

SEPT | 20
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DISCOVERER

FINANCIAL ADVISER PUBLICATION

Discovery Vitality: making South Africa healthier

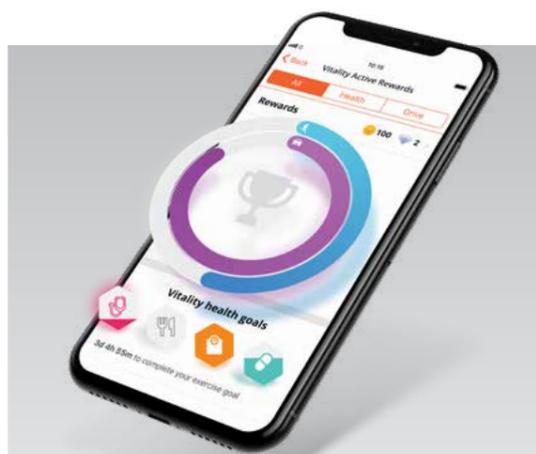
Better health is good for the individual and for society as a whole. This shared value principle is what drives Vitality's commitment to finding new, innovative ways to continue promoting healthier living and better driving. In 2019, Vitality is introducing a series of enhancements to make healthy living even more accessible to members, and for the first time ever, Vitality is open to all South Africans.

Key product updates:



MORE REWARDS MORE OFTEN

Play the new Vitality Active Rewards 2.0 gameboard to earn Vitality reward points, diamonds and higher-value instant rewards for achieving health and drive goals.



PERSONALISED HEALTH GOALS

The full Vitality Active Rewards journey now includes in-app health tracking with personalised nutrition, preventive screening, weight management and medicine tracking.



OPEN TO ALL SOUTH AFRICANS

For 10 weeks only, Vitality Active Rewards is open to all South Africans. Everyone can get rewarded for getting active and driving well with a chance to win prizes for life.



up to
25%
cash back



HEALTHY DINING

Get cash back for choosing healthier meals when dining in or dining out, plus enjoy half-price kids' meals.



Up to
100%
back

ENHANCEMENTS TO DEVICE BOOSTER

Activate Device Booster in 2019 for free with new device options including a low-cost heart rate device and smart scale.



Pay a **R799**
gym joining fee

OR

R500 HealthyFood
shopping voucher

SPECIAL OFFER FOR NEW MEMBERS

Join during the Vitality Open and pay a R799 gym joining fee or choose a R500 voucher to spend at Pick n Pay or Woolworths.

The impact of Vitality Active Rewards

Since its launch, Vitality Active Rewards has succeeded in getting more members more active – a key driver of improved health outcomes.

01 Vitality Active Rewards enjoys high levels of take-up and engagement, across a broad range of individuals

500 000
Members in South Africa

8 million
Coffees and smoothies redeemed

R7 million
Donated to charity through MoveToGive

02 Members increase activity levels, irrespective of health status

Healthy members Members with chronic conditions

Frequency
+21% **+24%**

Intensity
+11% **+24%**

03 Increased physical activity is directly correlated with improved health outcomes

16%
Lower probability of disease progression for an engaged member with diabetes

14%
Lower healthcare costs for members who start exercising

69%
Lower mortality rate for members who start exercising

Enhancing Vitality Active Rewards

Vitality Active Rewards is being extended to increase and sustain engagement across a broad range of health behaviours.

	HEALTH BEHAVIOURS	PERSONALISATION	REWARDS MECHANICS	INCENTIVES
VITALITY ACTIVE REWARDS 1.0	<p>Physical activity</p>	<p>Weekly activity goals</p>	<p>Static rewards</p>	<p>Defined micro-reward on goal achievement</p>
VITALITY ACTIVE REWARDS 2.0	<p>Multiple risk factors</p> <p>Vitality Active Rewards now extends beyond physical activity to include the primary health behaviours that underpin Vitality, including preventive screening, nutrition, weight loss management and medicine adherence.</p>	<p>Personalised Vitality health goals</p> <p>Members can access new Vitality health goals, based on their medical history and Vitality Health Check results, through a single interface in the Discovery app.</p>	<p>Dynamic game play, with the potential for high-value weekly rewards</p> <p>Achieving exercise or drive goals gives members access to immediate rewards and the opportunity to earn higher-value rewards through the gameboard.</p>	<p>Vitality reward points, diamonds and instant rewards</p> <p>Members earn Vitality reward points for a range of activities, including achieving goals. Vitality reward points can be converted towards a member's Vitality status or spent on coffees, smoothies or shopping vouchers.</p>

Vitality Active Rewards 2.0

Get rewarded for getting active, driving well and managing your health

Exercise
Get active and achieve a personalised, weekly exercise goal to **earn a gameboard play** per week.

Health checks
Complete relevant health checks including Vitality Age, Vitality Health Check, Vitality Fitness Assessment, vaccinations and screenings. Earn up to **25 Vitality reward points** per health check.

HealthyFood
Eat healthily and achieve a personalised, monthly HealthyFood goal to earn **10 Vitality reward points** per month.

Leaderboards
Challenge friends to meet their goals and track each other's performance.

Drive
Drive well and achieve a weekly drive goal to **earn a gameboard play** per week.

