

DISCOVER

SEPTEMBER  
**20  
24**  
LAUNCH DAY



 **Discovery**  
*Vitality*





# Snapshot of Vitality benefit updates for 2025

In 2025, Vitality is making it even easier to get active, eat well and establish healthy habits. A healthy lifestyle is made even more rewarding with a series of enhancements to the Vitality Mall and Vitality Travel platform.



## Get active

Vitality helps everyone get active in a way that suits them best. Members can look forward to a simplified Vitality Active Rewards journey to develop healthy exercise habits, the ability to exercise at a wider range of facilities in the Vitality Fitness network, and discounts on padel gear to complement the Discovery Vitality Padel benefit.

- Developing healthy exercise habits
- More ways to exercise with Vitality Fitness
- Gear up for padel



## Eat well

Vitality HealthyFood has helped hundreds of thousands of families make healthier choices. The benefit has been upgraded to make healthy eating even more accessible, affordable and rewarding. Plus, engagement will be easier than ever before with a seamless activation journey through WhatsApp to start earning rewards at Checkers and Woolworths.

Nourish to flourish with Vitality HealthyFood



## Get rewarded

Get rewarded for engaging in healthy behaviours and experience more value with Discovery Miles and the Vitality Mall. Keep an eye out for new partners like Checkers, Uber Eats and Sorbet and enjoy irresistible deals every #RewardsWednesday. Plus, enjoy elevated convenience and comfort with new Vitality Travel partners, United Airlines and Emirates Skywards.

- HealthyLiving, big rewards
- Discover more with Vitality Travel

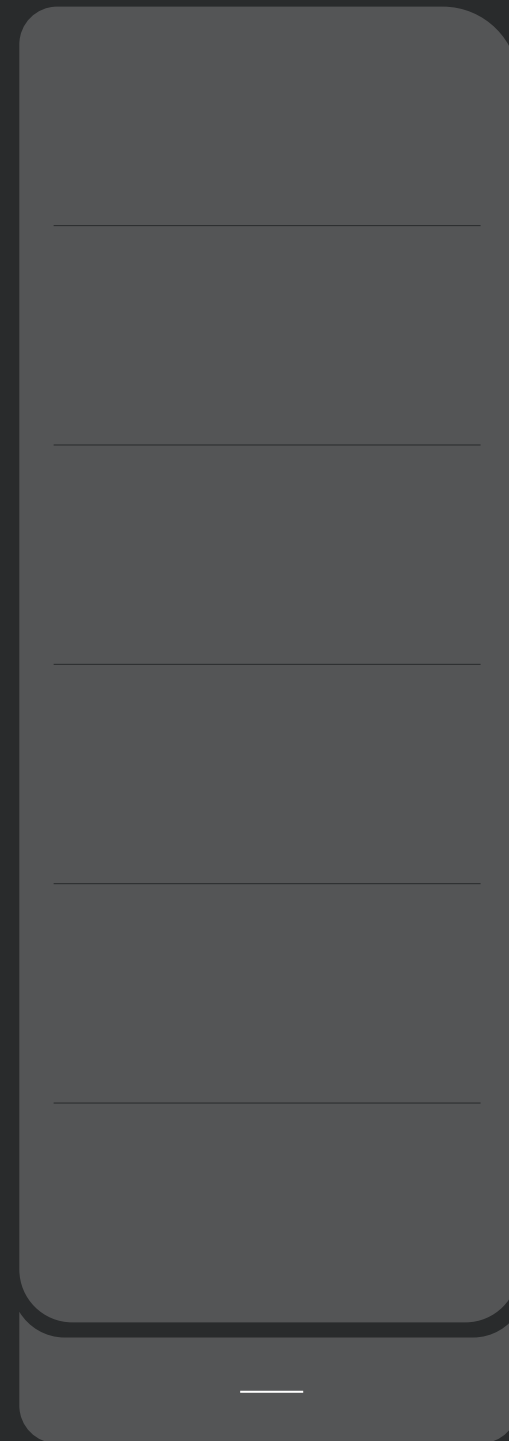


# 01

## Developing healthy exercise habits with Vitality Active Rewards

Starting a fitness journey can feel overwhelming. Vitality makes it easier to take that important first step by giving members who are less physically active a simplified Vitality Active Rewards journey.

This updated journey in the Discovery app will help members create healthy exercise habits by guiding them on how to achieve their weekly exercise goals.



# The importance of healthy habits for a longer, healthier life

Validity and the London School of Economics mapped the exercise and nutrition habits of 1 million Validity members in South Africa and the United Kingdom over 10 years. Their goal was to determine the best ways to form and maintain healthy habits.

The research led to the development of the [Validity Habit Index](#), a data-driven tool to quantify habit formation and to understand the science of how healthy habits can lead to longer, healthier lives.

## Validity Habit Index: Key findings

06

Habits are expansive:

**Healthy habits lead to more healthy behaviours.** For example, an exercise habit can lead to better eating habits, better sleep and other societal benefits.

05

Habit laddering:

**Habit laddering is the key to healthy habits**, starting with lower intensity activities before gradually increasing the volume of exercise.

04

It takes between 7 and 15 weeks to form a new habit:

It takes between **7 and 15 weeks to establish a new habit** that will last. Habits usually solidify at around 9 weeks.

03

The paradox of 10,000 daily steps:

Walking **5,000 steps 3 times a week** for at least 2 years can add up to 3 years to an individual's life and reduce healthcare costs by up to 13%.

02

It is never too late to start:

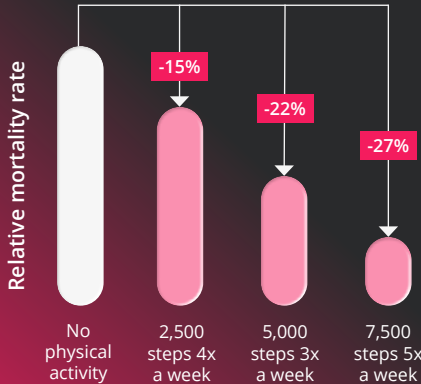
The **impact of developing healthier habits** becomes even more powerful later in life.

01

Healthy habits change lives:

Healthy exercise and eating habits have a **significant impact on mortality and morbidity**.

