



HealthyCare Benefit Guide

Vitality Health

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 members listed below, please log in to www.discovery.co.za to see the correct version of the benefit guide that applies to you. Visit the Vitality Rules page to make sure you get the most out of your Vitality rewards.

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

Who can use the HealthyCare benefit?

Vitality Health members aged 18 years or older can activate the Vitality HealthyCare benefit.

What you pay

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

Your HealthyCare rewards

You can earn rewards depending on whether you meet the Rewards Qualifying Rules, and minimum spend requirement explained in this guide.

We convert your HealthyCare rewards into store loyalty points and pay these into your individual Clicks ClubCard or Dis-Chem HealthyCare or Dis-Chem benefit card after each monthly rewards cycle.

You earn HealthyCare rewards 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 primary HealthyCare partner, and up to 10% back at the secondary 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

To activate your HealthyCare benefit, follow the steps below:

- Log in to your profile in the Discovery app or on the [Discovery website](#). Navigate to **Vitality** and click on **Rewards**. You can complete a quick activation, which will activate all your HealthyLiving benefits (HealthyFood, HealthyCare and HealthyBaby) at once (if applicable). If you have already activated one of your HealthyLiving benefits, you can choose later to activate the remaining benefits separately 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 primary HealthyCare partner.
- Your primary HealthyCare partner can only be changed once in a rolling 12-month period. The rules for changing your primary partner are explained below.
- You will not be able to activate the HealthyCare benefit at Dis-Chem if you do not have a Dis-Chem benefit card registered under your ID number. If you don't have one, you can apply in two ways:
 - At your nearest Dis-Chem store
 - Online at www.dischem.co.za where you will get a digital loyalty card
- Once you have your Dis-Chem benefit card, follow the instructions above to activate your HealthyCare benefit on the Discovery website.
- You will not be able to activate the HealthyCare benefit at Clicks if you do not have a [Clicks ClubCard](#). If you don't have one, you can apply in two ways:
- Through Discovery: When logged in to the website, click **Set up a Clicks ClubCard** and select the **"I don't have a Clicks card"** option.
- By selecting this option, you authorise us to process/share your personal information with Clicks to register you for a Clicks ClubCard and activate the Clicks ClubCard on your behalf. Clicks will create a Clicks ClubCard 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, but you'll remain a Clicks ClubCard member. If you want to cancel your Clicks ClubCard, please contact Clicks.
 - Through Clicks: Complete the application form at your nearest Clicks store or apply online at www.clicks.co.za for a digital Clicks ClubCard.
- Once you have your Clicks ClubCard, follow the instructions above to activate your HealthyCare benefit on the Discovery website.

After you complete the HealthyCare benefit activation, your benefit will show as pending. We will verify that your partner cards are correct. We will send you an SMS confirming your activation once this is done.

Spouses, adult dependants and child dependants aged 18 years or older are also able to activate the Vitality HealthyCare benefit, along with the main member.

Rules for changing a primary partner

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

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

- If the main member on a Vitality Health membership chooses a primary partner, the same primary partner will apply to the spouse, adult dependant and child dependants aged 18 years or older on the same Vitality Health membership.
- The spouse, adult dependant or child dependant aged 18 years or older on the Vitality Health membership can choose the primary partner before the main member.
- The main member on the Vitality Health membership has the right to override the primary HealthyCare partner chosen by the spouse or dependants on their membership.
- Once the main member on the Vitality Health membership has chosen the HealthyCare primary partner, the spouse, adult dependant or child dependant aged 18 years or older cannot change the primary partner.
- Once you have activated the HealthyCare benefit, only the main member on the Vitality Health membership can change the primary partner once every rolling 12-month period from the date of activation, and after that from date of change.

Here is an example to explain this rule. If there is a discrepancy between the example and the benefit rules, the benefit rules will be followed.

- 🕒 Let's consider a family with a Vitality Health membership. In this case, Lesedi is the main member and her son Banele is an adult dependant.
- 🕒 On 13 January 2025, Banele activates the HealthyCare benefit and chooses Dis-Chem as the primary partner and Clicks as the secondary partner.
- 🕒 On 20 January 2025, Lesedi changes the primary partner to Clicks. After this, she cannot change the primary partner again until 20 January 2026.

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 primary HealthyCare partner

By activating the HealthyCare benefit, all members on the Vitality Health programme get up to 10% back at both HealthyCare partners (Clicks and Dis-Chem) if they meet these [Rewards Qualifying Rules](#). All members with an active HealthyCare benefit on the membership need to activate the benefit on their own Vitality profiles to qualify 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](#) (or, where applicable, your Vitality Health Check for 65+) at an accredited pharmacy in the [Vitality Wellness Network](#). Each member on the membership must complete both these health assessments once every rolling 12-month period to earn up to 25% back at their primary partner and up to 10% back at their secondary partner when buying HealthyCare items through the Vitality Health programme. Adult dependants and child dependants aged 18 years or older on the Vitality Health membership will only receive a maximum of 10% back if the main member or spouse do not meet the [Rewards Qualifying Rules](#).