Weight management
Track progress towards a personalised, monthly weight goal. Self-report weight to earn **5 Vitality reward points** per week. Verify weight through the Vitality Wellness Network to earn **25 Vitality reward points** per month. Plus earn up to **100 Vitality reward points** and **1 000 Vitality health points** per month.

Medicine tracker
Take your chronic medicine as prescribed – track and achieve 85% adherence to each medicine to earn **5 Vitality reward points** per week. Fill monthly chronic medicine scripts to earn **15 Vitality reward points** per month.

Vitality reward points

Earn Vitality reward points by achieving Vitality Active Rewards goals. Play the gameboard to reveal guaranteed reward points behind the tiles.

Vitality diamonds

Achieve Vitality Active Rewards goals to play the gameboard. Reveal hidden diamonds to save for higher-value rewards.

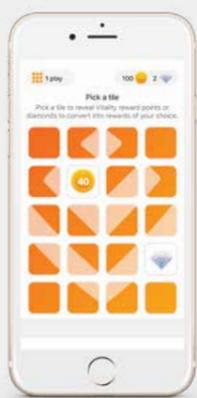
Engaging with Vitality Active Rewards

Achieve health and drive goals



Achieve personal health goals for getting active, driving well, eating healthily, doing health checks, managing your weight and taking your medicine as prescribed.

Play the gameboard to earn Vitality reward points



Earn plays on the gameboard for every exercise and drive goal achieved. Hidden in every gameboard is a Vitality diamond. Save diamonds to choose higher-value rewards.

Convert, spend or save reward points



Use Vitality reward points to get to the next Vitality status **OR** spend them on weekly rewards including coffees and smoothies **OR** save them for bigger rewards including shopping rewards and gadgets.

Plus stand a chance to win instant rewards

- International holidays
- Fitness devices
- R10 000 Discovery investments
- R1 000 HealthyFood shopping vouchers

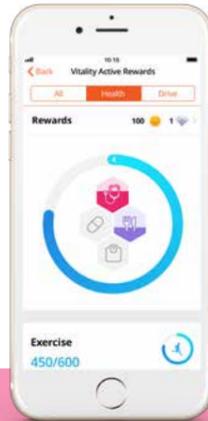
Personal health goals with Vitality Active Rewards

The full Vitality Active Rewards journey – from achieving health goals to monitoring progress and earning Vitality reward points – is available on the Discovery app. Members can track their health progress and be rewarded for doing health checks, eating healthily, managing their weight and taking prescribed chronic medicine on time.

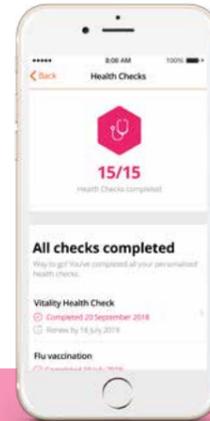
HEALTH CHECKS



Do a Vitality Health Check to understand how healthy you are



Get access to Vitality health goals relevant to you, based on your health profile



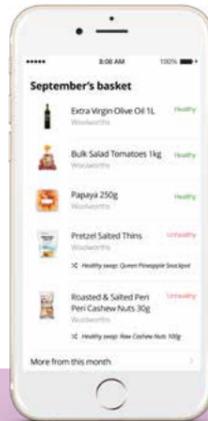
Complete your personalised list of clinically-relevant health checks and earn Vitality reward points

Earn up to 200 Vitality reward points per year (or up to 500 if you have a chronic condition)

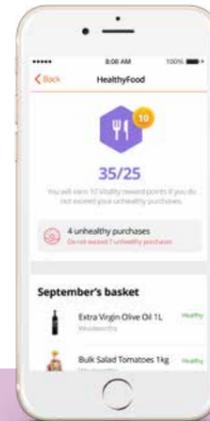
HEALTHYFOOD



Link your HealthyFood card or Woolworths WRewards card



Shop at Pick n Pay or Woolworths and receive information on how healthy your food choices are



Achieve your personalised HealthyFood targets each month and earn Vitality reward points

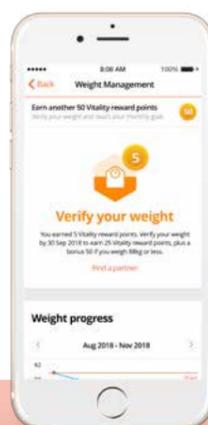
Earn up to 120 Vitality reward points per year

WEIGHT MANAGEMENT

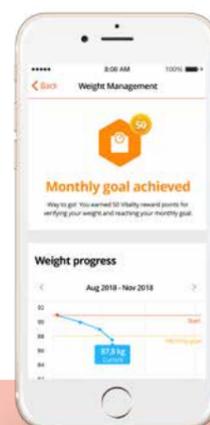
Available to members who are overweight or have elevated health risks



Confirm your current weight and receive a weight goal for the month



Track your weekly progress by capturing your weight on the app

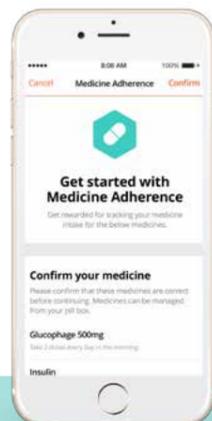


Verify your weight at a network partner to earn Vitality reward points. Earn more points for achieving your monthly goals