## IMPACT OF HEALTHY EXERCISE HABITS



Walking **7,500 steps 5 or more times a week** provides optimal health gains and is easy enough to maintain consistently. This habit may reduce mortality risk by 27% – and as much as 52% for individuals over the age of 65.



# Vitality Active Rewards makes **taking the first step** easier

The updated Vitality Active Rewards journey will make it easier for new members and existing members who are less physically active to start developing healthy exercise habits through habit laddering.



## ENCOURAGING INITIAL ENGAGEMENT:

All new members will receive a weekly exercise goal target of 25 Vitality points. Members with a linked fitness device may start with a higher goal target based on recent physical activity.



## RECOGNISING LOWER LEVELS OF ACTIVITY:

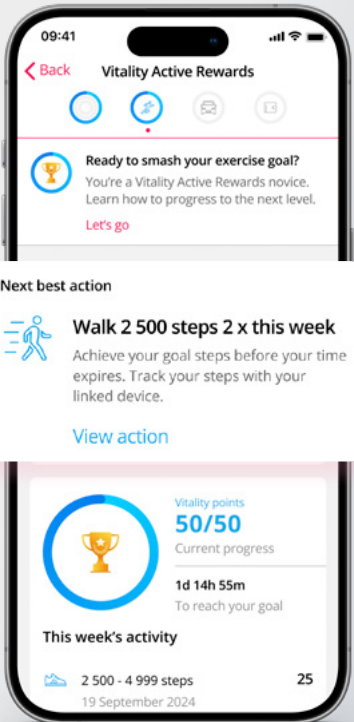
New members will earn 25 points for walking between 2,500 and 4,999 steps. These points will help them achieve their weekly exercise goals. These points will not contribute towards their Vitality Health status.



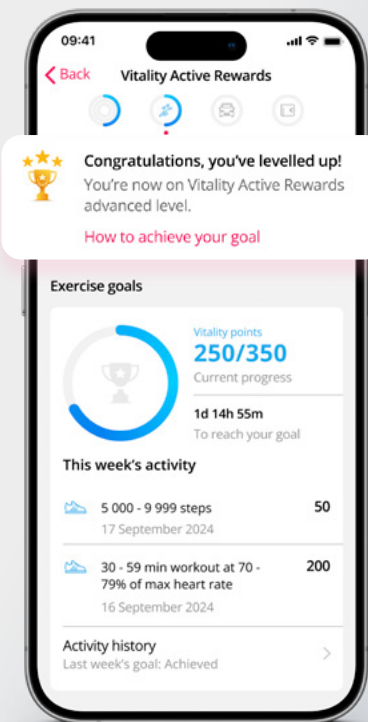
## MAKING THE EXERCISE GOAL MORE TANGIBLE:

Members will receive a personalised message to help them achieve their weekly exercise goal target. For example, if their goal is to earn 50 Vitality points, the message will be: **Walk 2,500 steps 2 times this week.**

### GETTING STARTED



### LEVELLING UP



### LEVELLING UP:

As a member consistently achieves their weekly exercise goal, it will gradually increase. When the goal reaches **350 points** or members start earning points for heart-rate workouts, they will move to the next level.

From there, a member's weekly exercise goal target will no longer be communicated as a recommended number of steps and members will no longer earn 25 points for a lower step count.

Members who earn fewer than 100 points in each of the previous 12 weeks will transition back to entry level in Vitality Active Rewards to help rebuild a healthy exercise habit.



### MORE DYNAMIC PERSONALISED WEEKLY GOAL:

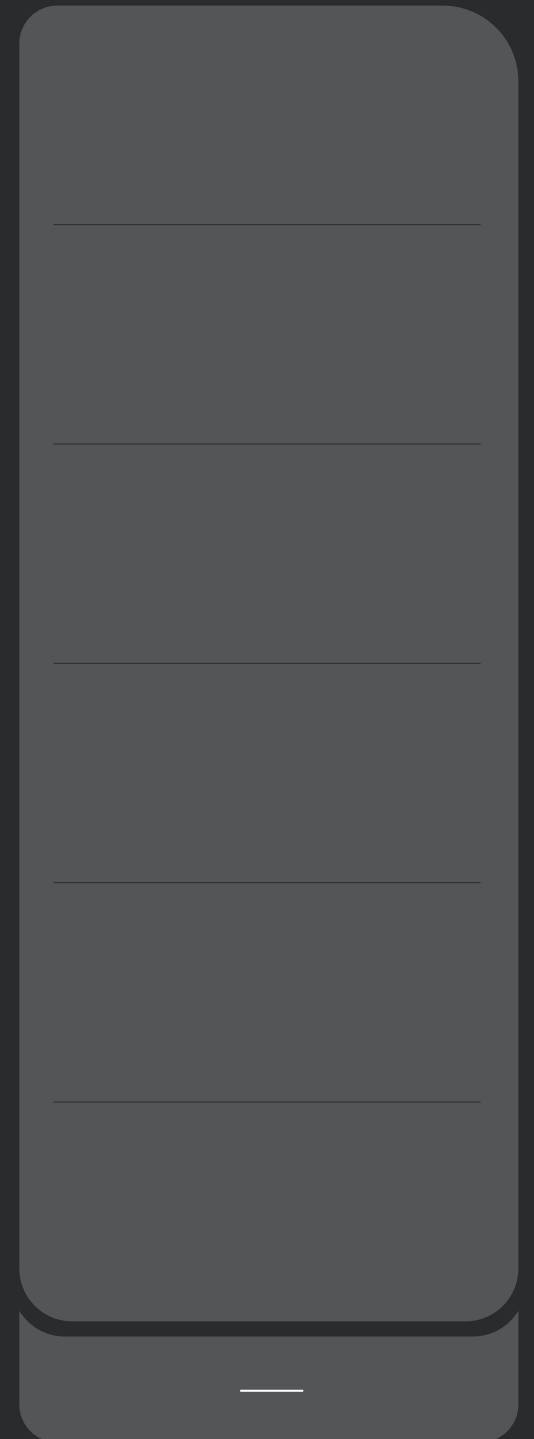
A member's goal will adjust more dynamically to their engagement in physical activity in recent weeks. For example, a member that has been injured and not able to exercise at the same intensity and duration will experience their weekly goal dropping quicker, to recognise the change in engagement in physical activity.



