

# Preview of HealthyFood benefit guide

## Vitality Active

**Get up to 25% back in Discovery Miles on thousands of HealthyFood items**

### What is the HealthyFood benefit?

Discovery Vitality aims to make healthy eating easier with our HealthyFood benefit. The benefit offers you rewards of **up to 25% back on a range of qualifying healthy foods** including vegetables, fruit, whole grain and high-fibre starchy foods, lean protein, fat-free dairy products, legumes, healthy fats and oils at Checkers and Woolworths.

### Who does this benefit guide apply to?

This benefit guide applies to you if you are a Vitality Active member, 18 years and older, without any qualifying Discovery Bank products.

If this benefit guide does not apply to you, please select the correct benefit guide applicable to you from the [Vitality product rules terms and conditions](#).

### Who may use the HealthyFood benefit?

Each qualifying member which is the main member, spouse, adult dependant, and child dependant 18 years and older will be able to activate and use the HealthyFood benefit.

## What do you pay?

You do not pay any fees for the Vitality HealthyFood benefit apart from your monthly Vitality Active contributions.

## What is your Vitality HealthyFood rewards?

As an eligible member, you can receive up to 25% back in Discovery Miles as Vitality Active rewards for HealthyFood purchases made through your primary partner retail channels.

The primary partner retail channels are those that members select to receive the higher reward from either the in-store and online partner retail channels: Checkers or Woolworths in store and Checkers Sixty60 or Woolworths online, Woolies app and Woolies Dash respectively). Note that primary partner retail channels are referenced in this document as **“primary partners”**.

The rewards for your HealthyFood benefit will be paid to the main member's Miles account in the Vitality Mall as Discovery Miles at a rate of 10 Discovery Miles for every R1 earned, rounded up to the nearest whole Discovery Mile. The main member's Discovery Miles balance will be displayed in the Vitality Mall, along with options for spending those Miles. Use your Discovery Miles within the Vitality Mall. [Learn more about Discovery Miles.](#)

Discovery Miles is Discovery's one rewards currency that you can earn for getting healthy, driving well, and spending responsibly. Log in to your Discovery profile on the Discovery app or the Discovery website to view your personalised dynamic HealthyFood reward percentage.

## How do you activate the HealthyFood benefit?

As the main member, spouse, adult dependant and child dependant 18 years and older of an active Vitality Active membership, you will each need to activate the HealthyFood benefit by following these simple steps:

- Log in to your profile on the Discovery app or website. Navigate to the Vitality section and select Rewards. You can complete a quick activation that will activate all your HealthyLiving benefits (HealthyFood, HealthyCare, and HealthyBaby) at once. Alternatively, if you have already activated one of your other HealthyLiving benefits, you can choose to activate the remaining benefits separately at a later stage to start earning rewards if you do not have a partner card at the time of activation.
- Choose your primary online partner (Checkers Sixty60 or Woolworths online, Woolies app and Woolies Dash) and primary in-store partner (Checkers or Woolworths in store). These can only be changed once in a rolling 12-month period. View the rules for changing your selected partner below.

- You will not be able to activate the HealthyFood benefit at Checkers if you do not have a Checkers Xtra savings card. You can get one in-store or order one through the Sixty60 app. Link your Checkers Xtra Savings card to your ID on the [Checkers website](#) or Sixty60 app.
- Once you have your Xtra savings card, go to the Vitality HealthyFood benefit page on the Discovery website to link your Xtra savings card to activate the Checkers HealthyFood benefit. Make sure that your ID number is linked to your [Checkers](#) profile.
- You will not be able to activate the HealthyFood benefit at Woolworths if you do not have a Woolworths WRewards card. You can get a WRewards card instore or on the Woolworths website or app. Link your Woolworths WRewards card to your ID on the [Woolworths website](#)
- Once you have activated the HealthyFood benefit, you will receive an SMS confirming your activation.
- Make sure that your applicable HealthyFood partner rewards card (Checkers Xtra savings card or Woolworths WRewards card) is used when the sale is processed, or you will not get the HealthyFood reward.

