

DISCOVERER

Discovery
Vitality

VITALITY LAUNCH | 2021



The impact of Vitality during the **COVID-19** pandemic

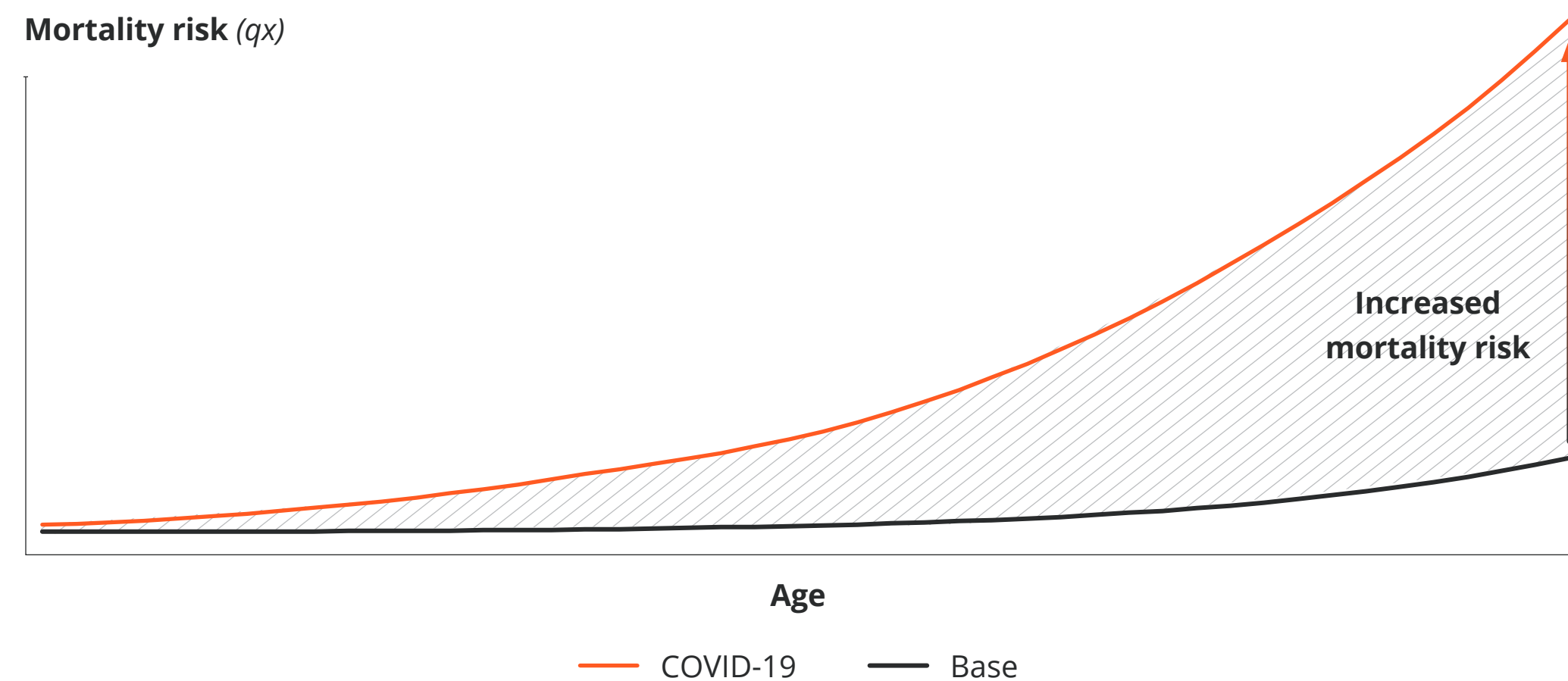
COVID-19 has had a significant impact on health risk: a direct impact on mortality risk for individuals that contract COVID-19 and an indirect impact of reducing engagement in healthy living globally. Vitality encourages behaviours that offset both these risks, materially reducing the short-term and long-term effects of COVID-19.



