 36 times in a rolling 12-month period to keep your maximum gym savings. Read more information on the [Virgin Active](#) and [Planet Fitness](#) gym benefit.

### **What you pay for Vitality 65+**

Vitality 65+ enhancements do not come at any additional cost to members. Other than your normal monthly Vitality membership fee and data costs when using the app, you don't have to pay anything to be part of Vitality 65+.

When you turn 65, you will automatically be part of Vitality 65+ and enjoy the all the enhancements that come with this programme.

## Your privacy is important to us

To participate in the Vitality Active Rewards Health goals programme, you will be asked to agree to certain privacy settings. You can control who can see your profile. Information you can agree to share through the Discovery app includes your name, profile picture, Vitality Health Check for 65+ outcomes, goal reached and performance metrics. If you choose not to share your information, your personal and performance data will not be shown. Your Discovery app privacy settings can be updated at any time if you change your mind.

By using the Vitality programme, you agree that Discovery Vitality, Vitality's health partners and Vitality's rewards partners may share your personal and payment information as is strictly necessary to administer your selected benefits effectively. Your personal and payment information will be processed in line with the [Vitality main rules](#).





## Find out more

To find out more about this benefit, visit the [Help page](#) on our website.

## Stay in touch

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Limits, terms and conditions apply. If you have any questions or need more information about this benefit, please visit [www.discovery.co.za](http://www.discovery.co.za). 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   (@Discovery\_SA) and  (DiscoverySA).

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