



Discovery Vitality
2011

Discovery Vitality

The wellness programme that rewards you for getting healthier

Vitality empowers you to get healthier by giving you the knowledge, tools and motivation to improve your health. It has been clinically proven that Vitality members have lower healthcare costs than non-members. The more our members interact with Vitality, the healthier they become as Vitality is structured to guide all our members along a personalised journey to better health.

As you interact with Vitality by getting active and making healthy choices, the Vitality points you accumulate determine your Vitality status. The higher your Vitality status, the greater the rewards you qualify for.



As you earn Vitality points, your Vitality status improves

You'll start at Blue status and improve your status as you improve your health. You'll move from Blue status to Bronze, Silver, Gold and finally to the highest, Diamond Vitality status. The table below shows how many Vitality points you will need to reach each status.

	Blue status	Bronze status	Silver status	Gold status	Diamond status
Single member		15 000	35 000	45 000	Reach Gold Vitality status for three consecutive years
Main member and spouse	You start at Blue Vitality status	30 000	70 000	90 000	
For each member over 18, add:		10 000	20 000	30 000	

Vitality monthly contributions for 2011

Main member	Main member + 1	Main member + 2 or more
R125	R145	R153



Know your health

The first step is to complete a **Personal Health Review** on www.discovery.co.za to find out your key health risk factors and get personalised guidelines to address these risks. You will earn 2 000 Vitality points for completing it.



Vitality will recommend personal health goals once you have completed the Personal Health Review. These goals will help you improve the areas that will have the greatest impact on your health.

You can do more health tests and assessments to find out how healthy you are and earn Vitality points by:

- having **preventive screening tests**
- having a **Vitality Fitness Assessment** and **Vitality Nutrition Assessment**
- completing **other health checks** and various **online wellness assessments**.



Once you understand your health status, you will be in a better position to take action to improve it, and Vitality can guide you every step of the way.



Improve your health

Eat healthily

Discovery Vitality members save up to 25% on HealthyFood™ at Pick n Pay

Activate the benefit and save up to 10% on thousands of HealthyFood™ items. Increase this saving to up to 25% when you (and your spouse if applicable) complete a Personal Health Review on www.discovery.co.za

Earn Vitality points for making healthy food choices

Depending on how healthy your food purchases are each month, you'll earn up to 15 Vitality points per HealthyFood™ item, up to a maximum of 750 Vitality points a month.

HealthyFood™ options exclusive to Vitality members with a Visa DiscoveryCard

Increase your HealthyFood™ savings to up to **75%** with the **Medical Savings Booster** and use it to fund your day-to-day healthcare expenses.

OR

Choose the **InvestBooster™** and increase your HealthyFood™ savings to up to **75%**. These increased savings will grow your investment with Discovery Invest.



In partnership with



Inspired by you

Save at Vitality's gym partners

Save 80% on the monthly rate at Virgin Active or Planet Fitness



- The main member and spouse pay an activation fee of R645 in addition to the monthly saving of 80%.
- You can increase the monthly saving to between 90% and 100% if you pay your monthly debit order with your Visa DiscoveryCard.
- Adult dependants and children over 18 save 50% on the monthly gym rates.



Strengthening Women™

Vitality members can access Curves, the women's only gym, at reduced rates!

You'll earn 150 points a day for getting active at Virgin Active, Planet Fitness and Curves.



Enjoy the rewards

Lifestyle rewards



Ster-Kinekor

Watch the latest blockbusters for R11.50 at Junction theatres and R20 at Classic and Cinema Nouveau theatres.

Children aged 2 to 18, whose parents have completed an online Kids' Personal Health Review, watch **movies for free** before 7pm!



Vitality Broadband

Get ADSL internet access from R22 per GB (excluding ADSL line rental).



Discovery Baby

New and expecting parents get a baby bag full of important information, valuable goodies and discount vouchers.

Shopping rewards



Clicks

Get between **5% and 15%** in quarterly Clicks Cash-back Rewards, depending on your Vitality status. Get a Clicks ClubCard from your nearest store, activate the benefit on www.discovery.co.za and start saving!

VitalityMall

VitalityMall on www.discovery.co.za offers a wide range of products from the world's leading brands. Silver, Gold and Diamond status members get **10%** of the value of their purchases back in **VitalityMall credit**. Plus, Visa DiscoveryCard holders can use Discovery Miles on VitalityMall.

Preventive screening tests

Assessment	Vitality points	Where to go
Blood pressure	1 500**	Vitality Wellness Network pharmacies* or company Wellness Day
Blood glucose	1 500**	
Cholesterol	1 500**	
Weight	2 500**	
Pap smear	2 500	Doctor
Mammogram	2 500	
Prostate screening	2 500	

Other health tests

Assessment	Vitality points	Where to go
Vitality Nutrition Assessment	5 000	Dietitian*
Vitality Fitness Assessment	7 500	Biokineticist*
HIV test	5 000	Certain pharmacies* or doctors
Glaucoma screening	2 500	Optometrist or eye specialist

Children's health checks

Assessment	Vitality points	Where to go
Kids' Personal Health Review	2 000	www.discovery.co.za
Vitality Child Health Assessment	2 500	GP in the network or paediatrician
Dental check-up	2 000	Dentist

* The Vitality Wellness Network consists of accredited pharmacies, dietitians and biokineticists.

** You get additional Vitality points if your results are in the acceptable range.

Outdoor sporting activities

Earn Vitality points for getting active in a way that suits your needs:



- 150 Vitality points for a RunWalk For Life session. You only pay the once-off fee and pay no monthly rate!



