



Discovery Vitality
2010

Discovery Vitality

The wellness programme that rewards you for getting healthier

Discovery Vitality offers a science-based, personalised approach to wellness

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

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

Know your health

Vitality recognises that everyone's health needs are different, so we offer a variety of activities to help you understand your unique health status.

Complete a Personal Health Review on www.discovery.co.za to find out how healthy you are and earn Vitality points. You can then do a range of in-depth assessments to learn more about your health, which will also earn you Vitality points.

Improve your health

Vitality makes it easier for you to get healthier by giving you access to a range of health and fitness partners. Vitality awards you points for doing healthy activities and gives you savings at our partners to make your journey to wellness that much easier. Plus, Vitality offers tailored wellness initiatives for every stage of your life.

Enjoy the rewards

Vitality's rewards include savings on local and international flights, holiday accommodation, car rental and shopping savings. Because the size of your savings is directly linked to your Vitality status, your rewards increase as you work with Vitality to get healthier.

In addition, the DiscoveryCard gives you cash back at a wide range of partner stores and savings on international travel according to your Vitality status.

As you earn Vitality points, your Vitality status improves

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

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

Vitality monthly contributions for 2010

Main member	Main member + 1	Main member + 2 or more
R116	R135	R142

Know your health



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

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

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

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



Improve your health

Eat healthily

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

Discovery Vitality makes eating healthily easy with the HealthyFood™ benefit. By activating the benefit you will save up to 10% on over 6 000 HealthyFood™ items you buy at Pick n Pay. You can increase this saving **up to 25%** when you complete a Personal Health Review on www.discovery.co.za



In partnership with



Inspired by you



Earn Vitality points for making healthy food choices

Depending on how healthy your food purchases are each month, you'll earn up to 1 000 Vitality points.

The Medical Savings Booster

The Medical Savings Booster allows you to convert **up to 75%** of your HealthyFood™ spend to fund your day-to-day healthcare expenses.

Get active

Join Vitality's gym partners for a once-off fee

Vitality makes it easier for you to get active by lowering the cost of fitness services at our gym partners. You can join Virgin Active or Planet Fitness for a once-off fee of only R850.

Please note that this rate is only applicable until the end of 2009.



Get active with Vitality's fitness partners

You qualify for reduced rates at various fitness partners, making it easier for you to get active in a way that suits your individual needs. Run, walk, cycle, play or swim your way to better health and earn Vitality points.

Enjoy the rewards

Vitality gives you outstanding **lifestyle, travel and shopping rewards**. The healthier you get and the higher your Vitality status, the greater the rewards.

Vitality members get fantastic rewards

- Local and international flights, car rental and holiday accommodation
- Movies, airtime and broadband internet access
- Shopping savings at our partner stores with your DiscoveryCard
- Shopping online for leading brands at VitalityMall on www.discovery.co.za

Vitality has rewards for the whole family

- Discovery Baby gives new and expecting parents a Discovery Baby bag full of important information, valuable goodies and discount vouchers.
- Children qualify for rewards like free movies before 7pm for doing healthy activities.

Preventive screening tests

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

Other health tests

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

Children's health checks

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

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

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

Live a healthy lifestyle

Vitality has a wide range of health partners to help you make healthier choices and live a healthy lifestyle.

Pay only R330 to stop smoking with Smokenders or Allen Carr's Easyway and save 30% when you join Weigh-Less.



Fitness partner	Vitality points	Health partner	Vitality points
	Earn 150 Vitality points for every exercise session		Earn 10 Vitality points for every HealthyFood™ you buy, up to 1 000 points a month
	Earn up to 200 Vitality points for each workout		Earn 5 000 Vitality points for stopping smoking
	Earn 150 Vitality points for every round of golf		Earn 2 500 Vitality points for a weight assessment and 2 500 points for reaching your goal weight
	Earn 3 000 or 5 000 Vitality points for every event		

		Blue	Bronze	Silver	Gold	Diamond
	Save on tickets to 16 international destinations, based on your Vitality status and the number of years you've been on Vitality					
	Less than three years	5%	10%	15%	20%	-
	More than three years	10%	15%	20%	25%	30%
	Get access to discounts on the lowest fare at any time	15%	20%	25%	30%	35%
	Get savings on the lowest rates for car hire	8%	10%	15%	20%	25%
	Luxury holidays are within reach	30%	35%	40%	45%	50%
	Qualify immediately for a Gold Clicks ClubCard and quarterly Clicks cash back vouchers	8%	10%	12%	15%	18%
	See the latest blockbusters for as little as R10* (Junction) and R18* (Classic). Children under 16, whose parents have completed a Kids' Personal Health Review, watch movies for free before 7pm					

Visit www.discovery.co.za for many more terrific offers. For a great online shopping experience, visit **VitalityMall**, where you can choose from a wide range of products from the world's leading brands.