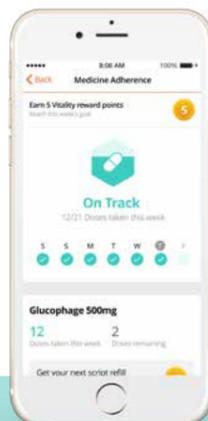
Earn up to 1 700 Vitality reward points per year and 12 000 Vitality points

MEDICINE TRACKER

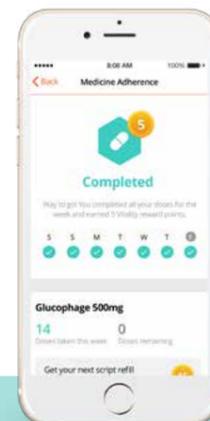
Available to members diagnosed with diabetes or cardiovascular disease



Set up your medicine reminders, pre-populated from your approved chronic medicines



Remember to take your medicine and confirm the time each dose is taken



Achieve at least 85% weekly medicine adherence and earn Vitality reward points

Earn up to 440 Vitality reward points per year

Vitality reward points

Vitality reward points have been designed to drive and sustain engagement in a broad range of activities.



Earn Vitality reward points by achieving goals



Up to 2 500 Vitality reward points earned through health goals can be converted towards a Vitality status

OR



Vitality reward points can be spent on weekly coffees, smoothies or meals

OR



Save Vitality reward points for bigger rewards like shopping rewards, spoils and holidays

Spend Vitality reward points on a range of great rewards

		Discovery Health Medical Scheme members not on Vitality								
25	Coffees, popcorn and charity donations	MUGG & BEAN	vida e caffè	PARAI	SK	40	Half-price coffees			
40	Smoothies and snacks	KABAI	vida e caffè	MUGG & BEAN	Nando's	100				
100	R100 grocery, meal or shopping rewards	ClicknBuy	WOOLWORTHS	COLCACCHIO	KABAI	Nando's	CLICKSO	Dis-Chem	250	
250 or 2	R250 online shopping rewards	SUPERBALIST.COM	loot.co.za	YUPPIECHEF	zando	500 or 2				
500 or 3	Spoils and shopping to the value of R500	Jorbet	HIRSCH'S	Incredible CONNECTION	CAPE UNION HEART	Hanley's	3			
4	Gifts and gadgets to the value of R2 000	iStore	Apple	Incredible CONNECTION	sunglass hut	4				
5	Flights and holidays	kulula.com	Europcar	International	PROTEA HOTELS	5				