The direct impact of COVID-19 on health and mortality risk

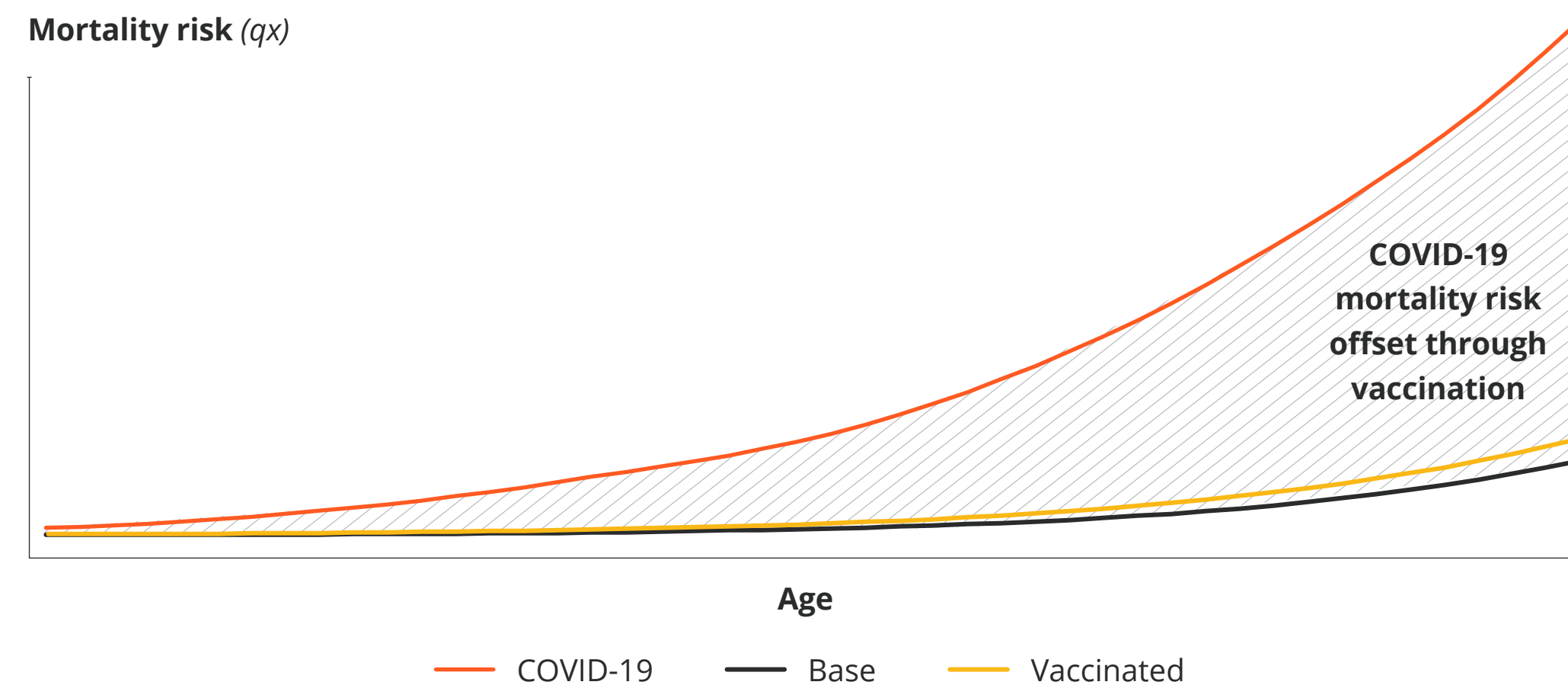
Vitality has unique insights into the factors influencing risks associated with COVID-19, based on the extensive lifestyle data available for its members. COVID-19 infection increases mortality risk between two and ten times above existing levels. The impact of which can be offset almost entirely through vaccination.

COVID-19 infection substantially increases mortality risk



Mortality risk is significantly increased by COVID-19 infection. Various factors influence the severity of COVID-19, including demographic, health and lifestyle factors. Vitality members who engage regularly in healthy living behaviours encompassed by the Vitality programme have been statistically shown to have a higher resilience to COVID-19 severe infection. More recently, vaccination has also been proven to have a significant impact in offsetting elevated COVID-19 risk.

