

# Vitality Active Rewards



## Benefit guide

### What is Vitality Active Rewards?

Vitality Active Rewards is an in-app Vitality programme that rewards you for getting active, driving well and banking well. When you achieve your health goal, drive goal or money goal, you're rewarded with Vitality reward points – and a range of reward options on which you can spend your reward points.

### Who is eligible for Vitality Active Rewards?

Vitality Active Rewards is available to Discovery Vitality members as well as \*eligible Discovery Health Medical Scheme members, Discovery Insure and Discovery Bank clients 18 years and older with an active policy or account. You need a compatible iOS or Android device to access this benefit on the [latest version](#) of the Discovery app, Discovery Insure app and the Discovery Bank app.

You can access Vitality Active Rewards if you have an active Vitality membership or an \*eligible member of Discovery Health Medical Scheme and you can get rewarded for achieving your personalised health goals, which includes your weekly exercise goal. This means that each week, you are set a personalised physical activity goal and you get rewarded for achieving your goal. You also have access to personalised health goals designed for your unique personal health profile based on your age, gender and health risks. These goals are clinically-informed and will guide you along specific and progressive health pathways to help you understand and manage your health, motivating you to keep active and stay healthy. Learn more about [personalised health goals](#).

\*Vitality Active Rewards health goals are available to Discovery Health Medical Scheme (DHMS) members already registered on the Chronic Illness Benefit for diabetes, hypertension, hyperlipidaemia or ischemic heart disease. It is also available to DHMS members with an elevated risk of diabetes, heart disease or certain other chronic conditions. DHMS members can complete a Health Check to find out if they are a part of any of these categories.

If you have an active Vitality Drive membership through Discovery Insure, you can get rewarded for achieving your weekly drive goal. You can reach your goal each week by driving 100 consecutive kilometres event-free.

If you have a Vitality Money status through Discovery Bank and you are the primary cardholder of a qualifying Discovery Bank account with a Discovery savings balance, you can get rewarded for achieving your money goal. This means that you get rewarded for responsible spending – using your Discovery Bank card to swipe, tap or pay online for your purchases, without building up expensive debt or withdrawing from your savings. The Transaction 1+ account, Discovery 1 account and the Discovery 1+ account qualify for your money goal on Vitality Active Rewards.

By using the benefit, you agree:

- That Discovery Vitality (Pty) Limited, as well as its fitness rewards partners, may share your personal and payment information to administer the benefit effectively.
- To share your driving behaviour and information with Discovery Insure Limited and Discovery Insure Limited's telematics partners.
- That Discovery Vitality (Pty) Limited and Discovery Bank Limited, their partner network and third parties associated with the benefit may share your payment and personal information as well as transaction data to administer the benefit effectively.

### What you pay

You do not pay anything to activate the benefit. Vitality Active Rewards is available through the Discovery app, which carries no cost apart from any data costs which apply when you download or update to the latest version of the app. Booster benefits linked to Vitality Active Rewards may have separate activation costs which will be charged for as part of the activation process.

### How it works

#### Step 1: Download the Discovery app

- Get started by downloading the latest version of the Discovery app on your iOS or Android mobile device.

- Log in to the Discovery app using the same credentials as you do for the Discovery website.
- Activate the Vitality Active Rewards benefit through the Discovery app.
- Start earning Vitality reward points for getting healthy and active, driving well and banking well.

## Step 2: Get active – achieve your exercise goal

You are set a weekly, personalised exercise goal, based on your current health status and activity levels. Your weekly goal is dynamic and set based on your goal achievement over previous weeks. Your goal adjusts upwards and downwards based on your activity and fitness level and goal completion. It gradually encourages you to the next level or keeps you motivated and engaged at the current level or a lower level.

