



HealthyCare benefit guide

Vitality Health

Get up to 25% back on HealthyCare items at Clicks or Dis-Chem

What is the HealthyCare benefit?

The Discovery Vitality HealthyCare benefit helps you take better care of yourself and your family. The benefit aims to make every day personal and family care easier and more affordable at Clicks and Dis-Chem stores in South Africa.

Who does this benefit guide apply to?

This benefit guide applies to you if you are an active Vitality Health member.

If you are one of the following members, please view the correct version of the benefit guide applicable to you by logging in to www.discovery.co.za and visiting the Vitality Rules page to ensure you get the most out of your Vitality rewards:

- [Vitality Health and Vitality Money member](#)
- [KeyFIT member only](#)
- [KeyFit and Vitality Money member](#)

If you are a Bankmed member on the Balance programme, you will need to log in to your profile on www.balancesa.co.za to view your applicable benefit guide to ensure that you get the most out of your Balance rewards.

Who can use the HealthyCare benefit?

Vitality Health members 18 years or older can activate the Vitality HealthyCare benefit. Spouses, adult dependants and children 18 years or older are now able to activate the HealthyCare benefit in addition to the primary member.

What you pay

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

Your HealthyCare rewards

Your HealthyCare rewards are converted into store loyalty points and are paid into your individual Clicks ClubCard or Dis-Chem HealthyCare or Dis-Chem benefit card after each monthly rewards cycle.

Your HealthyCare rewards will be calculated as follows, based on your qualifying HealthyCare spend:

- As a Vitality Health member with a qualifying Vitality Health product, you can get up to 25% back on HealthyCare items at your preferred HealthyCare partner, and up to 10% back at the other partner.

You earn HealthyCare rewards on qualifying purchases when:

- You shop in-store at Clicks or Dis-Chem
- You shop online at www.clicks.co.za or www.dischem.co.za

View the [Clicks](#) and [Dis-Chem](#) HealthyCare catalogues to see the extensive list of HealthyCare items available.

How to activate the Vitality HealthyCare benefit

As the main member or spouse on an active Vitality Health membership, you can activate the HealthyCare benefit by following these simple steps:

- Log in to your profile on the Discovery app or the Discovery website. Navigate to **Vitality** and click on **Rewards**. You can complete a quick activation, which will activate all your HealthyLiving benefits (HealthyFood and HealthyCare) at once (if applicable). Alternatively, if you have already activated one of your HealthyLiving benefits, you can choose to activate the remaining benefits separately at a later stage to start earning rewards if you do not have a partner card at the time of activation.
- Choose either Clicks or Dis-Chem as your preferred HealthyCare partner. You can get up to 25% back at your preferred HealthyCare partner and up to 10% back at your other partner.
- Your preferred HealthyCare partner can only be changed once in a rolling 12-month period. View the rules for changing your preferred partner below.
- You will not be able to activate the HealthyCare benefit at Dis-Chem if you do not have a [Dis-Chem](#) HealthyCare or Dis-Chem benefit card registered under your ID number.
- If you do not have a [Clicks ClubCard](#), you will be able to activate the HealthyCare benefit at Clicks by selecting the 'I don't have a Clicks ClubCard' option. We will share your personal information with

Clicks strictly for the purpose of creating a Clicks Clubcard account and card for you. Please visit the Clicks website or app to confirm your Clicks ClubCard number. Kindly note, should you cancel your Vitality membership at any time, your HealthyCare benefit and rewards will also end, however you will still remain a ClicksClub member, should you wish to cancel your ClicksClub account, please contact Clicks.

- Should you wish to apply for a Clicks ClubCard, you can do so in-store or online. To get a Clicks ClubCard, complete the application form at your nearest Clicks store, or apply online at www.clicks.co.za and receive a digital Clicks ClubCard.
- You can apply for a Dis-Chem HealthyCare or Dis-Chem benefit card in-store or online. Go to your nearest Dis-Chem store to apply and get your Dis-Chem HealthyCare or Dis-Chem benefit card. You can also apply online at www.dischem.co.za and receive a virtual loyalty card. Once you have collected or received your Dis-Chem HealthyCare card, return to www.discovery.co.za to activate your HealthyCare benefit.
- If you already have a Dis-Chem loyalty card, go to www.discovery.co.za and activate the Dis-Chem HealthyCare benefit under the **Rewards** section.
- Once you have completed the HealthyCare benefit activation, you will be placed in a pending state until we can verify that your partner cards and personal information with the partner. You will receive an SMS confirming your activation once you have moved out of the pending state.
- Spouses, adult dependants and children 18 years or older are now able to activate the Vitality HealthyCare benefit in addition to the primary member.