# More ways to exercise with Vitality Fitness

Vitality Fitness is a first-of-its-kind integrated exercise platform that aims to address individual exercise needs, offering members unparalleled access, flexibility and variety to achieve their exercise goals.

The Vitality Fitness network is being expanded, giving members a wider choice of facilities and workouts.





# Making everyone everywhere more active

Vitality members have diverse exercise needs that extend from traditional gym workouts to a variety of physical activities. Since going live in July 2024, the Vitality Fitness platform has made it much easier for members to find a workout that works for them and, by offering two free visits per month, enables members to experience different facilities and workouts.

## VITALITY FITNESS GAINED TRACTION QUICKLY AMONG MEMBERS

>75,000

members registered on Vitality Fitness

>550,000

interactions on Vitality Fitness

### MOST SEARCHED EXERCISE CATEGORIES



Gym



Pilates



Combat Sports



Crossfit



Yoga

119%

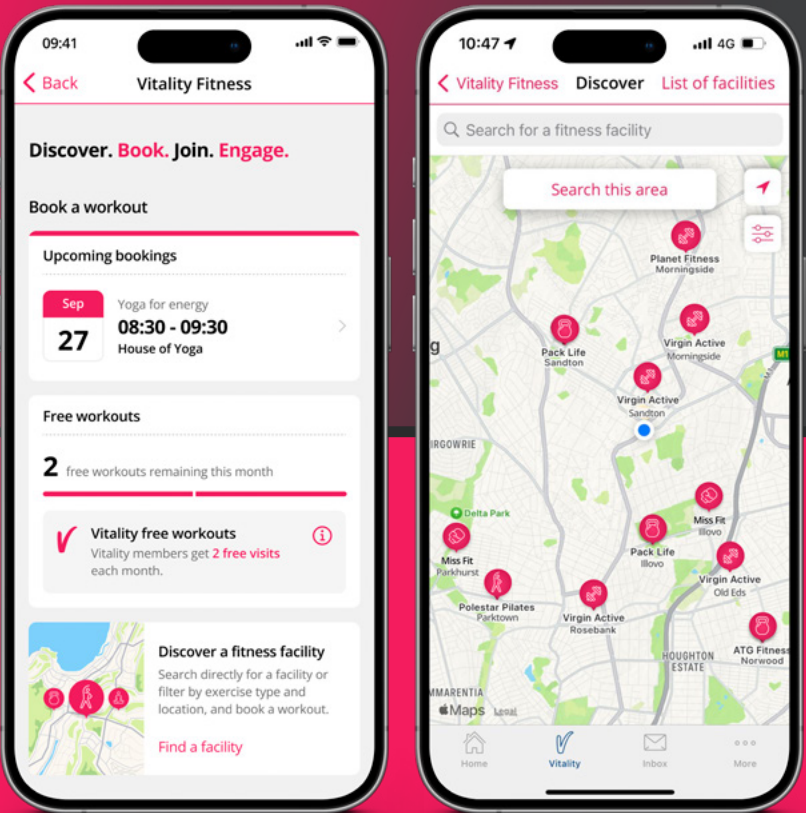
increase in first-time Pay as you Gym users

12x

greater gym benefit activations through Join Gym

2x

more Team Vitality joiners



# Expanding Vitality Fitness Class Bookings



The Vitality Fitness platform currently offers classes across over 150 facilities, from pilates and yoga to cardio-boxing and rebound.



From the end of 2024, Vitality Fitness class bookings will expand to over 300 facilities, including Virgin Active, offering access to two thousand classes around South Africa every weekday.

Wide variety of classes offered across the Vitality Fitness network



Pilates134 facilities




Spinning133 facilities



Yoga130 facilities



Dance121 facilities



CrossFit45 facilities



Combat sport34 facilities

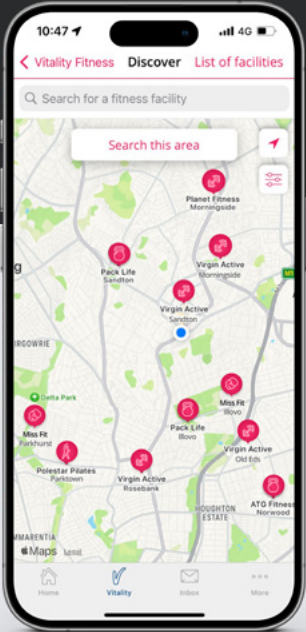
And more...

How to book a class:

STEP

01

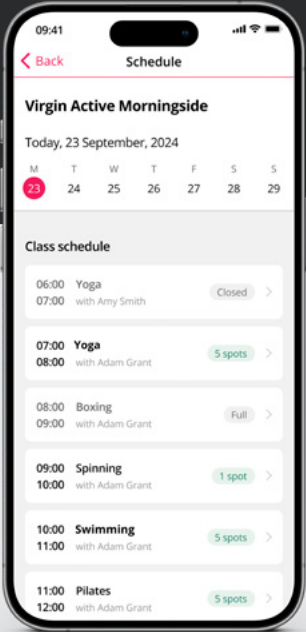
Find a facility near you



STEP

02

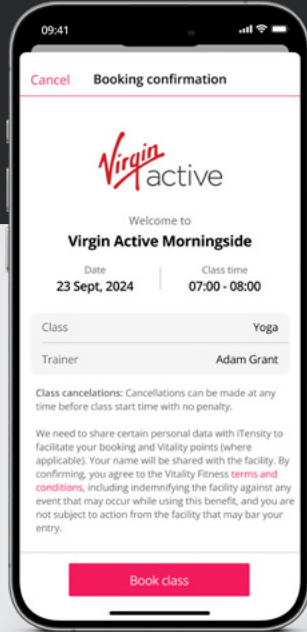
View the schedule



STEP

03

Book the class



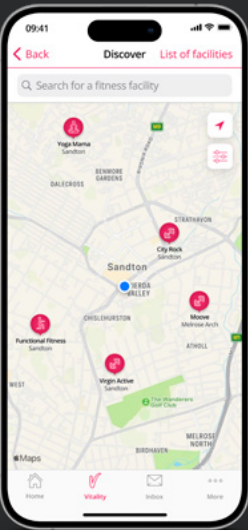
Members without a Virgin Active gym membership will be able to access selected classes as part of a pilot.