## **What are the rules for changing your primary partners?**

- You can select Checkers as either your primary in-store and online partner, or only as your primary in-store partner or only as your primary online partner if you have a Checkers Xtra savings card and your profile is linked to your ID. Alternatively, you can select Woolworths as your primary in-store and online partner, or only as your primary in-store partner or only as your primary online partner if you have a Woolworths WRewards card and your profile is linked to your ID.
- If the main member on a Vitality Active membership selects primary partners, the same primary partners will apply to the other adults on the same Vitality Active membership. Either the spouse, adult dependant, or child dependant 18 years and older on the Vitality Active membership may only select the primary partners before the main member does.
- The main member on the Vitality Active membership has the right to override the primary HealthyFood partners selected by dependants on their membership. Once the main member on the Vitality Active membership selects the HealthyFood primary partners, the spouse, adult dependant, or child dependant 18 years and older cannot change the primary partners thereafter. Once you have activated the HealthyFood benefit, only the main member on the Vitality Active membership may change the primary partners once every rolling 12-month period from the date of activation and thereafter from the date of change.

## **How do you earn, increase, and qualify for HealthyFood rewards?**

All adults on the Vitality Active membership need to activate the benefit on their own Vitality profiles to earn rewards. As a Vitality Active member, your Vitality HealthyFood rewards are

based on your engagement with the Vitality Active programme. To earn and increase your HealthyFood rewards as a Vitality Active member you need to each activate the benefit and select your primary partners. By activating the HealthyFood benefit, the main member, spouse, adult dependant, or child dependant 18 years and older on the Vitality Active programme will get up to 10% back at both primary in-store and online HealthyFood partners.

## How do you engage with Vitality Active to get up to 25% back?

To maximise your HealthyFood Vitality Active rewards, each adult 18 years and older on a Vitality membership, who have activated the HealthyFood benefit, will get their own personalised rewards percentages based on having completed their Vitality Age assessment and Vitality Health Check (or where applicable your Vitality Health Check for 65+) once every rolling 12 months. Rewards earned will contribute to the family's monthly rewards.

Do your [Vitality Age](#) and book your [Vitality Health Check](#) online. Where applicable book your [Vitality Health Check for 65+](#).

Each adult on the Vitality Active membership must complete both these health assessments once every rolling 12-month period to earn up to 25% back at their primary partners when purchasing HealthyFood items through the Vitality Active programme. Potentially members on the same Vitality Active membership may have different reward levels, depending on the validity of their assessments.

Reward with the Vitality Active programme	What to do
Up to 10% back at primary partners	Activate the benefit.
Up to 25% back at your primary partners	As an adult 18 years and older on a Vitality membership that has activated the HealthyFood benefit and do your Vitality Age and completes your Vitality Health Check (where applicable book your Vitality Health Check for 65+)

If you as an adult 18 years and older on a Vitality membership with an active HealthyFood benefit, completes either your Vitality Age or your Vitality Health Check (or where applicable your Vitality Health Check for 65+) but not both, or one of the assessments expires or your

completed a virtual Vitality Health Check instead of an in-person Vitality Health Check, you will get 10% back at your primary partners until both your Vitality Age and Vitality Health Check (or where applicable your Vitality Health Check for 65+) assessments have been completed and are valid.

These assessments must be valid on the last day of the calendar month prior to your monthly reward calculation. Your assessments are valid for a 12-month period. Find out how to maximise your rewards and if your assessments are valid on the [Discovery website](#).

## **How do you earn rewards on your HealthyFood purchases?**

To earn HealthyFood rewards from the Vitality Active programme, you must use your Checkers Xtra savings card and / or your Woolworths WRewards card, where applicable, when paying for each transaction.

- If your partner rewards card is not linked to your partner profile, you will not earn any rewards through the Vitality HealthyFood benefit.
- Use your linked partner reward card when making payment for your purchases in-store and online, your linked partner rewards cards will be used to apply the necessary rewards.
- When making Checkers purchases, you will earn Vitality rewards for purchases made through selected third-party apps and online services that are offered directly by Checkers only, namely Checkers Sixty60.
- When making Woolworths purchases, you will earn Vitality rewards for qualifying purchases made through selected third-party apps and online services that are offered directly by Woolworths only, namely Woolworths Online, Woolies app and Woolies Dash.
- For all online and app transactions, the collection or delivery date will be the transaction date processed and not the date which the order was placed.

## **What are the rules about the HealthyFood benefit?**

If you allow any other person to use your linked partner rewards card (Checkers Xtra Savings or Woolworths WRewards cards, we reserve the right to cancel your HealthyFood benefit.

The HealthyFood partner rewards cards (Checkers Xtra savings and Woolworths WRewards cards) are not credit, debit or guarantee cards. They are only used for allocating rewards on purchases at the HealthyFood partner stores.

Please note that the HealthyFood benefit is only available at the following partner store types:

- Checkers, Checkers Food, Checkers Hyper stores and Checkers Sixty60.
- Woolworths Food, Woolworths online, Woolies app and Woolies Dash.