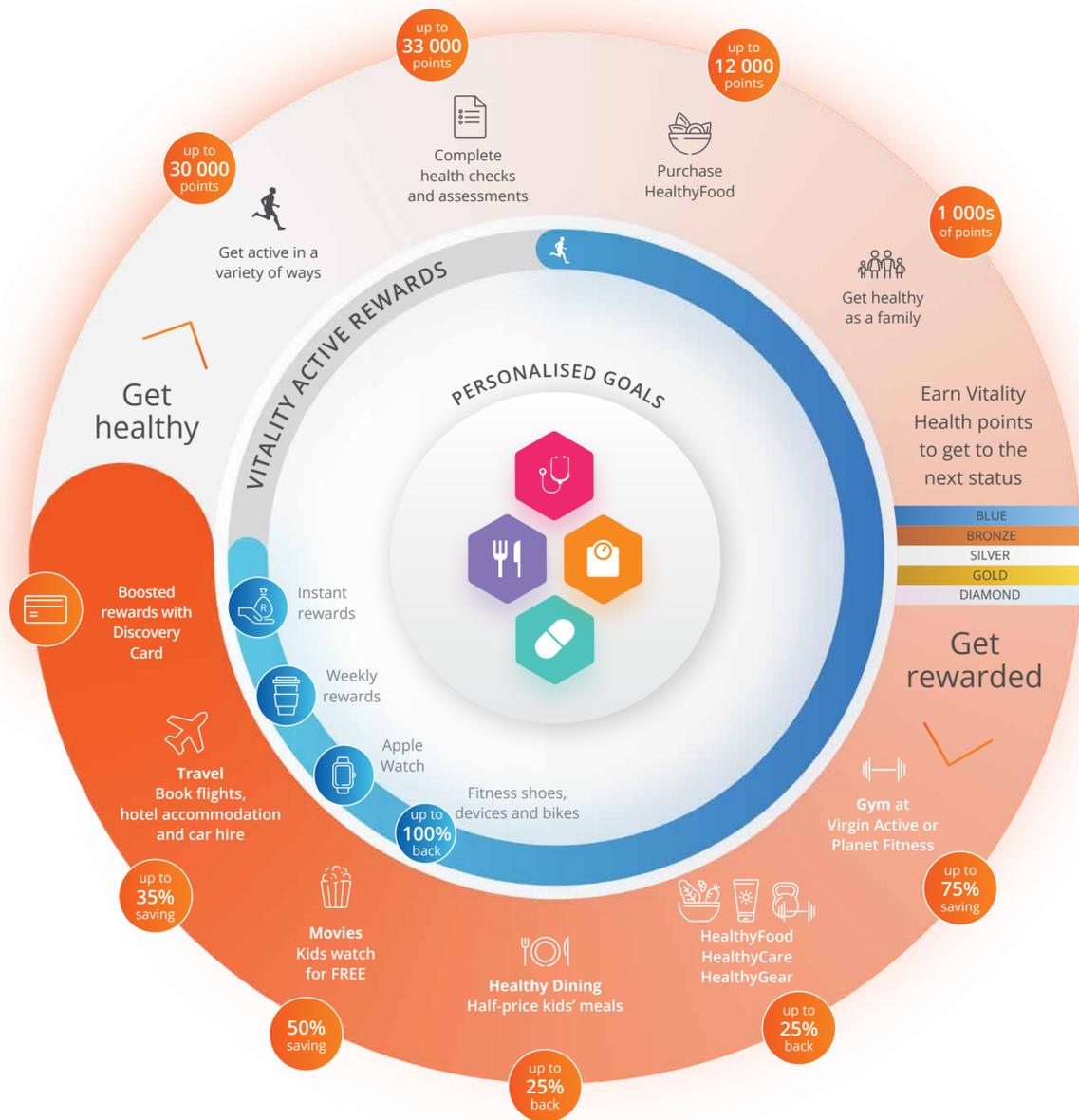
Personalised Vitality health goals

Members are set Vitality health goals based on their medical history and Vitality Health Check results.

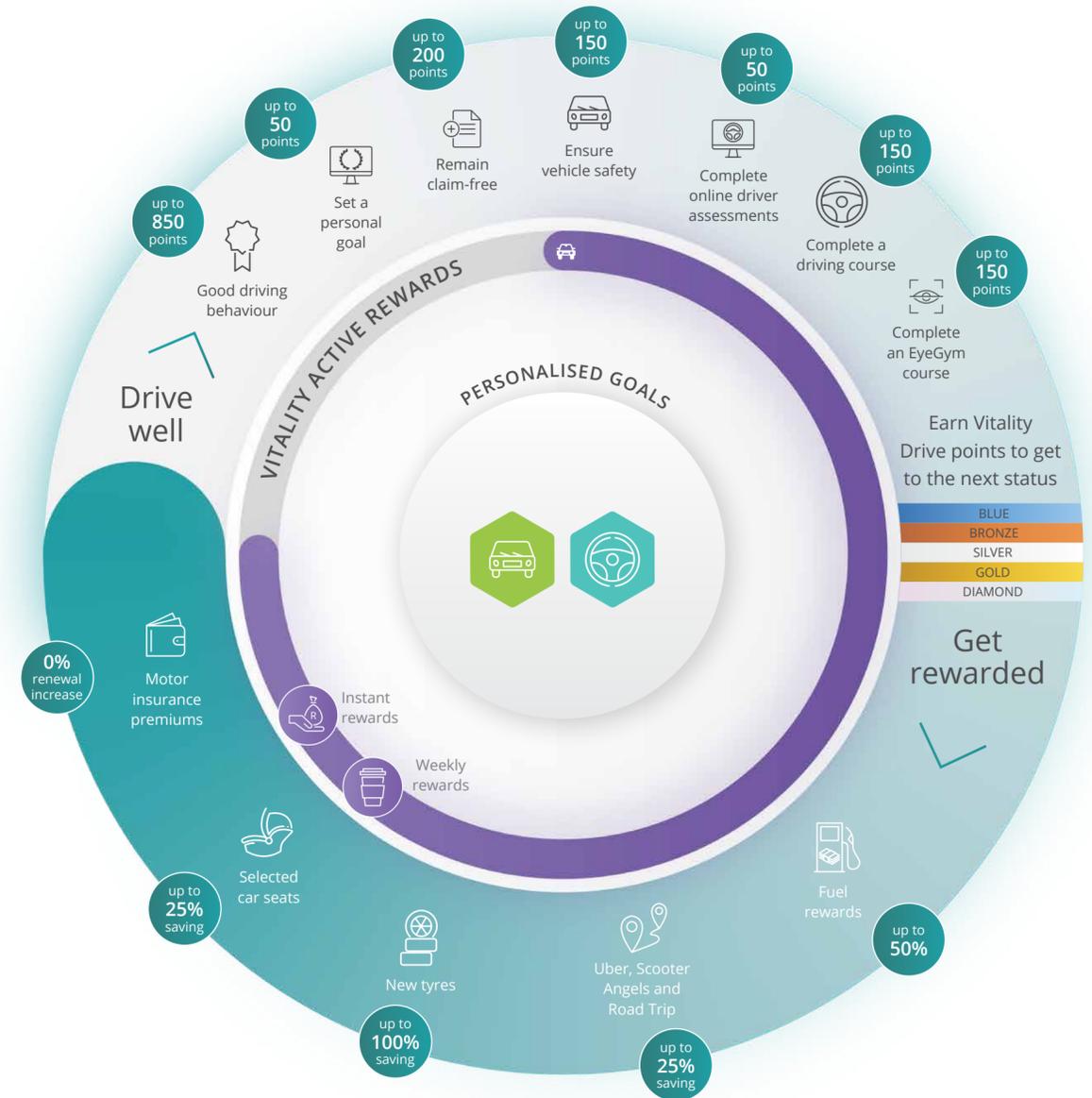
HEALTH PROFILE	AVAILABLE VITALITY HEALTH GOALS	NEED TO KNOW
Healthy Members who have a low risk of developing cardiometabolic disease.		<ul style="list-style-type: none"> Discovery Health Medical Scheme members not on Vitality who have an elevated risk of diabetes or cardiovascular disease will be eligible for Vitality Active Rewards at a lower reward level. Plays on the gameboard must be used within 1 week of being earned. Unused Vitality reward points and diamonds expire after 12 weeks. Expired diamonds earn the member another play on the gameboard. Every adult on the policy can convert up to 2 500 Vitality reward points towards their Vitality status per calendar year at a conversion rate of 1:1. Members may not convert more Vitality reward points to Vitality status than those earned through health activities and must convert a minimum of 100 Vitality reward points at a time. The weight management goal replaces Vitality Weight Loss Rewards. Vitality health goals will be available in Quarter 1 of 2019.
Elevated risk Members whose waist-adjusted BMI is out of range, or who have an elevated risk of developing cardiometabolic disease, based on their Vitality Health Check results.		
Diagnosed chronic condition Members diagnosed with diabetes or cardiovascular disease.		