Rules for changing a preferred partner

You can select Clicks as your preferred partner if you have activated the HealthyCare benefit at Clicks.

Alternatively, you can select Dis-Chem as your preferred partner if you have activated the HealthyCare benefit at Dis-Chem and have the required Dis-Chem HealthyCare or Dis-Chem benefit card.

- If the main member on a Vitality Health membership selects a preferred partner, the same preferred partner will apply to the spouse, adult dependant and child dependants (18 years or older) on the same Vitality Health membership.
- The spouse, adult dependant or child dependant (18 years or older) on the Vitality Health membership can select the preferred partner before the main member.
- The main member on the Vitality Health membership has the right to override the preferred HealthyCare partner selected by dependants on their membership.
- Once the main member on the Vitality Health membership has selected the HealthyCare preferred partner, the spouse, adult dependant or child dependant (18 years or older) cannot change the preferred partner.
- Once you have activated the HealthyCare benefit, only the main member on the Vitality Health membership may change the preferred partner once every rolling 12-month period from date of activation, and thereafter from date of change.
- Should you select to change your preferred partner, the update will take effect on the first of the month following your preferred partner selection.

How to earn, increase and qualify for HealthyCare rewards

Your Vitality HealthyCare rewards are based on your engagement with the Vitality Health programme.

Activate the HealthyCare benefit and select a preferred HealthyCare partner

By activating the HealthyCare benefit, the main member and spouse on the Vitality Health programme get up to 10% back at both HealthyCare partners (Clicks and Dis-Chem). Both members need to activate the benefit on their own Vitality profiles to earn rewards.

Engage with Vitality Health to get up to 25% back

To increase your HealthyCare rewards, find out your [Vitality Age](#) online and do a [Vitality Health Check](#) at an accredited pharmacy in the [Vitality Wellness Network](#). The main member and spouse (if applicable) must complete both these health assessments once every rolling 12-month period to earn up to 25% back at their preferred partner through the Vitality Health programme. The assessments of adult dependants and child dependants over 18 years will not affect the increased rewards percentage.

Rewards with the Vitality Health programme	Where you can earn rewards and what to do
Up to 10% back	At both partner stores , just by activating the benefit.
Up to 15% back	At your preferred partner , if you, as the main member, and your spouse (if applicable) find out your Vitality Age online OR do your Vitality Health Check . (You can also get up to 10% back at your other partner.)
Up to 25% back	At your preferred partner , if you, as the main member, and your spouse (if applicable) find out your Vitality Age online AND do your Vitality Health Check at an accredited pharmacy in the Vitality Wellness Network . (You also get up to 10% back at your other partner.)

- If only the main member or spouse (if applicable) completes either of the assessments, the rewards percentage will not increase to the next level. Both the main member and the spouse will need to complete all the assessments as stated above in order to increase the rewards percentage that will be applicable to all eligible members (main member, spouse, adult dependant and child dependant older than 18 years) on a policy.
- These health assessments must still be applicable on the last day of the calendar month prior to your monthly reward calculation. Your assessments are valid for a 12-month period. View remaining assessment expiry under your HealthyCare benefit information on the Discovery website.

How to earn rewards on your Vitality HealthyCare purchases

- To earn HealthyCare rewards from the Vitality Health programme, you must present and swipe your Clicks ClubCard, Clicks HealthyCare card or Dis-Chem HealthyCare or Dis-Chem benefit card at the till before the cashier rings up your purchases.
- If you do not present your HealthyCare partner loyalty card, you will not earn any HealthyCare rewards from the Vitality Health programme.
- Your HealthyCare rewards are converted into store loyalty points and paid into your individual Clicks ClubCard or Dis-Chem HealthyCare or Dis-Chem benefit card after each monthly rewards cycle.
- When making purchases online, you will need to enter your Clicks ClubCard, Clicks HealthyCare card or Dis-Chem HealthyCare card upon checkout, in order to get your reward.
- Ensure that your Clicks ClubCard, Clicks HealthyCare card or Dis-Chem HealthyCare card has been linked to your Clicks and Dis-Chem customer profile under your ID number to make sure that you receive your rewards.
- Please note that you will not earn Vitality HealthyCare rewards for purchases made through third-party apps and online services other than those offered directly by Clicks and Dis-Chem.