# Introducing Vitality Fitness Access Passes

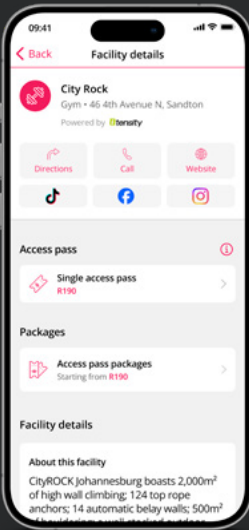
As an alternative to booking a class, get an Access Pass on the Vitality Fitness platform to drop in for a workout at a facility in the network.

STEP 01



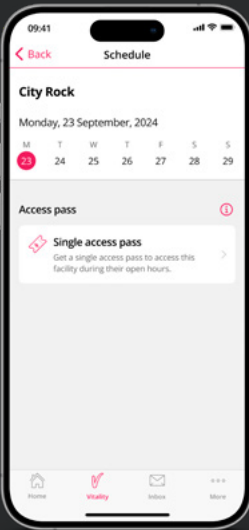
Discover a fitness facility

STEP 02



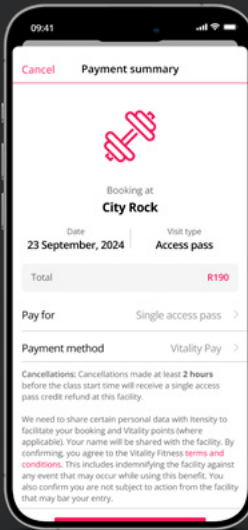
Choose a single Access Pass or an Access Pass package

STEP 03



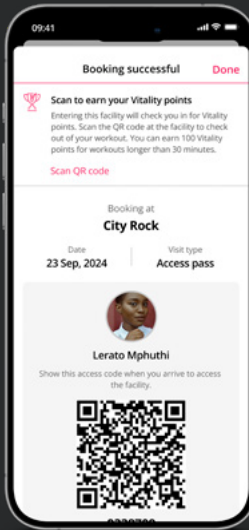
Pick a date to use the Access Pass

STEP 04



Make payment for the Access Pass using a free visit, Vitality Pay or Discovery Miles

STEP 05



Scan the QR code or present the unique code to enter the facility and work out.



Facilities that offer Access Passes



mcove

CityROCK

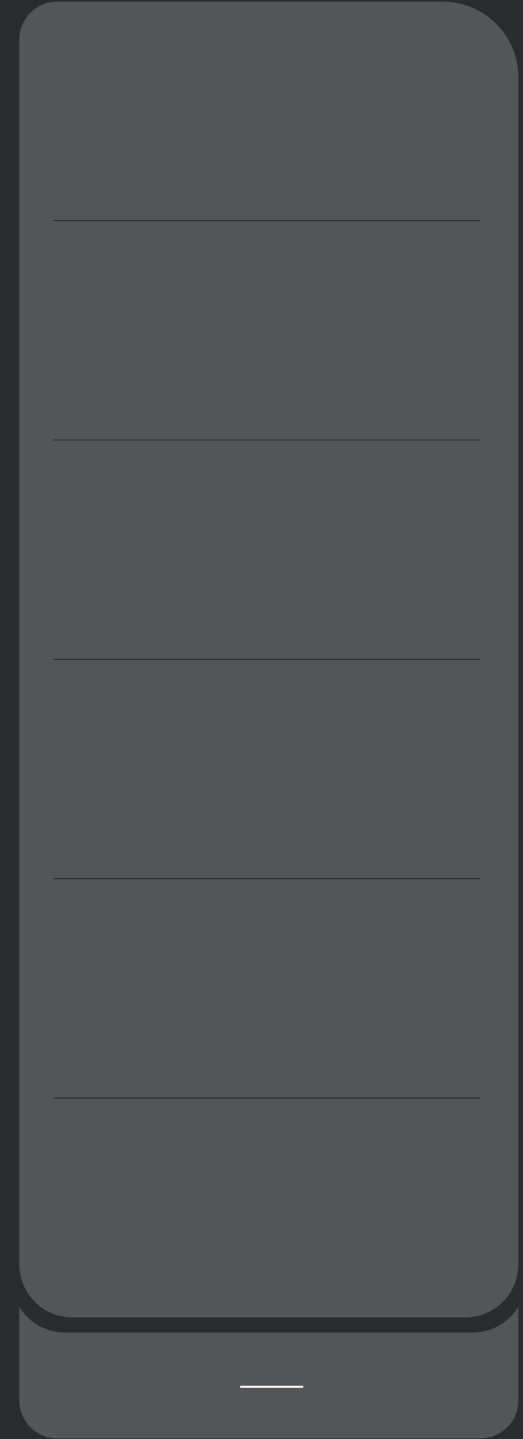




# 03 Gear up for padel

Padel has rapidly gained popularity worldwide due to its social and inclusive nature, attracting players of all ages and skill levels.

The Discovery Vitality Padel benefit went live in March 2024, making the sport more accessible and convenient for Vitality members. In 2025, padel will become even more affordable with the introduction of Padel Gear on the Vitality Active Gear benefit.





# Padel fever is in full swing

Padel has taken South Africa by storm, with over 135,000 registered players. Of these, 85,000 are active players who play at least one game a week. As padel has become more popular, spending on padel gear continues to increase, particularly on rackets and balls.

## The Vitality Padel benefit



**4 weeks**

advanced access to padel court bookings

**+**



**20%**

discount on padel bookings

at 53 clubs with 190 courts in the Vitality Padel network.



And more...