Terms and conditions apply. Subject to the rules of Vitality. All rates are subject to change. *All rates applicable for 2009 are subject to change for 2010.

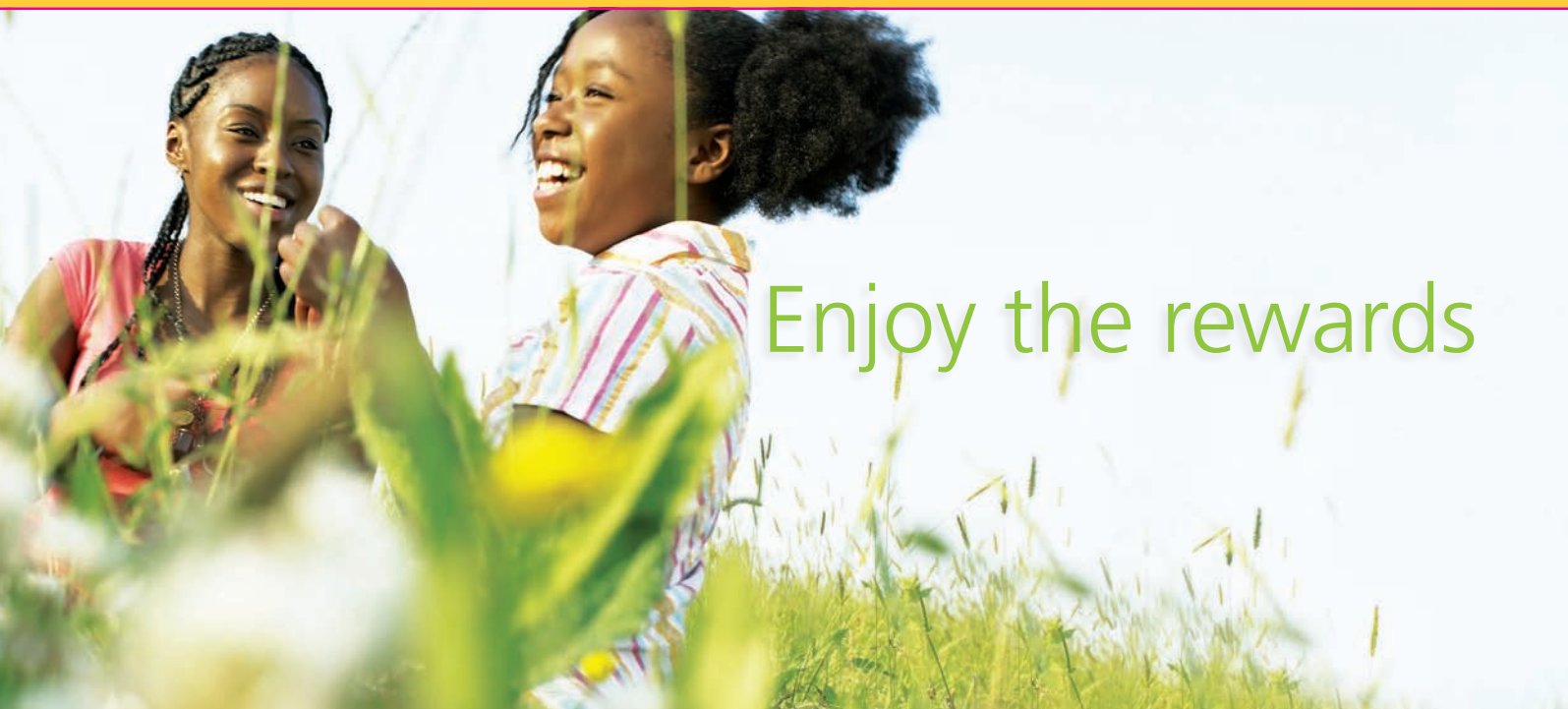
To find out more, visit www.discovery.co.za or call 0860 99 88 77. Vitality HealthStyle (Pty) Ltd is an authorised financial services provider.