Vaccination offsets COVID-19 mortality risk



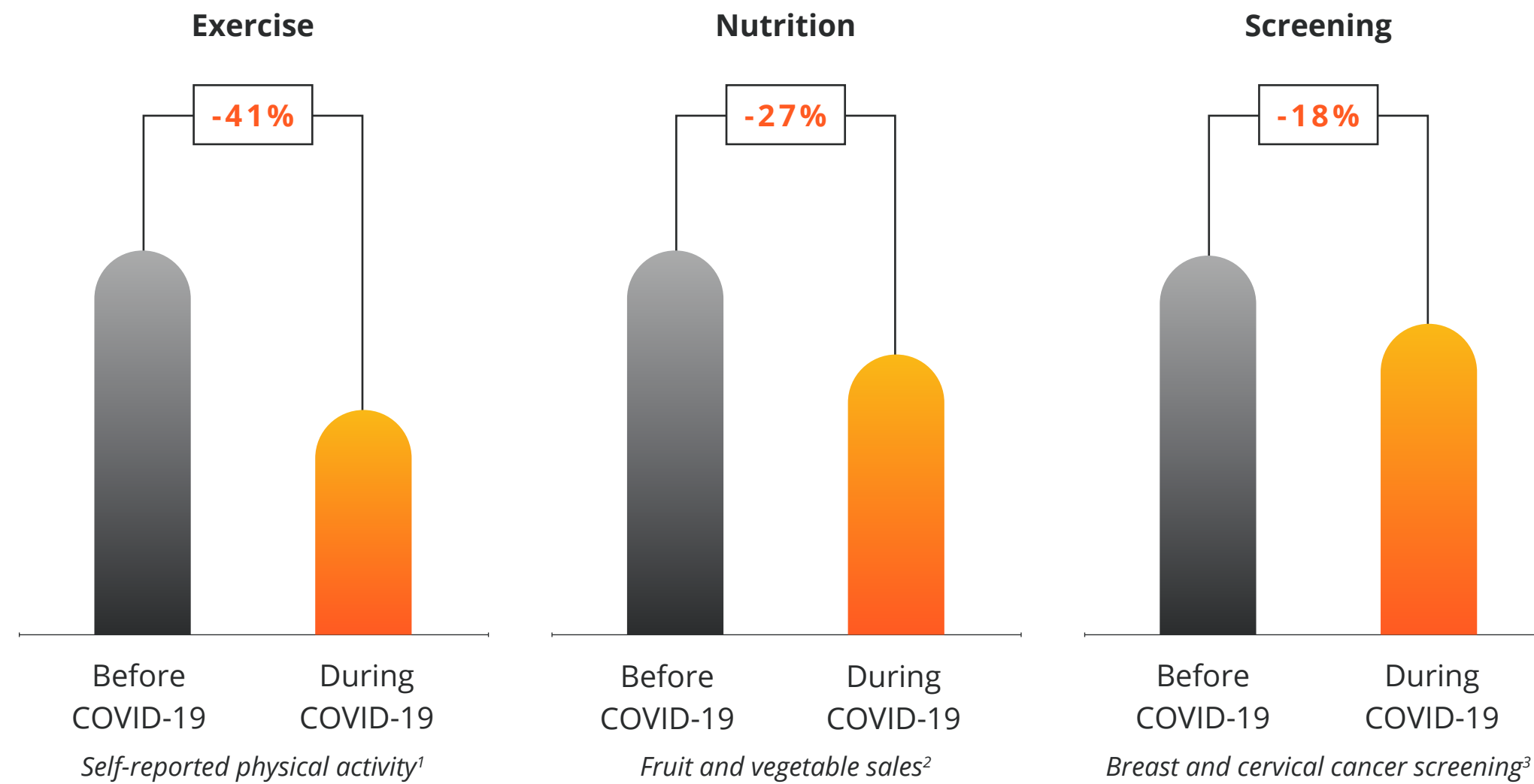
Rigorous clinical trials globally have shown that vaccines help people protect themselves and others against the direct mortality risk of COVID-19. The latest Discovery data supports these findings with substantial improvements in mortality risk for vaccinated individuals. To recognise such an important action that an individual can take in reducing COVID-19 risk, Vitality will award Vitality points to members who have been fully vaccinated in 2021.