- To achieve your weekly exercise goal, you need to earn a certain number of Vitality fitness points through any of Vitality's fitness partners or by using a wearable fitness device or fitness app linked to your Vitality profile.
- As you continue to achieve your goals, your goal will increase. This is to make sure that you continue to become fitter over the weeks. Each person will reach a cap of points – your goal will not continue to increase indefinitely. Your goal cap is determined by your goal achievement, fitness and health.
- Goals are calculated weekly based on past goal achievement. You can track your progress as you work towards your goal.
- Goal cycles run from midnight on a Friday until midnight the following Friday. Only events completed in that period count towards the weekly goal.
- You need to complete fitness activities between the Friday your goal cycle starts and midnight the next Friday. We allow until midnight on the Tuesday following your goal week for your exercise data to reflect. Your Vitality points may not reflect right away, but as long as you have captured your points – synced your device or captured any race events – within your goal week and we receive the data before the following Tuesday midnight, your activities will count towards your goal.
- Even if your Vitality fitness points aren't reflecting, you won't lose out. We will retrospectively award points and make sure that your weekly Vitality Active Rewards (including your Apple Watch repayments and booster benefits) are not affected.
- A goal cycle is attributed to the month in which the goal cycle ends. For instance, if a goal cycle starts on Saturday, 25 September, and ends on Friday, 1 October, the goal cycle will be attributed to October and not September as the goal cycle ended in October.

Vitality encourages you to exercise safely – make sure that you consult your doctor before starting any exercise programme or before increasing your physical activity levels.

### Step 3: Drive well – achieve your driving goal

To achieve your drive goal, you need to drive for 100 consecutive kilometres event-free each week by:

- Accelerating smoothly
- Braking smoothly
- Cornering smoothly
- Driving within the speed limit
- Not using a cellphone while you drive

For smartphone-enabled users, download the Discovery Insure app on your compatible iOS or Android mobile device. Follow the registration process to start tracking how well you drive. To achieve your drive goal, every trip you drive must be a four- or five-star trip to be considered event-free. The kilometres completed in that trip will count towards your 100 km event-free driving goal.

If you have a standalone DQ-Track, event-free trips are those with smooth acceleration, braking, cornering and driving within the speed limit.

Event-free kilometres are determined on each trip. If you have an incident during a trip or your trip is rated 3 stars or below, your goal will be reset to zero and the kilometres completed in that trip will not count towards your goal.

Goal cycles for driving are continuous until you reach your drive goal. This means your event-free kilometres carry over to the next week if you don't complete 100 km in a week. Event-free trips completed after achieving your goal aren't carried over towards the next week's goal.

Your event-free kilometres completed may not reflect immediately, but as long as they are completed within the goal week, we will receive the data before the following Tuesday midnight to count towards your goal.

### Step 4: Bank well – achieve your money goal

Discovery Bank clients have access to Vitality Active Rewards through Vitality Money. Download the Discovery Bank app and the Discovery app on your iOS or Android mobile device.

Vitality Active Rewards will set you a money goal based on your personalised Discovery savings balance and your qualifying Discovery Bank card. To achieve your money goal, use your Discovery Bank card to swipe, tap or pay online for your purchases. You must maintain

your Discovery Bank savings balance above a minimum level to qualify for your rewards. If your savings balance drops below the minimum level, your money goal will reset.

Transactions may take a few days to reflect towards your money goal. The table below shows you the values of your purchases and how they accumulate towards your money goal.

Your transaction amount	Your money goal progress
< R20	0
R20 – R49	0.5
R50 – R499	1
R500 – 2 499	2
R2 500 or more	3

Your goal cycle is from midnight on Friday until midnight on the following Friday. Your progress towards your goal will be carried over to the next goal week if you haven't achieved your goal before the end of the goal cycle. If you achieve your money goal before the end of the goal cycle, your transactions after achieving your goal will carry over to the next goal week up to a maximum of double your money goal.

### Step 5: Earn a play to pick a tile on the gameboard

Achieve either your health drive or money goal and earn plays on the gameboard. Here, you pick a tile to reveal guaranteed Vitality reward points – with special diamonds and instant prizes hidden behind tiles on select gameboards.