## Vitality Padel benefit in action



**>30,000**

Members registered on the benefit



**>100,000**

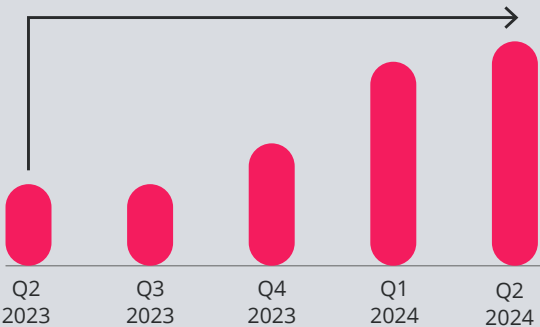
padel bookings

## Spend on padel gear is increasing

PADEL GEAR SPEND

**3x**

increase in spend on padel gear



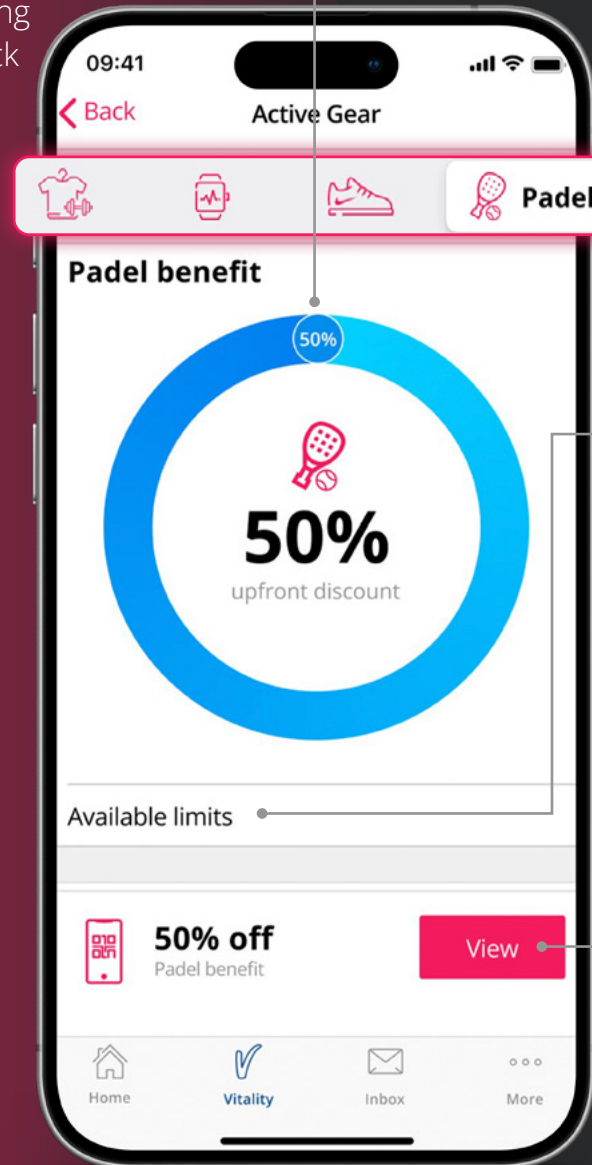
The growing South African padel community has tripled spend on padel rackets, balls and accessories.



# Introducing Vitality Padel Gear

Vitality members can get up to 50% off qualifying padel gear by completing a Vitality Health Check and Vitality Age assessment, and engaging in Vitality Active Rewards. This is in addition to discounts on qualifying fitness devices and Nike performance footwear and apparel.

Plus, earn 100 Vitality points towards the weekly Vitality Active Rewards exercise goal when playing padel for 30+ minutes a day. Simply scan the QR code at the padel club or track a padel session with a Vitality-linked fitness device to earn 100 to 300 Vitality points a day based on heart rate.



## Get up to 50% off padel gear



**10%**

Activate Vitality Active Rewards in the Discovery app.



**25%**

Complete a Vitality Health Check and Vitality Age assessment.



**50%**

Get an additional 5% discount for every 5 Vitality Active Rewards exercise goals achieved in the last 12 months, up to an additional 25% discount.

## Padel gear spend limit

The upfront discount applies to the first R3,000 spent on padel gear. The total Vitality Active Gear spend limit will be R7,000 a year.

## Covers a broad catalogue of padel gear

Padel rackets, balls and accessories at:



**TOTALSPORTS**





# Nourish to flourish with Vitality HealthyFood

The Vitality HealthyFood benefit makes healthy eating more accessible, affordable and rewarding for members, by bringing awareness to healthy foods and encouraging healthier eating habits through targeted incentives.

To ensure closer alignment with members' purchasing patterns, the Vitality HealthyFood benefit has been enhanced. Additionally, the onboarding journey will be made seamless for members who do not have their primary partner's rewards card.



# Vitality HealthyFood makes healthy eating easier and more affordable

Vitality's HealthyFood benefit is designed to create an environment where healthier food choices are not only encouraged, but also made easier and more rewarding. Members can now choose a primary in-store partner between Checkers and Woolworths and a primary online partner between Checkers Sixty60 and Woolworths online, Woolies app and Woolies Dash.

## DECODING THE SHOPPING BASKET

Recently, Vitality released a white paper delving into the impact of the HealthyFood benefit on Vitality members. The key finding is clear: HealthyFood has changed the typical basket composition of members for the better and has subsequently resulted in tangible improvements in key health metrics.

Members with healthier baskets experience improved health outcomes



**55% reduction**

in likelihood of having high-risk blood glucose levels



**13% reduction**

in likelihood of becoming obese



READ MORE

## Earn up to 75% back

on thousands of HealthyFood items at our partner stores.

03

Unlock boosted rewards through Discovery Bank



01

Activate the Vitality HealthyFood benefit



02

Complete an online Vitality Age assessment and a Vitality Health Check

## 2024 ENHANCEMENTS



Reflecting the shift in shopping habits, members can now choose a primary in-store partner and a primary online delivery partner.



Members will receive all their HealthyFood rewards in iDiscovery Miles, our rewards currency that is more valuable than cash.



Increased monthly qualifying spend limit to R2,500 for single members and R5,000 for families.

Up to 25% back in iDiscovery Miles for Vitality Members, boosted up to 75% back in iDiscovery Miles when paying with a qualifying Discovery Bank card. Auth. FSP. Limits. T&Cs apply.