Vitality members will get **2 500 points** for getting vaccinated.

The indirect impact of the COVID-19 pandemic on healthy living behaviours

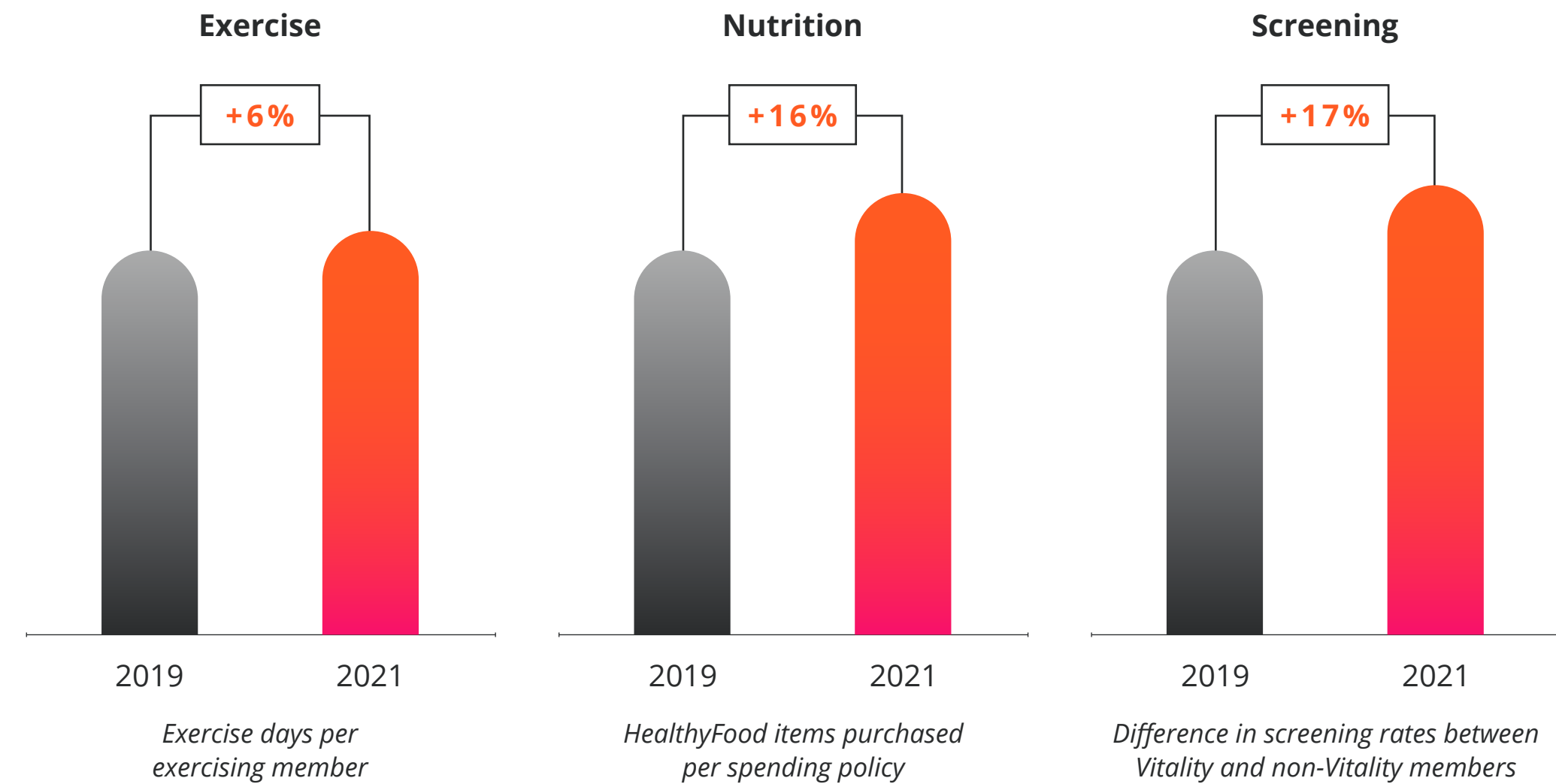
Various lockdowns and mobility restrictions across the world have impacted the extent to which individuals have engaged in healthy living behaviours during the COVID-19 pandemic. This has elevated the underlying risk of non-communicable diseases. In contrast, engaged Vitality members have remained resilient in maintaining healthy lifestyles, subsequently reducing the indirect impact of COVID-19 on their health.