Rules about the Vitality HealthyCare benefit

- If you allow any other person to use your Clicks ClubCard, Clicks HealthyCare card or Dis-Chem HealthyCare card, we have the right to cancel your HealthyCare benefit.
- The Clicks ClubCard, Clicks HealthyCare card and Dis-Chem HealthyCare cards are not credit, debit or guarantee cards. They may only be used for allocating rewards on purchases at the HealthyCare partner stores.
- If you lose your HealthyCare partner loyalty card, you can order a new card by visiting the store directly or refer to your digital card number in the Clicks or Dis-Chem app (whichever applies).
- These terms and conditions may change at any time on notice to members. Vitality members do not earn Vitality points for buying HealthyCare items.

How much you can you get back in rewards each month

Your Vitality HealthyCare reward is based on the following:

- As a single member on a Vitality Health membership (single member Vitality Health membership), you get rewarded on a maximum of R2 000 per month that you spend on HealthyCare items.
- As a family on a Vitality Health membership (two or more members on a Vitality Health membership), you get rewarded on a maximum of R4 000 per month that you collectively spend on HealthyCare items.
- The Vitality Health main member's HealthyCare spend is always rewarded first. If this is below the R4 000 limit, the HealthyCare purchases made by other members on the same Vitality Health policy are included in the reward, according to the following hierarchy:
 - Main member's qualifying spend
 - Spouse's qualifying spend
 - Adult dependant's qualifying spend

- Child dependant's (18 years and older) qualifying spend
- The Vitality Health members' qualifying spend at the preferred partner on the benefit is always rewarded first, followed by qualifying spend at the other partner on the benefit on a per member basis.

The HealthyCare products that qualify for rewards

- Refer to the [Clicks](#) and [Dis-Chem](#) HealthyCare catalogues for a full list of HealthyCare items.
- Products listed in these catalogues can change at any time on notice.
- Look out for the Vitality HealthyCare stamp on shelf labels in-store to identify HealthyCare items.
- All HealthyCare items are identified as "VIT" or "V" on your till slips.
- Products that qualify for the Vitality HealthyCare benefit are chosen at our own discretion and may change from time to time.
- Discovery has worked closely with its partners to make sure that the products included are safe and promote a healthier lifestyle.
- Every effort has been made to choose the best quality products to promote overall health and wellness. However, Discovery is not responsible for any side effects or reactions that an individual may experience as a result of using these products.
- Discovery is also not responsible for any products that do not work for any reason.
- Please consult a healthcare professional before buying any of the products and read the package inserts on how to use these products safely.
- Over-the-counter medicine will not receive rewards if processed through your medical aid.
- Products listed in the online catalogues are subject to supplier availability and may only be available at certain Clicks and Dis-Chem stores.
- The HealthyCare benefit is for personal household use only.
- **Note:** The HealthyCare items identified in the HealthyCare catalogue will at all times supersede what is stated on the in-store shelf labels and on your till slips.

HealthyCare product categories include the following:

Product category	Why the products are included
Baby care	Giving babies and mothers the best care from the start can make a difference to their future health.
Dental care	Good oral health is important for good overall health.
Eye care	Good eye care is important for good vision.
Fitness and wellbeing	Exercise training aids promote physical activity.

Supplements	Although it is best to follow a healthy, balanced diet for optimal health, we have a selected house-branded range of supplements to support your diet, where necessary.
Emergency care	First aid is the initial care of an injury or illness and can help prevent complications.
Foot and hand care	This promotes the treatment of ailments that can help prevent other diseases and their complications.
Self-care	Good personal hygiene helps prevent illness and the spread of infections.
Products to stop smoking	Stopping smoking drastically reduces the risk of cardiovascular disease and cancer.
Sun care	Using sunscreen with a high protection factor can help prevent skin cancer.
Clinical services	Access to regular screening and monitoring enhance preventative care and promote health.
Chronic care	This provides support in the daily management of chronic health conditions.

Your reward is based on your Vitality points and your spend

- The reward you get is based on the number of Vitality points that you have, as well as the amount that you spend on HealthyCare at the partner stores.
- The starting point for working out your reward is the number of Vitality points that you have.
- To work out your reward, we apply your qualifying discount percentage to your HealthyCare spend in the month.
- The percentage is 10%, 15% or 25%, depending on the health assessments that you have completed.
- As a family, your qualifying spend limit on HealthyCare items a month is R4 000.
- As a single member, your qualifying spend limit on HealthyCare items a month is R2 000.
- Your HealthyCare spend that you get rewarded on is limited to the number of Vitality points that your policy has accumulated for the year to date.
- Vitality rewards are calculated monthly on purchases made in that month based on your dynamic percentage earned in the previous calendar month. Only 12 months' worth of late events will be calculated. If the 12-month period has elapsed, the transaction is no longer eligible for a dynamic reward
- To get rewarded for the entire period, you must still meet the eligibility requirements set out in this guide, in order to qualify for the reward on the calculation date.