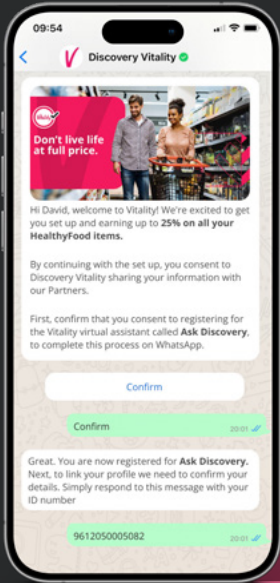




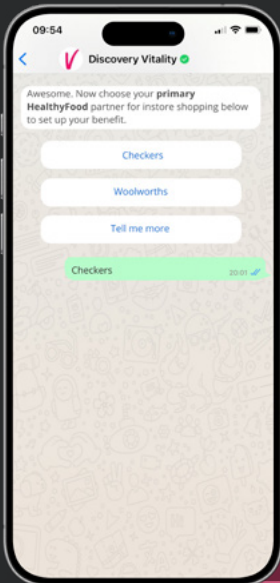
## Making engagement easier through WhatsApp journeys

One of the barriers to earning rewards for HealthyFood purchases is not having the primary partner's rewards card. Later this year, this barrier will be removed for new members through an enhanced HealthyFood activation journey, ensuring a seamless process to start earning HealthyFood rewards.

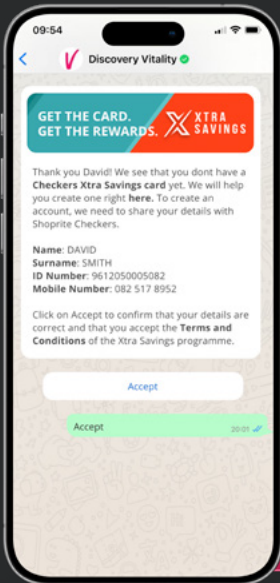
## Vitality HealthyFood activation journey for new members



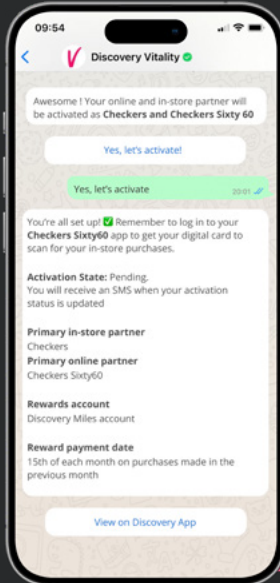
STEP  
01  
Receive a prompt on WhatsApp to register for our virtual agent, Ask Discovery.



STEP  
02  
Choose a primary HealthyFood partner.



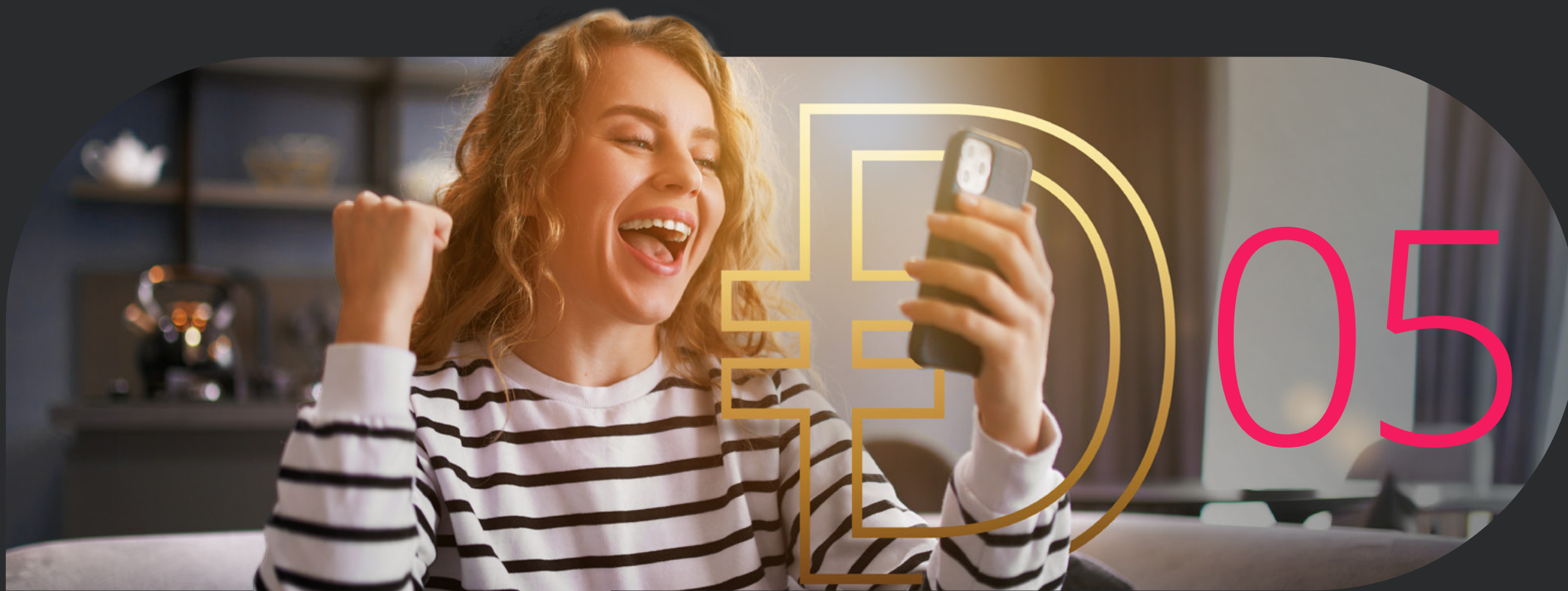
STEP  
03  
Members who do not have an Xtra Savings or WRewards card will have the opportunity to create a virtual card in the WhatsApp chat.



STEP  
04  
Activate the Vitality HealthyFood benefit.

Step 3 will only be applicable to members who do not have their primary partner's rewards card. New members who have their primary partner's rewards card will be prompted on WhatsApp to activate their HealthyFood benefit, with the rewards card automatically linked.

For members who create a rewards card on WhatsApp, both their primary in-store and online partners will be set to the same retailer. After activating the benefit, members are able to change their partner elections in the Discovery app.



# Healthy living, **big rewards** with Discovery Miles

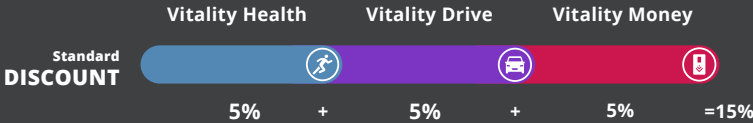
Discovery Miles is the rewards currency that underpins Discovery's shared-value model. Rewarding healthy behaviour in Discovery Miles ensures that improvements in health lead to greater rewards.