Indirect effects of COVID-19 have impacted healthy living behaviours globally



The indirect impact of COVID-19 on people’s environment and behaviour has caused a significant reduction in healthy habits. Globally, restrictions of movement and lockdowns have impacted people’s ability and motivation to exercise and eat healthily. In addition, people delayed preventive health screenings out of fear of getting COVID-19.

Engaged Vitality members show resilience in maintaining healthy living behaviours across 2020 and 2021



Engaged Vitality members were resilient in maintaining healthy living behaviours during the COVID-19 pandemic with engaged members exercising at home, getting HealthyFood rewards and completing safe health checks. Engaged Vitality members showed resilience over 2020 and 2021 by exercising 6% more, buying 16% more HealthyFood items and screening at even higher rates than non-Vitality members. Based on these insights, it is clear that engaged Vitality members have experienced fewer indirect impacts during the COVID-19 pandemic.

¹ A Pandemic within the Pandemic? Physical Activity Levels Substantially Decreased in Countries Affected by COVID-19; International Journal of Environmental Research and Public Health: 24 February 2021

² The Impact of Lockdown During the COVID-19 Outbreak on Dietary Habits in Various Population Groups: A Scoping Review; Frontiers in Nutrition Volume 8: 04 March 2021

³ COVID-19 impact on screening test volume through the National Breast and Cervical Cancer early detection program, January–June 2020, in the United States; Journal of Preventative Medicine Volume 151: October 2021

In 2022, Vitality will be introducing a series of enhancements to get more members engaging in healthier behaviour than ever before.

