

## Background

Discovery Vitality is committed to helping our members understand their health and take the necessary steps to improve it. Completing a Vitality Health Check is essential in identifying your risk for chronic conditions like diabetes, high blood pressure and heart disease early, making it the foundation of earning healthy living rewards.

As such, each person on a Vitality membership must complete their online [Vitality Age assessment](#) and [Vitality Health Check](#) or [Vitality Health Check for 65+](#) regularly to **keep their assessments active** and to **continue qualifying for rewards**. Reference to 'inactivity' in this document and any affected benefit guides means that members do not qualify for specified Vitality rewards.

## Affected benefits

The rules set out in this document applies to eligible members on:

- The Vitality HealthyFood benefit on a Vitality Premium and Vitality Active plan with or without a qualifying Discovery Bank account and Vitality Money.
- The Vitality HealthyCare benefit on a Vitality Premium and KeyFIT with or without a qualifying Discovery Bank account and Vitality Money.

## Reward qualifying criteria

If you have been a Vitality Health member on a Vitality Premium, Vitality Active or KeyFIT plan for more than 36 months (3 years) and you have not completed **both** your online Vitality Age assessment **and** Vitality Health Check or Vitality Health Check for 65+ (if applicable) in the **last rolling 36-month period**, your membership will not qualify for the Affected Benefits detailed above rewards\*.

The **inactivity rule** applies to the following plans:

- Vitality Premium
- Vitality Active
- KeyFIT

It does not apply to:

- Vitality Money only members

Should you upgrade from Vitality Money only to Vitality Active or Vitality Premium, the **36 months will start from the day you upgrade** your membership.

Should you move between plans affected by the inactivity rule, for example upgrading from Vitality for Personal Health Pathways to Vitality Active or from Vitality Active or KeyFIT to Vitality Premium,

the **36 months will start from the day you joined the first qualifying plan**, assuming there was no break in cover for longer than 90 days.

## Inactivity rule explained

- If you have been a Vitality member for more than 36 months (3 years) and you have not completed **both** your online Vitality Age assessment **and** Vitality Health Check or Vitality Health Check for 65+ in the last three years, the **inactivity rule will apply\***.
- This means you will no longer meet the criteria for earning rewards for the Affected Benefits, and the base **10% back on HealthyFood or HealthyCare, for Vitality HealthyFood or Vitality HealthyCare will reset to zero**. KeyFIT members will have their rewards reset from **5% back to 0% for HealthyCare rewards**.
- To qualify for HealthyFood or HealthyCare rewards, you must **complete the assessments that are older than 36 months** to start earning your base rewards again and ensure that your assessments are completed within the rolling 36-month period.
- Having met the 36-month requirement, if you complete both your online Vitality Age assessment and Vitality Health Check or Vitality Health Check for 65+ (where applicable) within a rolling 12 month-period, you will earn the maximum rewards at your primary partners. If you have a Vitality Premium membership, you will also earn 10% back at your secondary partners.
- If you cancel your Vitality Health membership and reinstate it **within 90 days or less**, your 36 months (3 years) will start from the original date that you joined Vitality.
- If you cancel your Vitality Health membership and reinstate it **after 90 days**, your membership period will reset, and you will have 36 months (3 years) to complete both your Vitality Age assessment and Vitality Health Check.
- These rules apply at an individual level and not a family level, meaning each member on a Vitality plan must complete both Vitality health assessments to qualify for rewards\*. For underage dependants on a Vitality plan, the 36 months will start once they turn 18.

## When and how we calculate reward percentages

Vitality will check that your assessments are up to date when calculating rewards. This is generally between the 3<sup>rd</sup> and the 10<sup>th</sup> of the calendar month after you purchased HealthyFood or HealthyCare items. Please **check the Discovery website or app** to confirm that your assessments are up to date. If they are inactive, simply complete your assessments to start earning rewards again. **Please bear in mind it can take up to 7 days for us to receive data from a Vitality Health Check.**

- **Lesedi** completed her online Vitality Age on 5 February 2023 and Vitality Health Check on 26 November 2021. Looking back from 20 November 2024 to 21 November 2021, we determine that Lesedi still qualifies for rewards.
  - However, Lesedi must complete her Vitality Health Check by the end of the month to continue earning HealthyFood and HealthyCare rewards.
- **Rafael** completed his online Vitality Age on 5 February 2023 and Vitality Health Check on 26 September 2021. Looking back from 20 November 2024 to 21 November 2021, Rafael no longer qualifies for rewards. If he completes his Vitality Health Check on 20 November 2024, he will start to earn rewards again.
- **Sally** joined Vitality on 1 December 2021 and has never completed an online Vitality Age or Vitality Health Check. Looking back from 20 November 2024 to 21 November 2021, Sally still qualifies for rewards as she has not been on Vitality for more than 36 months.
- **Robert** joined Vitality on 1 January 2010. He cancelled his Vitality Premium policy on 31 December 2022 and rejoined on 1 October 2023. He never completed an online Vitality Age or Vitality Health Check. Looking back from 20 November 2024 to 21 November 2021, Robert still qualifies for rewards because he rejoined after 90 days and his new membership has not been longer than 36 months.

In the event of any discrepancy between the examples and the benefit rules, the benefit rules will be followed.

\*KeyFIT members are only required to complete a Vitality Health Check.

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