Any stores not mentioned above are excluded from the HealthyFood benefit, including without limitation, Checkers Liquor, Shoprite, WCellar and Woolworths Foodstop stores at Engen garages.

The HealthyFood benefit is for personal household use only.

These terms and conditions may change at any time, and we will notify you of any changes beforehand.

## **How much can you get back in rewards each month?**

Your HealthyFood spend that you get rewarded on the Vitality Active programme is limited to the number of Vitality Health points that the membership has for the year to date. The starting point for working out your reward is the number of Vitality points that you have. Your reward is further subject to our payout rules detailed below.

A single membership is one that includes only one member, known as the main member. In contrast, a family membership includes multiple members: the /main member, a spouse, adult dependants, and child dependants aged 18 years and older.

Your Vitality HealthyFood monthly reward is based on the following:

- Your monthly qualifying spend limit for Vitality premium members on a single membership is R1,250 and for members on a family membership is R2,500.
- The process for calculating rewards for a family membership is that each qualifying person will contribute to the overall monthly cap on the membership.
- Transactions will be processed in the following order: first for the main member, followed by the spouse, adult dependants, and then child dependants over the age of 18 years.
- Among adult dependants and child dependants over 18, priority is based on their membership join date. Transactions by these members who joined earlier take precedence.
- Each member's transactions will be prioritized first at their primary in-store partner, then primary online partner.
- Your reward calculation is based on the date we receive the transaction file from the partner. This may be different to the date on which you made the purchase.

## **How are your rewards calculated?**

- The reward you get is based on the number of Vitality points that you have as well as the amount that you spend on HealthyFood at the partner stores.
- The starting point for working out your reward is the number of Vitality points that you have.
- Your HealthyFood spend that you get rewarded on in the current calendar month is limited to the number of Vitality points that your membership has accumulated for the year to date.

- Your current month's reward percentage is based on the validity of your Vitality Health assessments as at the last day of the previous calendar month.
- To work out your reward, we apply your dynamic reward percentage to your qualifying HealthyFood spend in the month.
- Your dynamic reward percentage for next month changes throughout the current month based on the validity of your Vitality Health assessments.
- You will be able to see your current month's earned reward percentage in the Discovery app and on the Discovery website.

## **How are your rewards paid?**

- A HealthyFood reward will be paid out to the main member very monthly reward payout cycle.
- Your monthly reward cycle has been aligned to a calendar month cycle.
- The rewards for your HealthyFood benefit will be paid as Discovery Miles into the main member's Discovery Miles account irrespective of who shops. Rewards will be allocated by the 15<sup>th</sup> of the following calendar month for transactions made in the current calendar month.
- Any delayed Discovery Miles allocations do not earn interest.
- The Discovery Miles earned through the HealthyFood benefit will be earned cumulatively and allocated into your Discovery Miles account as a single allocation during your monthly reward cycle.
- Your membership on the Vitality Health programmes needs to be active at time of allocation to still be eligible for your HealthyFood reward.
- Should we receive a late transaction (within 12 months from the date of the transaction), we will calculate the late transaction in the month in which we received it. In the late transaction calculation, we will consider the limits that should have been applied in the month in which the transaction first occurred.

## **How do you earn Vitality points for purchasing HealthyFood?**

The Vitality points you earn for purchasing HealthyFoods are based on the following:

- You can earn 20 Vitality points for every HealthyFood item that you buy at Checkers and Woolworths.
- We will deduct 20 points for every unhealthy item that you buy.
- You will never accumulate a negative point value from a transaction and the least number of points that you can earn from a transaction is zero.

- Each membership can earn a maximum of 1,000 Vitality points from HealthyFood purchases per month, up to a total of 12,000 per year.
- Vitality points from HealthyFood purchases accumulate towards the membership's total.
- The allocation of points to members on a family membership follows the same process used for processing transactions to calculate rewards.
- Vitality points earned will be allocated to members in the following order: first to the main member, followed by the spouse, adult dependants, and child dependants over the age of 18 years.

## How do we classify HealthyFood items?

We apply selection criteria to each food group and segment foods into three categories, with qualifying healthy foods earning rewards and unhealthy foods resulting in a penalty.

**Healthy foods qualify for HealthyFood rewards** because they include a variety of whole or minimally processed foods that are nutrient dense meaning they are rich in vitamins, minerals and other nutrients important to our health.

**Neutral foods do not earn HealthyFood rewards** or incur penalties when purchased. However, their role in a healthy eating pattern depends on individual factors like age and physical activity levels.