To give members more opportunities to earn our rewards currency that's more valuable than cash, all HealthyLiving rewards paid as cash back will now be paid in Discovery Miles.

# Spending ~~€~~Discovery Miles in the Vitality Mall

From 2025, all HealthyLiving rewards paid as cash back will be paid in ~~€~~Discovery Miles, the shared-value rewards currency that is more valuable than cash.

~~€~~DISCOVERY MILES ARE  
MORE VALUABLE THAN CASH



Members automatically get up to a 15% discount every day of the month, based on their combination of Vitality Health, Vitality Drive, and Vitality Money products.

## MILES IN THE VITALITY MALL

The Vitality Mall gives members the opportunity to use their ~~€~~Discovery Miles to redeem discounted rewards across a range of categories including food, books, clothes, luxury items and more.

**Cappuccino**  
VIDA E CAFFÈ



**DISCOVERY MILES R20**  
(~~€~~200)

RETAIL PRICE **R36**

**Smoothie**  
KAUAI



**DISCOVERY MILES R30**  
(~~€~~300)

RETAIL PRICE **R52**

**Sporting gear**  
SPORTSMANS WAREHOUSE



**DISCOVERY MILES R85**  
(~~€~~850)

RETAIL PRICE **R100**

**Grocery basket**  
CHECKERS  
WOOLWORTHS



**DISCOVERY MILES R212.50**  
(~~€~~2,125)

RETAIL PRICE **R250**

NEW

Checkers

OUTDOOR  
WAREHOUSE

Uber

Uber  
Eats

ROBLOX

Sorbet

Dis-Chem +

CAPE UNION MART  
Est. 1993

B. EXCLUSIVE BOOKS

KAUAI

LE CREUSET

MUGG & BEAN

poetry

Sportsmans Warehouse  
winning starts here

WOOLWORTHS

vida e caffè

And many more



# Experience epic deals with #RewardsWednesday

Discovery Vitality has introduced new, unmissable deals in the Vitality Mall every #RewardsWednesday to give members even more value for their Discovery Miles.

## IRRESISTIBLE #REWARDSWEDNESDAY DEALS, ONLY IN THE VITALITY MALL

#RewardsWednesday

<div>31 JUL</div> <div><div>Wednesday deal</div><div><div>R250 reward</div><div>for D1,500 (R150)</div><div>Sportsmans Warehouse</div></div><div><div>D1,500</div><div>D2,500</div></div></div>	<div>07 AUG</div> <div><div>Wednesday deal</div><div><div>R250 reward</div><div>for D1500 (R150)</div><div>Exclusive Books</div></div><div><div>D1500</div><div>D2,500</div></div></div>	<div>14 AUG</div> <div><div>Wednesday deal</div><div><div>R250 reward</div><div>for D1,500 (R150)</div><div>Cape Union Mart</div></div><div><div>D1,500</div><div>D2,500</div></div></div>	<div>21 AUG</div> <div><div>Wednesday deal</div><div><div>1/4 Chicken + any Single Side</div><div>for D200 (R20)</div><div>Nando's</div></div><div><div>D200</div><div>D590</div></div></div>
<div>28 AUG</div> <div><div>Wednesday deal</div><div><div>R250 reward</div><div>for D1,000 (R100)</div><div>NetFlorist</div></div><div><div>D1,000</div><div>D2,500</div></div></div>	<div>04 SEP</div> <div><div>Wednesday deal</div><div><div>R100 reward</div><div>for D300 (R30)</div><div>Kauai</div></div><div><div>D300</div><div>D1,000</div></div></div>	<div>11 SEP</div> <div><div>Wednesday deal</div><div><div>R500 reward</div><div>for D3,000 (R300)</div><div>Outdoor Warehouse</div></div><div><div>D3,000</div><div>D5,000</div></div></div>	<div>18 SEP</div> <div><div>Wednesday deal</div><div><div>R100 reward</div><div>for D200 (R20)</div><div>vida e caffè</div></div><div><div>D200</div><div>D1,000</div></div></div>





06

# Discover more with Vitality Travel

The Vitality Travel platform makes travel more affordable, accessible and rewarding than ever before.

Vitality Travel offers an all-encompassing, convenient way for members to enjoy rich discounts on their travel adventures. From flights and holiday accommodation to car rentals, Vitality Travel partners with leading providers to ensure seamless planning and substantial savings.

Vitality Travel continues to elevate members' adventures through the introduction of United Airlines and Emirates Skywards.



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[illegible]





UP TO  
**75% OFF**  
LOCAL AND  
INTERNATIONAL  
FLIGHTS

SKIP AIRPORT  
QUEUES WITH  
**PRIORITY  
FAST  
TRACK**

ACCESS TO  
**THE  
LOUNGE**  
IN SOUTH AFRICA

UP TO  
**25% OFF**  
ACCOMMODATION  
AND CAR HIRE

# Unlocking travel rewards

Discover more with Vitality Travel, our end-to-end travel booking platform, which offers the **widest choice, convenience, and incredible value**. Since going live in 2022, the Vitality Travel platform has seen great success.

**>R1.6  
BILLION**  
IN TRAVEL SAVINGS

**>500**  
LOCATIONS  
VISITED

**>125,000**  
HOTEL NIGHTS

**>2.4  
MILLION**  
FLIGHTS BOOKED

**>505,000**  
CAR HIRE DAYS

**>415,000**  
LOUNGE VISITS



# Soaring to new heights with **Vitality Travel** and **United Airlines**

Vitality Travel offers members the opportunity to enjoy a simple, end-to-end travel booking experience and is thrilled to offer members a new adventure: discounted non-stop flights to the United States with United Airlines.

## YOUR TICKET TO AMERICA: INTRODUCING UNITED AIRLINES



From October 2024, Vitality members will enjoy discounted flights when travelling to the United States with United Airlines.

Through the partnership with **United Airlines** members can look forward to:



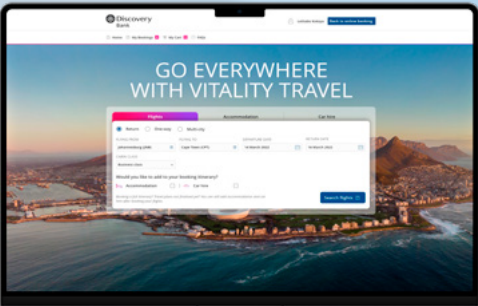
### Up to 75% off

Direct flights to New York and Washington DC.  
Onward flights to 8 key US destinations.