Discovery Vitality is the world's leading science-based behavioural change programme that encourages and rewards Discovery members for leading a healthier lifestyle and for driving well.
Vitality Health incentivises and rewards members for engaging in healthy behaviour. In addition to a healthy lifestyle being more enjoyable, it's been proven that Vitality Health members live longer and are less likely to develop lifestyle-related diseases. Vitality Drive members have fewer and less severe road accidents.

The Vitality **Health** programme



The Vitality **Drive** programme



Vitality Health rates for 2019

1 | R259 2 | R309 3 | R359

Vitality Purple (includes Vitality Health)

1 | R429 2 | R495 3 | R539

Vitality Active

18-29 yrs | R45 30 yrs+ | R65

Vitality Move

1 | R39

Vitality Drive rates for 2019

Essential and Dynamic Plans | R63 per primary driver per month

Classic and Executive Plans | R80 per primary driver per month

Improved health assessments

The Vitality Health Check is the entry point for Vitality Health and Vitality Active Rewards, allowing for early detection of lifestyle-related diseases and tailored interventions to address specific health risks.

To better classify members and their risk of non-communicable diseases of lifestyle, the results for each Vitality Health Check metric – blood pressure, blood glucose, cholesterol, waist-adjusted BMI and smoker status – will be categorised as in-range, intermediate risk or high risk, based on local and global clinical guidelines.

2019 VITALITY HEALTH CHECK RANGES					
Metric	 Blood glucose*	 Blood pressure	 Cholesterol*	 Waist-adjusted BMI*	 Smoker status
In-range	< 7.8mmol/L	< 130/80mmHg	< 5mmol/L	18.5 ≤ BMI < 25	Non-smoker for at least the past 12 months
Intermediate risk	7.8mmol/L ≤ blood glucose < 11mmol/L	130/80mmHg ≤ blood pressure < 160/100mmHg	5mmol/L ≤ total cholesterol < 7.5mmol/L	BMI < 18.5 or 25 ≤ BMI < 30	N/A
High risk	≥ 11mmol/L	≥ 160/100mmHg	≥ 7.5 mmol/L	BMI ≥ 30	Smoker
Relative morbidity of members with high-risk results	+146%	+134%	+120%	+69%	+91%

*Where HbA1c or LDL cholesterol readings are available, these results will be used instead of blood glucose or total cholesterol readings. For HbA1c, a result is in-range if less than 6%, and high risk if greater than or equal to 7%. For LDL cholesterol, a result is in-range if less than 3mmol/L and high risk if greater than or equal to 4mmol/L.

If the member's waist circumference is less than 80cm for females or 94cm for males, a BMI result that is between 25 and 30 will be classified as in-range, and a BMI result of 30 or higher will be classified as intermediate risk.

IMPACT OF HEALTH MEASURES ON MORTALITY RATES

The lower the number of in-range results and the higher the number of high-risk results, the greater the member's mortality risk. The mortality risk of a member is shown in the table below, relative to a member with all metrics in range.

NUMBER OF HIGH-RISK RESULTS	NUMBER OF IN-RANGE RESULTS				
	0-1	2	3	4	5
0	>1 000%	+ 500%	+150%	+67%	Standard mortality
1	>1 000%	+ 550%	+300%	+150%	
2+	>1 000%	>> 1 000%	+450%		

Based on the 10-year cardiovascular risk of a 40-year old male.

UPDATED VITALITY HEALTH CHECK POINTS

Vitality points earned through the Vitality Health Check will depend on the number of in-range results and the number of high-risk results. Members with five in-range results can earn 22 500 points.

NUMBER OF HIGH-RISK RESULTS	NUMBER OF IN-RANGE RESULTS				
	0-1	2	3	4	5
0	2 500 pts	5 000 pts	10 000 pts	15 000 pts	22 500 pts
1	2 500 pts	3 500 pts	7 500 pts	12 500 pts	
2+	2 500 pts	2 500 pts	5 000 pts		

Examples:

- A member with 3 in-range results and 1 high-risk result will earn 7 500 points.
- A member with 4 in-range results and 1 intermediate-risk result will earn 15 000 points.
- Members will earn 2 500 points for finding out their Vitality Age and 5 000 points for doing a voluntary HIV test, which means they can earn up to 30 000 points at a Vitality Wellness Day.