Know your health



Improve
your health



Enjoy the rewards



DiscoveryCard

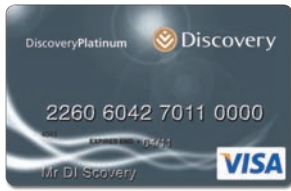
2010

DiscoveryCard

The smart way to shop

The Visa DiscoveryCard gives you cash back when you shop, savings on dream holidays and allows you to earn Discovery Miles.

Your cash back and savings are based on your Vitality status – a measure of how much you interact with Vitality to improve your health. It's the only credit card that rewards you for getting healthier, and the healthier you get, the greater your rewards!



DiscoveryCard gives you cash back on all your purchases at Pick n Pay

Get up to 10% cash back at Pick n Pay, based on your Vitality status.

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

The DiscoveryCard cash back reward is in addition to the up to 25% saving you get on HealthyFood™ at Pick n Pay as a Vitality member.



Boost your HealthyFood™ saving

Get up to 75% of your HealthyFood™ spend paid into the Medical Savings Booster. This facility allows you to fund your day-to-day healthcare expenses when your Medical Savings Account has been used up.

The Medical Savings Booster is powered by the Visa DiscoveryCard and is integrated with your Discovery Health Plan to ensure seamless ease of use.

Keep in mind

- If you choose to have your HealthyFood™ saving paid into your Medical Savings Booster, you will not receive the DiscoveryCard Pick n Pay cash back.
- You need to have completed a Personal Health Review and be a DiscoveryCard holder to activate the Medical Savings Booster.
- The Medical Savings Booster is only available on Discovery Health Plans with a Medical Savings Account.
- Withdrawals from the Medical Savings Booster are subject to a 25% penalty when not used for medical expenses.

DiscoveryCard's shopping savings

The longer you have been on Vitality and the higher your Vitality status, the more cash back you get from DiscoveryCard's partner stores. It's the smart way to shop.

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

To maximise your cash back, use your Visa DiscoveryCard whenever you shop

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





The DiscoveryCard is a Visa credit card giving you all the benefits of a credit card and much more.

You can use your DiscoveryCard at over 30 million outlets and cash machines worldwide.



Save up to 60% on British Airways International flights

DiscoveryCard holders qualify for unprecedented savings on international flights to 16 destinations with British Airways, based on your Vitality status and average monthly DiscoveryCard spend.

Total savings on British Airways International flights

Average spend a month	Blue	Bronze	Silver	Gold	Diamond
More than R5 500	20%	25%	30%	35%	40%
More than R11 000	25%	30%	35%	40%	45%
More than R16 500	30%	35%	40%	45%	50%
More than R22 000	40%	45%	50%	55%	60%

The benefit is available on all booking classes, subject to six weeks advance booking, up to a maximum of two return tickets a person, each year. This benefit is only available to DiscoveryCard holders who have selected Discovery Miles.

16 exciting international destinations

- Athens
- Edinburgh
- Los Angeles
- Miami
- Rome
- Toronto
- Barcelona
- Geneva
- Manchester
- New York
- San Francisco
- Vancouver
- Chicago
- London
- Paris
- Tel Aviv



Savings on international holidays

DiscoveryCard can bring your dream holiday within reach. Use your DiscoveryCard at World Leisure Holidays, Royal Caribbean International or Contiki Holidays and get cash back, based on your Vitality status.

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

Earn Discovery Miles by using your DiscoveryCard

For every R12 you spend on your DiscoveryCard, you'll earn one Discovery Mile, for an annual fee. There are many ways to spend your Discovery Miles: pay the already discounted Vitality rates at kulula.com and Southern Sun, shop at VitalityMall on www.discovery.co.za, increase your saving at DiscoveryCard's international holiday partners, or convert your Discovery Miles to BA Miles or SAA Voyager Miles.

Fast Miles for DiscoveryPlatinum cardholders

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

Visit www.discovery.co.za to sign up for Discovery Miles or Fast Miles.