- As an affiliated golfer, log your score with Handicaps Network Africa and earn 150 points per round of golf.



- Up to 5 000 Vitality points for each timed outdoor sporting event.



- Earn up to 200 Vitality points a day for getting active anywhere, anytime with a Polar Heart Rate Monitor.

You can earn a maximum of 15 000 Vitality points a year for fitness activities.

Make healthy lifestyle choices



Pay only R350 to stop smoking with Smokenders or Allen Carr's Easyway. You'll earn 5 000 Vitality points for signing a non-smoker's declaration.



Save 30% when you join Weigh-Less or Weight Watchers SA. You'll also earn 2 500 Vitality points for having a weight assessment and another 2 500 points for achieving your goal weight.

Travel rewards

Flights

	Blue	Bronze	Silver	Gold	Diamond
	15%	20%	25%	30%	35%

Bookings limited to economy and premium economy classes. Savings do not apply to airport taxes and fuel surcharges.

14 Emirates international destinations:

- Bangkok
- Beijing
- Cairo
- Delhi
- Dubai
- Hong Kong
- Istanbul
- Kuala Lumpur
- Maldives
- Moscow
- Mumbai
- Shanghai
- Singapore
- Tokyo

31 British Airways international destinations:

- Athens
- Amsterdam
- Barcelona
- Chicago
- Dar es Salaam
- Edinburgh
- Frankfurt
- Geneva
- Harare
- Lisbon
- Livingstone
- London
- Los Angeles
- Madrid
- Manchester
- Mauritius
- Miami
- Munich
- New York
- Nice
- Paris
- Prague
- Rome
- San Francisco
- Tel Aviv
- Toronto
- Vancouver
- Victoria Falls
- Vienna
- Windhoek
- Zurich

Car hire and accommodation

	Blue	Bronze	Silver	Gold	Diamond
	8%	10%	15%	20%	25%
	30%	35%	40%	45%	50%



Know your health



Improve
your health



Enjoy the rewards



DiscoveryCard

2011

DiscoveryCard

The smart way to shop

The Visa DiscoveryCard is the only credit card that rewards you with cash back for improving your health. You can earn cash back on your day-to-day purchases from our comprehensive network of retail partners. The higher your Vitality status, the greater your rewards.

6 reasons to get a DiscoveryCard

1

Get cash back on your everyday shopping at Pick n Pay

Get up to 10% cash back on all purchases at Pick n Pay.

Cash back based on your Vitality status



Blue	Bronze	Silver	Gold	Diamond
5%	6%	7%	8%	10%

If you have the HealthyFood™ benefit activated, you get an additional saving of up to 25% paid into your DiscoveryCard account when you buy HealthyFood™ at Pick n Pay.

2

Get cash back at partner stores

Get up to 20% cash back on purchases from leading retailers in our partner network. The higher your Vitality status, the more cash you can get back!

Years on Vitality	Blue	Bronze	Silver	Gold	Diamond
Less than three years	10%	10%	10%	10%	–
Three to five years	10%	11%	12%	13%	15%
More than five years	10%	12%	14%	15%	20%



As a Vitality member you can get up to 20% of the money you spend on your DiscoveryCard at a partner store paid back into your DiscoveryCard every month. Your maximum discountable spend at a partner store is limited to 30% of your total DiscoveryCard spend in that statement period, with your total cash back calculated on a limit of R10 000 spent at all DiscoveryCard partner stores.

Terms and conditions apply.



3

Increase your savings at our gym partners

Vitality members (main member and spouse) with a Visa DiscoveryCard can increase their monthly gym saving to between 90% and 100%.



Years on Vitality	Blue	Bronze	Silver	Gold	Diamond
Less than three years	90%	90%	90%	90%	–
Three to five years	90%	91%	92%	93%	95%
More than five years	90%	92%	94%	95%	100%

4

Save on international holidays

Use your DiscoveryCard to pay for your holiday with World Leisure Holidays, Royal Caribbean International or Contiki and you'll get cash back of up to 22%, based on your Vitality status.



Cash back based on your Vitality status

Blue	Bronze	Silver	Gold	Diamond
15%	18%	19%	20%	22%

Bookings must be made directly with the partners to qualify for the savings.

5

Earn Discovery Miles by using your DiscoveryCard

Not only will you earn cash back for shopping at our partners, but you can also earn Discovery Miles for all your qualifying spend on your DiscoveryCard. For every R12 you spend on your DiscoveryCard, you'll earn one Discovery Mile, for a yearly fee.



Use Discovery Miles to pay the already discounted Vitality rates at kulula.com and Southern Sun, shop at VitalityMall on www.discovery.co.za, or convert your Discovery Miles to BA Miles or SAA Voyager Miles.

Fast Miles for DiscoveryPlatinum cardholders

DiscoveryPlatinum cardholders qualify for our Fast Miles earning rate and can earn one Discovery Mile for every R6 spent, for a higher yearly fee.

6

Boost your HealthyFood™ savings to up to 75%

Increase your HealthyFood™ savings to up to 75% by choosing one of the following benefits exclusively for DiscoveryCard holders:



Activate the Medical Savings Booster on your DiscoveryCard account. Your increased HealthyFood™ savings will be used to fund your day-to-day healthcare expenses if your Medical Savings Account on your Discovery Health Plan runs out.



If you have a Discovery Invest Flexible Investment plan, you can activate the InvestBooster™ on your DiscoveryCard. Your increased HealthyFood™ savings will be used to grow your investment.

You can either activate the Medical Savings Booster or the InvestBooster™ but not both. If you choose any one of these options, your Pick n Pay cash back will fall away but you will still get your cash back from other retail partners.