Vitality Health Check points are based on the best result achieved for each metric in the calendar year.

Healthier options when dining in or out

The HealthyFood benefit has shown that people make healthier dietary choices if these options are made more affordable and easier to identify. Now, using these same principles, Vitality brings members a new benefit to help with healthier choices when dining in or dining out.

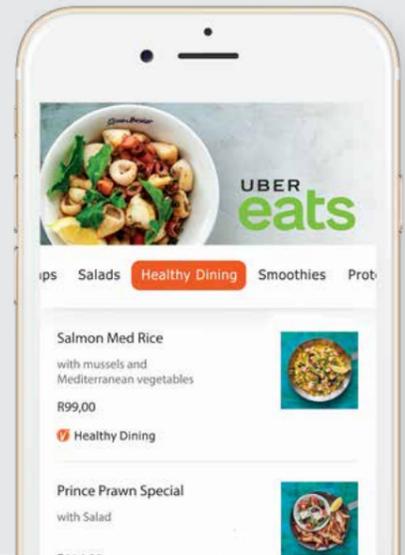
HEALTHY DINING



Get up to
25%
cash back
on healthier choices
when dining in or out

Plus
50%
cash back
on kids' meals

COLCACCHIO



GET UP TO 25% CASH BACK WHEN DINING IN OR DINING OUT:

Activate the benefit: **10%**

Find out your Vitality Age: **15%**

Do a Vitality Health Check: **25%**

NEED TO KNOW

- Qualifying meals will be marked with a Vitality tick at over 600 partner restaurants across the country, available in Quarter 1 of 2019.
- Spend limits apply per bill (R200 per single member policy, R400 per family policy) and per month (R1 000 per single member policy, R2 000 per family policy).

Other Vitality product updates

Enhancements to HealthyGear and Device Booster

- In 2019, members will be able to earn points using Huawei fitness devices, in addition to existing partners Polar, Fitbit, Garmin, SUUNTO and TomTom. Huawei devices, including the Band 2 Pro, will be available to purchase at Sportsmans Warehouse through HealthyGear and Device Booster.
- For a limited period in 2019, new Vitality joiners can save 100% on the Huawei Band 2 Pro with a **50% savings** upfront and up to **50% cash back** through Device Booster.
- No activation fee** will apply to Device Booster in 2019.

Vitality points updates

- Gym visits with a minimum duration of 30 minutes will qualify for 100 Vitality points.
- Members will earn up to 1 200 Vitality points per month by tracking step activity. All step activity will continue to count towards Vitality Active Rewards.

New smoking cessation programme

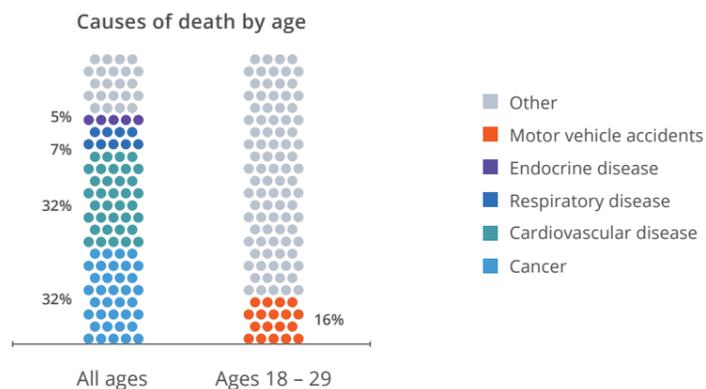
- Members can now earn up to 25% cash back when participating in GoSmokeFree through Clicks or Dis-Chem, with the programme included as part of the HealthyCare catalogue.

The case for getting active and driving well

Physical inactivity and poor driving are leading risks in South Africa

Four behaviours (physical inactivity, poor diet, smoking and excessive alcohol intake) lead to four chronic diseases of lifestyle that contribute to an estimated 70% of the deaths among economically active South Africans.

The risk of a road accident fatality in South Africa is 45% higher than the global average, with motor vehicle accidents being one of the leading causes of death among economically active South Africans aged 18 to 29.



The majority of deaths in South Africa are directly or indirectly attributed to behavioural factors, and up to 90% of motor vehicle accidents are due to driver errors.

Key contributions to these statistics include:

- Low levels of awareness around the impact of lifestyle behaviours on health and life expectancy
- Quality of health and driving are difficult for individuals to track objectively
- Overconfidence and bias in assessing one's own health and driving ability