This table explains how your HealthyCare reward percentage is earned:

Rewards with the Vitality Health programme	Where you can earn rewards and what to do
Up to 10% back	At both partners , just by activating the benefit. To make sure that you receive rewards, learn more here .
Up to 25% back at primary partner and up to 10% back at secondary partner	As an adult aged 18 years or older on a Vitality membership that has activated the HealthyCare benefit, do your Vitality Age and complete your Vitality Health Check (or, where applicable, your Vitality Health Check for 65+).

** Note the percentages in this table only apply if you meet the Rewards Qualifying Rules and minimum spend requirement.*

Rewards are worked out on the last day of the month, depending on the validity of both assessments. The rewards are locked in on the last day of the month for the month ahead. The reward percentage will only change from the start of the month, and will increase once both assessments have been done and will decrease when one of the assessments expires.

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

Here is an example to explain this rule. If there is a discrepancy between the example and the benefit rules, the benefit rules will be followed.

Using the same example of a family with a Vitality Health membership, Lesedi is the main member and her 23-year-old son Banele is an adult dependant. Both have activated the HealthyCare benefit and have met the [Reward Qualifying rules](#). Clicks is the family's primary partner and Dis-Chem is their secondary partner. Both Lesedi and Banele earn 10% back in rewards at Clicks and at Dis-Chem for activating the HealthyCare 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 buys HealthyCare items from Clicks, and 10% back when she buys at Dis-Chem.

Lesedi's Vitality Health Check expires on 14 September 2025 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 Clicks and 0% at Dis-Chem. She repeats both her assessments on 15 December 2025 and continues earning a 10% reward only at Clicks until 1 January 2026, when her reward level increases to 25% at Clicks and 10% at Dis-Chem. Her rewards will remain at these levels 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% back in rewards at Clicks and 10% at Dis-Chem. On 5 October 2026, before his assessments expire on 10 October 2025, he repeats both assessments. From 1 November 2025, his reward level stays at 25% at Clicks and 10% at Dis-Chem until the end of October 2026.

As an adult aged 18 years or older on a Vitality Health membership with an active HealthyCare benefit, you must complete both your Vitality Age assessment and your Vitality Health Check (or, where applicable, your Vitality Health Check for 65+). If you complete only one or if one of the assessments expires, you will get 10% back at both partners until both assessments have been completed and are valid. These assessments must be valid on the last day of the calendar month before your monthly reward calculation. Your assessments are valid for 12 months.

Log in to your Discovery profile in the Discovery app or on the Discovery website to:

- Find out if your assessments are valid
- Learn how to maximise your rewards on the Discovery website
- View your personalised dynamic HealthyCare reward percentage.

Can I stop earning HealthyCare rewards?

The Vitality programme makes sure that our members stay on top of their health. To keep your HealthyCare benefit active and earning rewards, every member on the membership must make sure that their online Vitality Age assessment and Vitality Health Check (or, where applicable, your Vitality Health Check for 65+) are current.

If your assessments are not up to date, you will not qualify for HealthyCare rewards. To learn more about the Reward Qualifying Rules, [please click here](#).

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, 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.
- We convert your HealthyCare rewards into store loyalty points and pay this into your individual Clicks ClubCard or Dis-Chem benefit card after each monthly rewards cycle.
- When making purchases online, you will need to enter your partner loyalty card number (Clicks ClubCard, or Dis-chem benefit card) at checkout to get your reward.

- Make sure that you have linked your Clicks ClubCard, or Dis-Chem benefit to your Clicks and Dis-Chem customer profiles under your ID number so 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. We currently do not integrate with Dis-Chem DeliverD, should you order your items and get them delivered with Dis-Chem DeliverD, you will not receive HealthyCare rewards.
- The collection or delivery date for online orders will be when Vitality processes the transaction (the delivery or collection date is the transaction date). The date that the order was placed is not the transaction date.