**Unhealthy foods result in a penalty when purchased** as they are high in salt, Added sugars and saturated fats. Regular consumption of these foods can contribute to weight gain and increase risk of chronic conditions, such as type 2 diabetes, heart disease and cancers. Examples include processed snacks, sugary drinks (including fruit juice) and food, salty foods (snacks, seasoning, spreads) and processed meats (bacon, sausages).

*Links to the latest Checkers and Woolworths HealthyFood catalogues will be included in the final version of this benefit guide.*

- Products listed in these catalogues can change at any time.
- Look out for the Vitality HealthyFood stamp on shelf labels in-store to identify HealthyFood items and all HealthyFood items are identified as "VIT" or "V" on your till slips.
- Note that the nutrition principles and qualifying foods outlined in the HealthyFood catalogues take precedence over the information provided on the partners' websites, in-store shelf labels and your payment receipts.
- Products listed in the catalogues are subject to seasonal and supplier availability and may only be available at certain Checkers and Woolworths stores.
- Vitality bases its HealthyFood principles on the most current policies and guidelines from local and international bodies. The product selection process for the HealthyFood benefit is



constantly under review and subject to change, considering scientific and industry developments.

## How do you query your reward?

Contact us if you have any queries on 0860 99 88 77. Or chat to us on [WhatsApp](#) . Alternatively, you can chat to a Vitality agent 24/7 through Ask Discovery on the website or Discovery app. Look out for the pink chat icon and tap to start chatting.

Or Register for Ask Discovery on WhatsApp. If you have already registered, scan this QR code to start chatting:



To query your reward, you need to keep your valid receipts for Checkers Sixty60 working days after purchase. This is also to verify your purchases so that Vitality can award the appropriate rewards for your qualifying purchases.

The following would invalidate your receipt, and do not qualify you for rewards:

- Receipts that have been altered, photoshopped or photocopied
- Receipts created by a partner employee for purchases you did not buy
- Blank images with no receipts in view
- Receipts that are unclear or have blurry images
- Receipts that are missing information, such as the partner's name and loyalty card number.  
We require a full receipt with all information (no information must be cut off or missing from the receipt)
  - Receipts submitted for the incorrect partner. This is when the receipt you submit does not match the selected partner or is not from a partner associated with the benefit
  - We will not accept a bank statement in place of a receipt.

## What tax is there on rewards?

You might have a duty to pay tax on the rewards that you earn. It is your responsibility to speak to a tax practitioner to get advice in this regard. We are not responsible for any consequences if you fail to ask a tax practitioner for advice or if you fail to pay the applicable tax.

## How do you end this benefit?

If your Vitality Health membership ends or you downgrade to a Vitality Health membership that does not qualify for the HealthyFood benefit, you will no longer have access to the HealthyFood benefit to earn and receive rewards. You will forfeit any rewards in the month prior to you ending your benefit.

## Do you want to stay in touch and ask questions?

If you have any questions or need more information about the Vitality HealthyFood benefit, visit the [Vitality HealthyFood Help page](#) or call us on 0860 99 88 77 from Monday to Friday between 07:00 and 18:00. Or chat to us on [WhatsApp](#). Alternatively, you can chat to a Vitality agent 24/7 through Ask Discovery on the website or Discovery app. Look out for the pink chat icon and tap to start chatting. Or Register for Ask Discovery on WhatsApp. If you have already registered, scan this QR code to start chatting:



## Acceptance of benefit terms and conditions

By activating the Vitality Health HealthyFood benefit, you agree to the limits, terms and conditions set out in this benefit guide.





### Third party consent when activating any Vitality benefit

You acknowledge that by activating the HealthyFood benefit and/or continuing to use the HealthyFood benefit, you agree and consent to Discovery Vitality (Pty) Limited, their authorised partner network and third parties associated with the benefit sharing your payment and personal information (including ID number) as well as total transaction data, in accordance with the Discovery Vitality Main Rules and privacy statement. This will be used for the following purposes:

1. To manage the HealthyFood benefit.
2. To assess and make recommendations for improvements to the HealthyFood benefit based on purchase data.
3. To allow retail partners associated with the HealthyFood benefit to reach out to you with offers and promotions, helping you to maximise your HealthyFood benefit.

*A link to main rules will be included in the final version of this benefit guide.*

**Keep up to date with the latest news from Vitality**

Download the  Discovery app, follow Discovery Vitality on   (@Discovery\_SA) and  (DiscoverySA).

Specific limits, terms and conditions apply to each benefit and may be subject to change. We will inform you when we make product or benefit changes.

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