Discovery's research around optimism and overconfidence



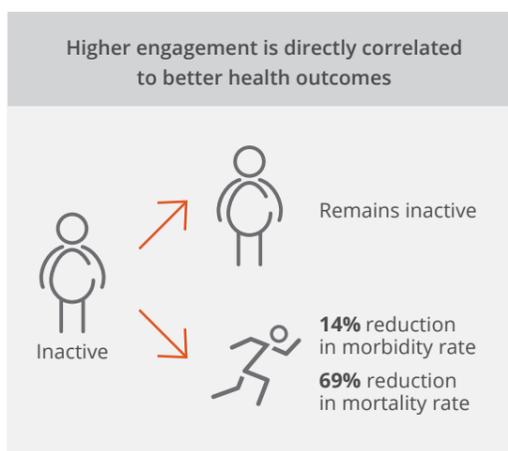
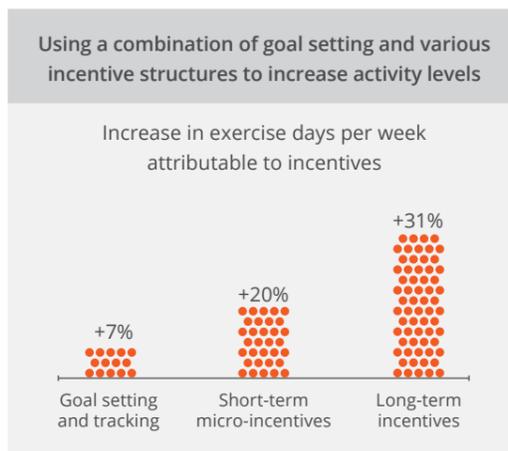
Obese members who view their health as very good or excellent



Drivers who believe their driving is excellent

Vitality Active Rewards is designed to address these risks

Tracking and incentivising better driving and physical activity is improving member engagement and health outcomes



The broad appeal of the programme and its positive impact on primary health risks and driving behaviour provides an opportunity to extend Vitality Active Rewards to all South Africans through the Vitality Open. If achieved at scale, healthy habit formation can have a material impact on society.



For every 1 million South Africans who become engaged in getting active and driving well:

352 500 cumulative life years can be gained



110 road fatalities can be avoided

Introducing the Vitality Open

For the first time ever, Discovery Vitality is open to all South Africans. Get active. Drive well. Get rewarded.

Achieve your goals to earn great rewards PLUS if you reveal a diamond, you will go into a draw to win prizes ... for LIFE.

Download the Discovery app to get started.



FOR THE FIRST TIME EVER		FOR 10 WEEKS ONLY	
	VITALITY IS OPEN		FOR ALL SOUTH AFRICANS
GET ACTIVE		DRIVE WELL	
	GET REWARDED		WIN PRIZES FOR LIFE

Need to know

- Vitality Open is available to all South Africans aged 18 years or older through the Discovery app from 13 September 2018 to 23 November 2018.
- Non-Vitality Health members need to achieve three or more fitness days a week to meet their exercise goal. A fitness day is a gym visit to Virgin Active or Planet Fitness, a parkrun or myrun or 10 000 steps in a day, tracked using the Apple Health app or the S-Health app.
- Drive goals are measured through the Discovery app and Discovery Insure app.
- Rules apply to prizes for life based on average usage. Discovery reserves the right to pay out the expected future value of these prize categories after 12 months.
- Terms and conditions apply, and are available on the Discovery website.

Exciting special offers during the Vitality Open

Discovery Vitality

Choose gym savings or grocery vouchers

Join Vitality during the Vitality Open to save R1 196 on the gym joining fee or receive a R500 Pick n Pay or Woolworths voucher.

GYM SPECIAL OFFER

- New Vitality members joining Virgin Active or Planet Fitness during the promotional period will pay a gym activation fee of R799. This offer excludes monthly payments, device access fees and any other payments that may be required.
- Members can choose to join any Virgin Active or Planet Fitness health club including Classic clubs and JustGym clubs.

R500 HEALTHYFOOD VOUCHER

- The voucher the member receives will depend on the preferred partner chosen.
- The member will receive the voucher once the first two months of Vitality contributions have been collected and provided that the HealthyFood benefit is activated within the first 90 days.
- Only one special offer is available for each Vitality membership. The voucher can only be used once, so the member must redeem the full value of the voucher on a single purchase made up of one or more items. Vouchers will expire three years from the date of issue.

Discovery Insure

Up to R700 per month guaranteed reward

Join Discovery Insure during the Vitality Open and lock in monthly rewards of up to R700 per month for the first 6 months, based on driving performance during the 10 weeks.

- If the member is on a Classic or Executive Plan, their reward is 50% multiplied by their Vitality Drive score. If the member is on an Essential Plan, their reward is 25% multiplied by their Vitality Drive score.
- The rewards percentage reduces by 50% if the policy does not include household cover of at least R250 000. The reward percentage reduces by 60% after two months unless a Vitality Drive sensor is collected and installed, a Tiger Wheel & Tyre Annual MultiPoint check is completed and a Vitality Drive card is linked.
- The member must earn at least 300 Vitality Drive points to be eligible for the offer.

Discovery Life

Up to 50% of the first year's premiums back

Get a new Health or Vitality Integrated Discovery Classic or Purple Life Plan during the Vitality Open and receive up to 50% of the first year's Life Plan premium back.

- Clients on a Smart Life Plan get up to 100% guaranteed accumulation towards their Smart PayBack Fund.

Exercise goals achieved	1	2-3	4-6	7-9	10 or more
PayBack percentage	10%	20%	30%	40%	50%

- The PayBack is based on the number of exercise goals achieved.