### Access to United Club lounge

for Black Suite and Purple Suite  
Discovery Bank cardholders.



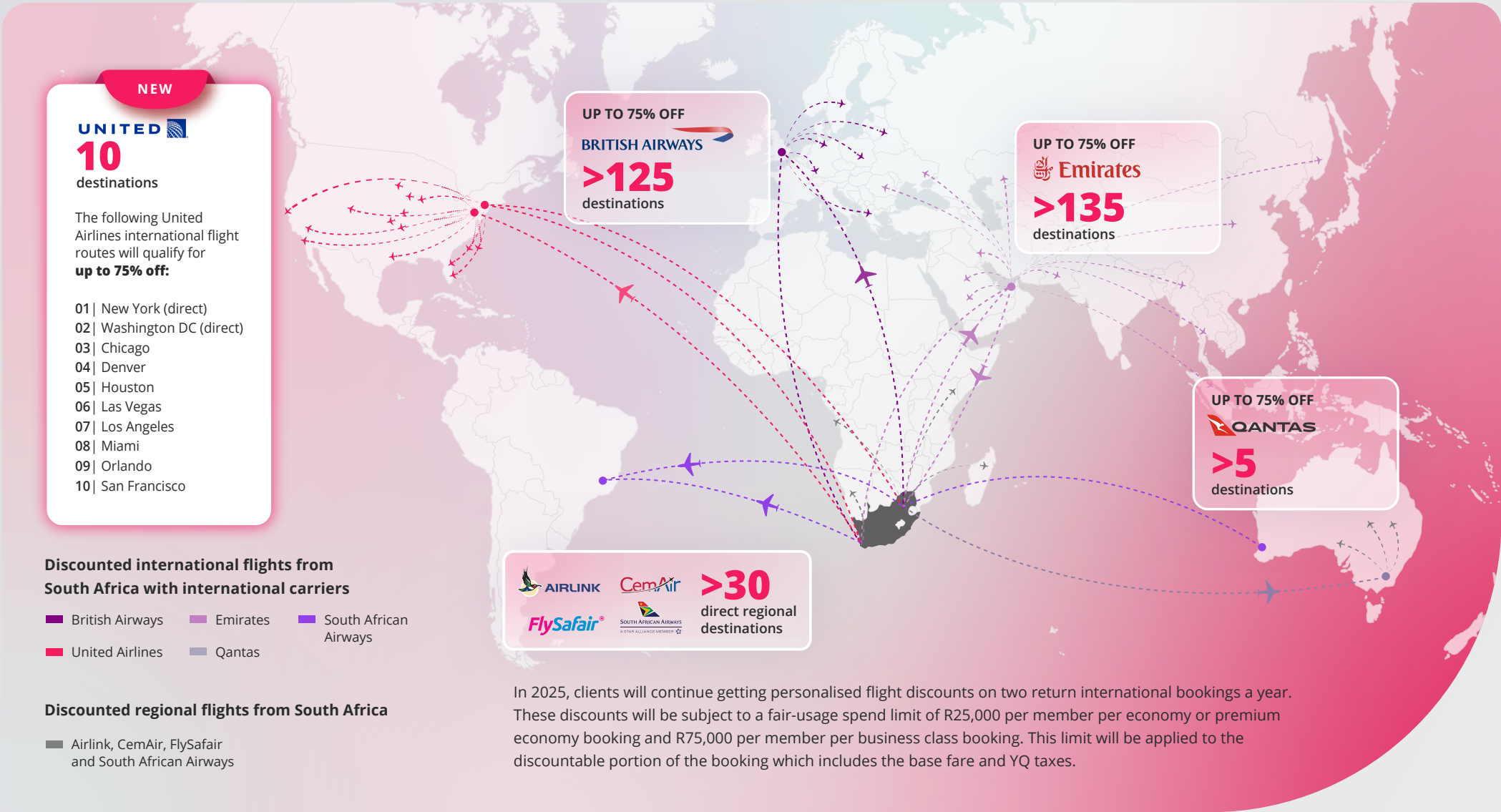
The Vitality Travel platform is used to book flights on both partner and non-partner airlines to all continents.

Our experience has shown the **4 out of 10 bookings** on the platform to North America are with non-partner airlines, highlighting that members prefer an overnight flight to the United States.

# Increasing global connections

Our international discounted flight network is growing  
– clients can now get up to **75% off direct flights to the United States.**

Vitality members now have access to discounted non-stop flights to North America with United Airlines. This complements our existing network of flights to Europe (British Airways), the Middle East (Emirates), Australia (Qantas and SAA), South America (SAA), and many African countries (SAA, FlySafair, Airlink, and CemAir) – and the local and regional connections they all offer.





# Elevated comfort through Emirates Skywards

Vitality members with a Discovery Bank Black or Purple suite account booking an Emirates flight on Vitality Travel will enjoy Emirates Skywards Silver status.



Complimentary  
seat selection



Priority  
check-in



Priority  
boarding



Excess baggage  
allowance



Complimentary  
access to the  
Emirates lounges  
in Dubai



Free WiFi  
onboard

This offer applies to bookings made on the Vitality Travel platform between 1 October 2024 and 31 March 2025, and will be reviewed to extend thereafter.





## VITALITY RATES

Member: **R399**

Member: + 1 **R479**

Member: + 2 **R559**

DOWNLOAD THE DISCOVERY APP

Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Please note all information displayed in this brochure is only a summary of the Vitality benefits. Specific limits, terms and conditions apply to each benefit. All information displayed in this brochure was correct at the time of publishing. Certain benefits will go live during the course of 2023. Members will be alerted when each benefit goes live. Visit [www.discovery.co.za](http://www.discovery.co.za) to stay updated. Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Product rules, terms and conditions apply. Discovery Life Limited. Registration number 1966/003901/06, is a registered long-term insurer, and an authorised financial services and registered credit provider, NCR Reg No. NCRCP3555. Product rules, terms and conditions apply. Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply. Discovery Miles do not constitute currency or any other medium of exchange in circulation in South Africa.