Product updates

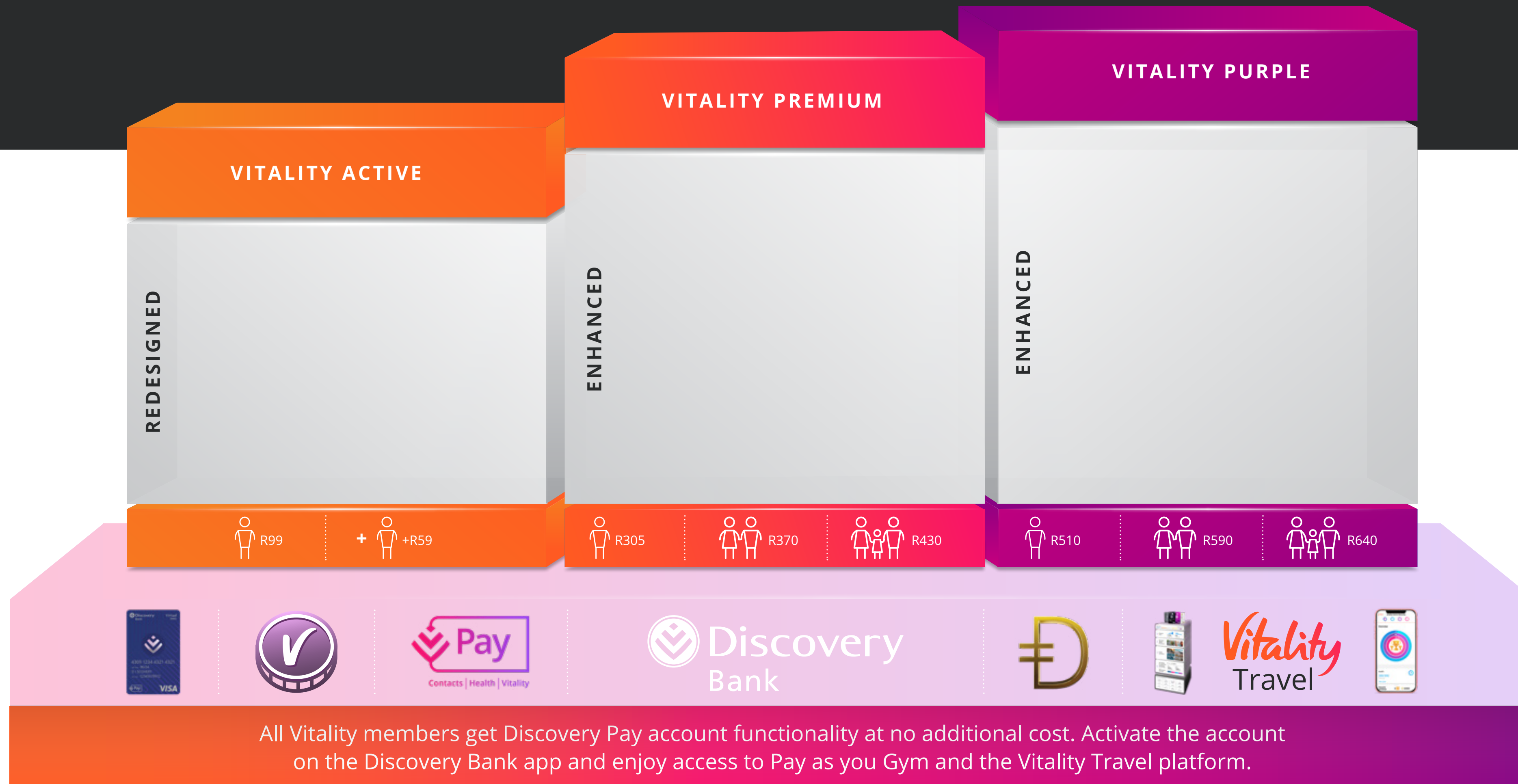
Vitality in 2022

Vitality has three science-based behaviour change programmes – all designed to encourage healthy living through powerful incentives and valuable rewards.



The Vitality product range in 2022

Vitality has improved its product offering for 2022 with enhancements across the three Vitality programmes. A redesigned Vitality Active offers members greater flexibility in wellness, while deeper integration with Discovery Bank gives members access to Discovery Pay account functionality, including access to Pay as you Gym and the Vitality Travel platform.



Introducing Pay as you Gym, powered by **Discovery Pay**

Vitality members currently enjoy access to the richest gym benefit in the industry, with up to 75% off at Virgin Active or Planet Fitness gyms.

In 2022, Vitality is introducing Pay as you Gym, an alternative gym benefit that is ideal for members looking for flexibility to train whenever and wherever they want, without the commitment of a long-term contract.



Pay as you Gym product features:

PAY AS YOU GYM



FLEXIBLE GYM ACCESS

Access any gym in the network on a pay-per-visit basis with no contract or monthly subscription. This gives members the freedom to gym whenever and wherever they want.



NATIONAL GYM NETWORK

Access to more than 150 facilities nationwide across the Virgin Active and Planet Fitness gym networks. Members can use the in-app gym locator to find a nearby facility that meets their needs.



SEAMLESS PAYMENT

No need to carry a Discovery Bank card or gym membership card when training. Simply scan the QR code at the entrance, with the fee deducted from the selected Discovery Pay account.



PREFERENTIAL RATES

Pay discounted rates from as little as R75 per visit, depending on the monthly retail rate of the club.