Need to know

- If the number of exercise goals achieved during the first 12 weeks of the policy is higher than the number achieved during the Vitality Open, the Vitality Open Guaranteed PayBack percentage will be based on this higher number.
- This PayBack will not be reduced by any claims on the Life Plan.
- With Annual Guaranteed PayBack, clients receive the larger of the normal Annual Guaranteed PayBack and the Vitality Open Guaranteed PayBack at the end of the first year. With Cumulating PayBack, clients accumulate the larger of the Cumulating PayBack percentage and Vitality Open PayBack towards the Surplus PayBack Fund.
- Clients must be on either the Comprehensive Health or Vitality Integrator and have the Financial Integrator to qualify for the Vitality Open Guaranteed PayBack.
- The Vitality Open Guaranteed PayBack will not fall away for switches between the Health and Vitality Integrators, but will be based on the new integration structure after the switch. The Vitality Open Guaranteed PayBack will fall away if the client makes changes to the Active Integrator, if the client cancels their Vitality membership or if the Financial Integrator is removed.
- The offer will be removed if the Life Fund (including Cover and Financial Integrator Funds) on another Discovery Life policy lapses or is reduced. This applies to policies that were in force at the start of the offer period from 13 September 2018.

Invite clients to join the Vitality Open

As an adviser, when you use your Discovery app to invite clients and prospective clients to join the Vitality Open, they will receive your unique code. If they are interested in a product or special offer, you will get an email and an SMS about the lead. You have 48 hours to access the lead on FAZ. Standard commission applies on all new business arising from the Vitality Open.

The value of Vitality in 2019

As Vitality members get healthier, they enjoy even greater rewards. Here are 2 typical profiles of Vitality members.



Meet Tumi

Tumi is a 26 year old accountant on Gold Vitality status. She enjoys getting active at her local Virgin Active gym and engaging in Vitality Active Rewards to keep fit.



Meet Andy

Andy is a 53 year old entrepreneur who is overweight. He has been on Vitality for several years, and wants to lose some weight. He engages in Vitality Active Rewards to improve his health.

GET HEALTHY

	Tumi finds out her Vitality Age is 24.....	2 500 pts
	She completes her Vitality Health Check and all her results are in-range.....	22 500 pts
	She goes for a voluntary HIV test and earns even more points.....	5 000 pts
	Tumi stays active by visiting the gym three times a week and completes a parkrun when she can.....	20 000 pts
	She enjoys eating healthily and purchases HealthyFood from Woolworths.....	1 720 pts

	Andy finds out his Vitality Age is 58.....	2 500 pts	
	He completes his Vitality Health Check . His BMI is 29 and his blood pressure is assessed as high risk.....	7 500 pts	
	He does an HIV test , gets a flu vaccination and goes for a dental health check , which earns him even more points.....	7 000 pts	
	He also earns points for a colonoscopy he had done the year before.....	2 500 pts	
	He does a Vitality Fitness Assessment and achieves a level 3	3 500 pts	
	He buys HealthyFood	2 240 pts	
	Andy meets his 10 000-steps goal most days.....	14 400 pts	
	He manages his weight and achieves his monthly goal 4 times.....	4 000 pts	NEW
	He converts his Vitality reward points towards his Vitality status	1 680 pts	NEW

TUMI REACHES GOLD VITALITY STATUS..... 51 720 pts



ANDY REACHES GOLD VITALITY STATUS..... 45 320 pts

GET REWARDED

	Tumi saves 75% on her monthly gym fees	R4 500
	She often earns 2 gameboard plays for achieving her exercise and drive Vitality Active Rewards goals. She uses her Vitality reward points to buy smoothies throughout the year.....	R1 170
	And treats herself to a Sorbet spa voucher after revealing 3 diamonds in a 12-week period.....	R500
	Tumi watches a movie at Ster-Kinekor every month.....	R480
	And funds her Apple Watch through Vitality Active Rewards.....	R1 375
NEW	She chooses healthy meals when she eats out at Ocean Basket and gets cash back.....	R1 200
	And buys toiletries at Dis-Chem.....	R300
	Plus saves 30% on flights to Cape Town and holiday accommodation	R1 350
	Tumi earns a 25% discount on her Discovery Smart Life Plan premiums , and will receive her premium PayBack in future years.....	R1 838

NEW	Andy buys a Huawei fitness device with Device Booster and gets cash back with Vitality Active Rewards.....	R650
	He treats himself to a new pair of running shoes and gets 25% cash back at Sportsmans Warehouse.....	R500
	Andy buys HealthyFood items when doing his monthly grocery shopping.....	R1 900
NEW	He also gets cash back for healthy meals when eating out at Nando's.....	R1 350
	Andy saves 30% on his flights to Europe.....	R3 600
	He saves even more when he buys his sunscreen at Clicks.....	R530
	Andy gets 50% of his fuel spend back	R3 630
	With his Vitality Integrator, Andy earns a discount on his Discovery Life Plan premiums	R27 918

TOTAL SAVINGS PER YEAR..... R12 713



TOTAL SAVINGS PER YEAR..... R40 078

FIRST YEAR DISCOVERY LIFE PAYBACK..... R770



FIRST YEAR DISCOVERY LIFE PAYBACK..... R8 440

These are illustrative examples that have been designed using average savings across all Vitality benefits. Actual savings earned may differ based on fitness activities, the food the member chooses to buy and doing certain assessments. Limits, terms and conditions apply. Certain benefits may incur costs. The booster benefits can only be enjoyed by partaking in the Vitality Active Rewards programme, and certain limits may apply. Flight discount is off the base ticket fare only.

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