Rules for the Vitality HealthyCare benefit

- If you let anyone else use your Clicks ClubCard, or Dis-Chem benefit card, we have the right to cancel your HealthyCare benefit.
- The Clicks ClubCard, and Dis-Chem benefit cards are not credit, debit or guarantee cards. You may only use them 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 you can use your digital card in the Clicks and Dis-Chem apps.
- These terms and conditions may change at any time. We will tell you before they change. 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, 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, you get rewarded on a maximum of **R4,000** per month that you collectively spend on HealthyCare items.
- To earn rewards, you must make sure that you have met the minimum qualifying spend each month. Each person needs to have a minimum spend of **R150** a month on qualifying HealthyCare items at each partner (Clicks and Dis-Chem), to earn rewards from those partners.
- Rewards are considered qualifying if the spend on qualifying items equals or exceeds the monthly minimum spend requirement.
 - If the spend on qualifying items is below the minimum spend requirement, transactions will be disregarded and not count toward that month's rewards calculation.
 - Should a member on the Vitality Health membership not meet the Rewards Qualifying Rules, their minimum spend will not be considered for that month's reward calculation.
- Because each member is responsible for completing their health assessments themselves, members of the same Vitality Health membership may have different reward levels depending on the validity of their Vitality Health Check and Vitality Age assessment. Adult dependants and child dependants aged 18 years or older on the Vitality Health membership will only receive 10% back if the main member or spouse does not meet the Rewards Qualifying Rules.
- The Vitality Health main member's HealthyCare spend is always rewarded first. If this is below the R4,000 limit, the HealthyCare qualifying spend of other members on the same Vitality Health policy is included in the reward, according to the following hierarchy:

- Spouse
- Adult dependants
- Child dependants aged 18 years or older
- The Vitality Health members' qualifying spend at the primary partner on the benefit is always rewarded first, followed by qualifying spend at the secondary partner on the benefit on a per-member basis.
- Your current month's earned reward percentage is the rate at which you earn rewards on qualifying HealthyCare purchases made in the current calendar month. This helps you to make informed decisions about your HealthyCare purchases.
- Your current month's earned percentage is based on the validity of your Vitality Health Check and Vitality Age as at the last day of the previous calendar month.
- Your reward percentage for the next month changes throughout the current month based on the completion status of your Vitality Health Check and Vitality Age.
- Your reward percentage on the last day of the current month will become your earned percentage from the first day of the next month.
- Your rewards are based on qualifying HealthyCare purchases made during the current calendar month and your earned reward percentage. We will allocate these rewards to you in the first two weeks of the following month.

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.
- 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 in-store 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.
- We have made every effort to choose the best quality products to promote overall health and wellness. However, Discovery is not responsible for any side effects or reactions that anyone may experience because of using these products.
- Discovery is 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.
- You will not receive rewards for over-the-counter medicine if you buy these through your medical aid.
- Products listed in the online catalogues depend on 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 listed in the HealthyCare catalogue will always take precedence over what is written on the in-store shelf labels and on your in-store till slips.

HealthyCare product categories include the following:

Product category	Why the products are included
Baby care	Giving babies and new 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 select range of house-branded 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 treating 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 enhances preventive care and promotes health.
Chronic care	This offers 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 reward percentage to your HealthyCare spend in the month.
- The percentage is 10% 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 passed, the transaction does not qualify for a dynamic reward.
- To get rewarded for the entire period, you must still meet the requirements set out in this guide 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 helps you 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 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.

Paying your rewards

- We will convert your HealthyCare reward into store loyalty points and pay these into your Clicks or Dis-Chem loyalty card after each rewards cycle.
- We will pay transactions that qualify for rewards into each individual member's loyalty store card.
- Your total transaction spend equals your total catalogue spend and total non-catalogue spend.
- We will first use your payments using Clicks or Dis-Chem loyalty points to pay for the non-qualifying items, and after that (if applicable), pay for the qualifying items:
 - If the rand value of the points you have used is less than the non-qualifying spend, you will receive your reward on your full catalogue spend.
 - If the rand value of the points you have used is more than the non-qualifying spend, you will earn a reward on the difference between the qualifying spend and points used on your non-qualifying spend.
 - If the rand value of points is the same as the transaction value, you will not receive rewards on this purchase.

When we pay the reward

- 🕒 We pay your HealthyCare rewards monthly. This has been aligned to a calendar month cycle. We will pay your rewards in the first two weeks of the following month.
- 🕒 You can view a summary of your rewards at www.discovery.co.za. We do not send statements that show your rewards.

How to query your rewards

If you have queries, call us on 0860 99 88 77 or chat to us on WhatsApp. You can also chat to a Vitality agent 24/7 through **Ask Discovery** on the website or in the 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:



You need to keep your valid receipts for 60 working days after your purchase:

- In case you have a query related to your reward
- To verify your purchases
- To have us award the appropriate rewards for your qualifying purchases.

The following would invalidate your receipt and disqualify 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 need 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.

Tax on rewards

- You might have to pay tax on the rewards that you earn.
- You are responsible for speaking to a tax practitioner to get advice.
- We are not responsible for any consequences if you do not ask a tax practitioner for advice or if you do not 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 benefit.

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

By activating this benefit, you further consent that Discovery Vitality (Pty) Limited, their authorised partner network and third parties (Clicks and Dis-Chem) associated with the benefit may share/process 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](#) to administer the benefit effectively.

Need help or more information?

If you have 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.

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

Keep up to date with the latest news from Vitality: Download the Discovery app, follow Discovery Vitality on Facebook, (@Discovery_SA) and X (DiscoverySA).

Last updated June 2025