INTRODUCTORY OFFER

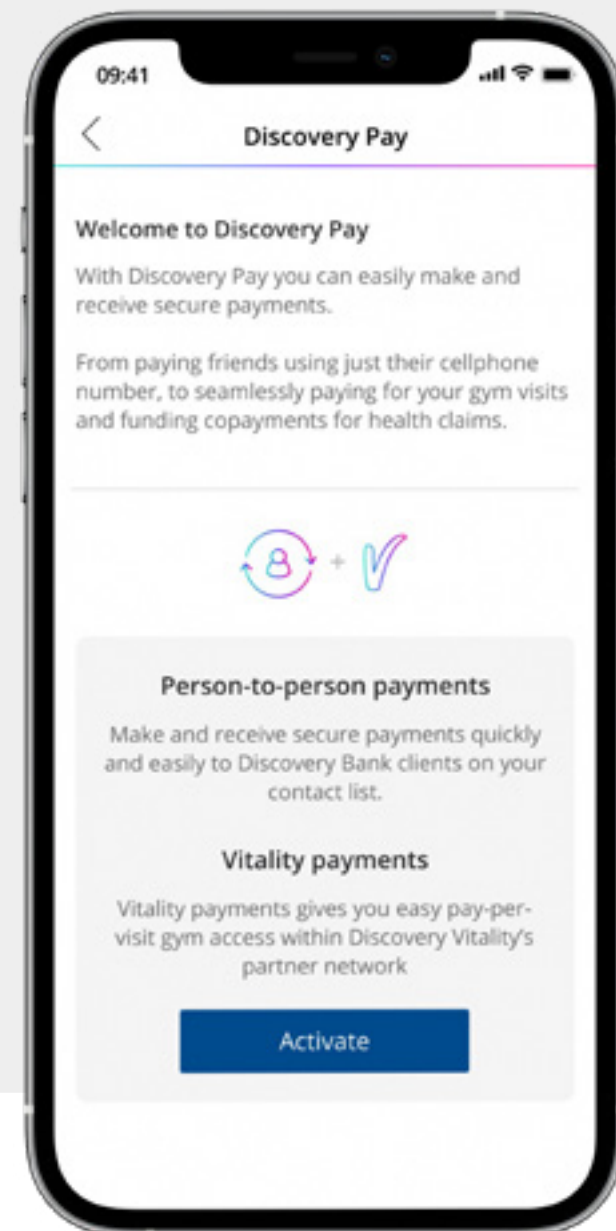
Get 3 free gym visits per partner when activating Discovery Pay.

Using Pay as you Gym, powered by Discovery Pay, is as easy as:

PAY AS
YOU GYM

ACTIVATE

Activate Discovery Pay in the Discovery Bank app



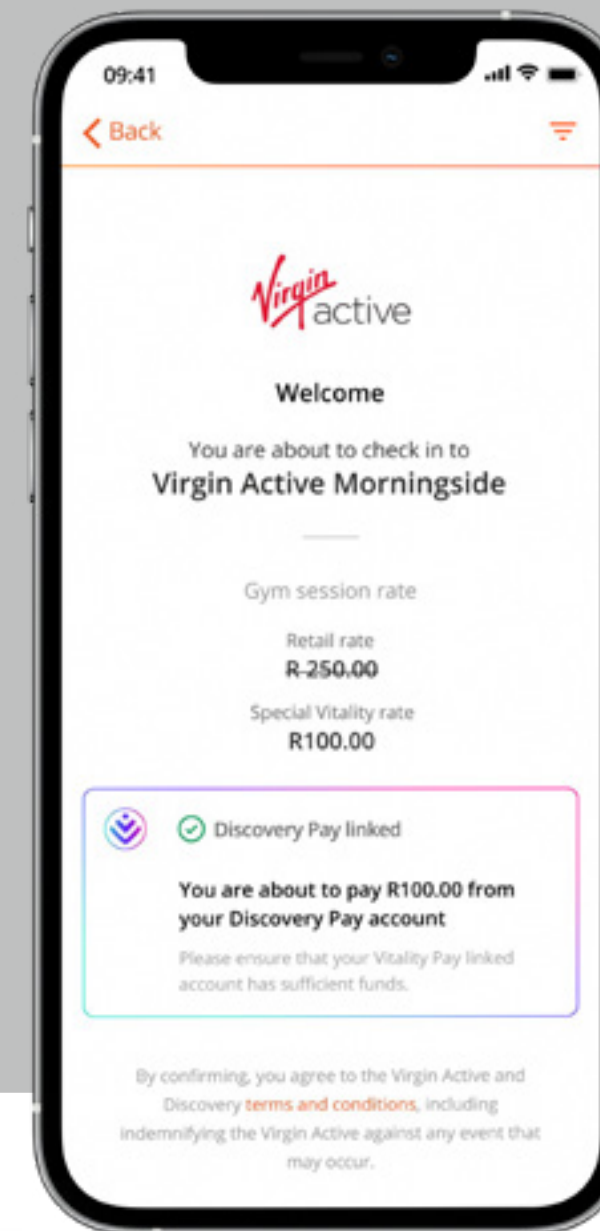
SCAN

Scan the unique QR code located at the gym entrance.