- Your current month's earned reward percentage is the rate at which you will earn rewards on qualifying HealthyCare purchases made in the current calendar month. This enables you to make informed HealthyCare purchase decisions.
- Your current month's earned percentage is based on:
 - The validity of your Vitality Health assessments as at the last day of the previous calendar month.
 - Your current month's earned percentage is based on your dynamic percentage earned in the previous calendar month.
- You will be able to see your current month's earned reward percentage in the Discovery app and on the Discovery website.
- Your reward is calculated based on the following:
 - Your qualifying HealthyCare purchases made during the current calendar month
 - Your earned reward percentage in the previous month.
 - The lower of the difference between the accumulated Vitality points you have earned this year and the accumulated HealthyCare spend you have been rewarded on this year
 - Your monthly cap
- Your rewards will be paid in the first two weeks of the following month.

An example based on Vitality points and the maximum that you can spend each month

Anna and George are the main member and spouse on the Vitality membership and have activated the HealthyCare benefit as follows:

- They choose Clicks as their preferred partner.
- They both find out their Vitality Age and complete a Vitality Health Check.
- They qualify for up to 25% back on HealthyCare purchases at Clicks (their preferred partner) and 10% back on HealthyCare purchases at Dis-Chem.
- Together, they can earn rewards on a maximum of R4 000 that they spend on HealthyCare items in a month, as long as they have earned enough cumulative Vitality points year to date at the time that they buy HealthyCare items.

	January	February	March
Vitality points they have earned to date	1 000	3 500	7 500
Accumulated year-to-date spend on which rewards are based	N/A	1 950	3 500

Points limit	N/A	1 550	4 000
Spend at Clicks	R600	R2 200	R1 000
Spend at Dis-Chem	R1 350	R1 350	R1 250
Total qualifying spend	R1 950	R3 550	R2 250
Cap (limit)	4 000	4 000	4 000
Amount on which reward will be based	R1 950	R1 550	R2 250
Clicks reward	R150	R387.50	R250
Dis-Chem reward	R135	R0	R125
Total rewards for the month	R285	R387.50	R375

**Please note that there is a Maximum Qualifying Spend limit of R4000 for family memberships regardless of whether the members Vitality Points are above 4000. Where the members have less than 4000 Vitality points, the Total Qualifying Spend is limited to the Vitality points accumulated depicted in Rands. For example, if the members have 2000 Vitality points they are limited to a Maximum Qualifying Spend of R2000.*

Paying your rewards

- We will pay your HealthyCare rewards into your Clicks ClubCard or Dis-Chem HealthyCare or Dis-Chem benefit card.
- Your HealthyCare reward will be converted into store loyalty points and will be paid into your individual store loyalty card after each rewards cycle.
- Transactions that qualify for rewards will be paid into each individual's loyalty store card.
- Your total transaction spend equals your total catalogue spend and total non-catalogue spend.
- Your payments using Clicks or Dis-Chem loyalty points will first be used to pay the non-catalogue spend, and thereafter (if applicable) the catalogue spend:
 - If the rand value of the points you have earned is less than the non-catalogue spend, your reward will be received on your full catalogue spend.
 - If the rand value of the points you have earned is more than the non-catalogue spend, your reward will be earned on the difference between catalogue spend and points earned on your non-catalogue spend.
 - If the rand value of points is the same as the transaction value, no additional points are received. This means you will not receive rewards on this purchase.

When we pay the reward

- We pay your HealthyCare rewards on a monthly basis. This and has been aligned to a calendar month cycle.
- You can view a summary of your rewards on www.discovery.co.za. We do not generally send statements that show your rewards.

Tax 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.
- 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.

Ending this benefit

If your Vitality Health membership ends or you downgrade to a Vitality Health membership that does not qualify for the HealthyCare benefit, you will no longer receive the HealthyCare reward.

Acceptance of benefit terms and conditions

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





Third-party consent when activating any Vitality benefit

By activating this benefit, you further consent that Discovery Vitality (Pty) Limited, their authorised partner network and third parties (Clicks and Dis-Chem, as applicable) associated with the benefit may share your payment and personal information (such as your ID number, entity number, cellphone number and email address) as well as transaction data in accordance with the Discovery [Vitality Main Rules and privacy statement](#) to administer the benefit effectively.

Need help or additional information?

If you have any questions or need more information about the Vitality HealthyCare benefit, visit the [Discovery Vitality Help](#) page or [Send us a query](#).

If, for any reason, there is a conflict between rules in this benefit guide and the [Vitality Main Rules](#), the [Vitality Main Rules](#) for Vitality Health members 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).

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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