- Your play will be issued the following Wednesday, after reaching your goal, and will be available by the end of the day.
- You have until midnight on the Tuesday after your play was issued to use your play and earn Vitality reward points.
- Plays for late events will only reflect on the following Wednesday. This is because after you have used your week's plays, the gameboard tiles get revealed to you.
- Each gameboard is different and a new gameboard is released each week to your app.

### Step 6: Get rewarded

- With your Vitality reward points, you can choose to spend or accumulate.
  - Spend your reward points on a range of rewards (ranging from coffees and smoothies to gadgets, shopping rewards and holidays)
  - OR**
  - Accumulate your reward points (up to a maximum of 12 weeks after you've earned them) for a choice of bigger, better rewards.

- Rewards may vary depending on partner availability.
- Chosen rewards can be redeemed at the reward partner by scanning the QR code or manually entering the code on the reward pass.
- Reward points do not have to be spent immediately. You can save your reward points to accumulate and spend on a reward later.
- The validity of the rewards varies and the expiration date is specified on each reward.
- View the list of reward partners and rewards available in the Discovery app under the "rewards" section.
- If you redeem a reward and then cancel it and the cashier reverses the transaction, your QR code will no longer work. You will need to contact Vitality so we can issue you another reward for the same partner.
- You can't redeem a reward in conjunction with any other promotion that a Vitality Active Rewards partner is running online or in-store. For example, if a partner runs a promotion on beverages on their own apps, social media platforms or in-store, you cannot redeem a Vitality Active Rewards code on a product that's on special. Check the back of your rewards pass or ask the cashier or manager at the partner store to check which items qualify for your Vitality Active Rewards.
- Qualifying rewards may change at the discretion of the partners.

### How do diamonds and instant rewards work?

**Diamonds** are hidden on the gameboard. Diamonds are rare and convert into higher-value rewards. You can choose to spend your diamonds on rewards or accumulate them to earn a holiday.

You can also pick a rare tile with **instant rewards**. If you pick a tile on the gameboard with an instant reward you win that reward instantly. These include international flights, fitness devices, Discovery investments and grocery rewards.

### Add an unlimited number of friends

You can invite an unlimited number of friends to join your friends list to track their exercise and drive activity and goal achievement. To invite a friend, send your 10-digit invite code to your Vitality friends and ask them to input the code to add you. You can then accept their invite through the Discovery app. You have the option to delete someone from your friends list at any stage.

### Limits that apply

Yearly limits for fitness points only apply to your Vitality status, but not to Vitality Active Rewards. This means that all fitness points (subject to the daily points rules) will count

towards reaching your weekly Vitality Active Rewards goals, regardless of whether you have reached the yearly limit for Vitality fitness points. This is to keep you motivated to earn Vitality Active Rewards all through the year. Points will only be awarded for one fitness event a day. If you complete two fitness activities in one day, then the higher points between the two will be awarded.

## Your privacy is important to us

To participate in the Vitality Active Rewards programme, you will be asked to agree to certain privacy settings and will be able to control who can see your Vitality Active Rewards profile. Information you can agree to share through the Vitality Active Rewards app includes your name, profile picture, goal achievement and performance metrics. If you choose not to share your information, your personal and performance data will not be shown. Your Discovery app privacy settings can be updated at any time.

## Ending this benefit

If you are no longer a Vitality member, this Vitality benefit will no longer apply. Members of medical aid schemes administered by Discovery Health with access to Vitality Active Rewards can choose to disable this benefit by contacting Discovery Vitality.

## Find out more

To find out more about this benefit, [visit the Help page](#).

## Stay in touch

Limits, terms and conditions apply. If you have any questions or need more information about this benefit, please visit [www.discovery.co.za](http://www.discovery.co.za). If, for any reason, there is a conflict between rules in this benefit guide and the Vitality Main Rules – the Vitality Main Rules 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).

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