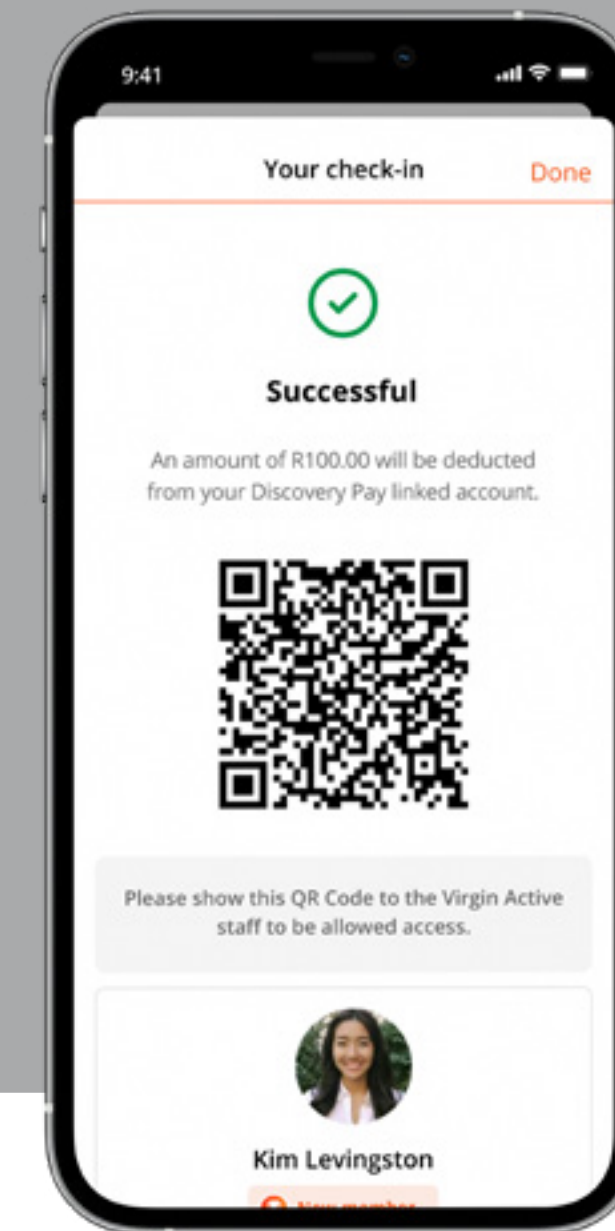
CONFIRM

Confirm payment from the Discovery Pay-linked account.



GO!

Show the confirmation screen to the receptionist to get access to the gym and enjoy the workout.



Vitality Travel

*Travelling next year will be more affordable,
accessible and rewarding than ever before.
With the new Vitality Travel platform,
powered by Discovery Bank, members can
enjoy bigger savings across more airline
and accommodation partners in 2022.*



VITALITY
TRAVEL

Introducing Vitality Travel

In 2022, Discovery Bank clients can book their entire holiday experience through an all new integrated travel platform offering a seamless end-to-end booking experience. Members can benefit from their Vitality Health and Vitality Money travel discounts across a wider range of airline and accommodation partners.

Local and international flights

Get up to **75%** off 6 one-way local flights and 2 international flight bookings

<p>Local and Regional</p>	<p>International</p>
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Vitality Travel

Seamless booking Integrated trip management Ancillary benefits

Car hire

Get up to **25%** off car hire

Accommodation

Get up to **25%** off accommodation at over 2 000 hotels, B&Bs, resorts, and lodges across South Africa

Holiday packages




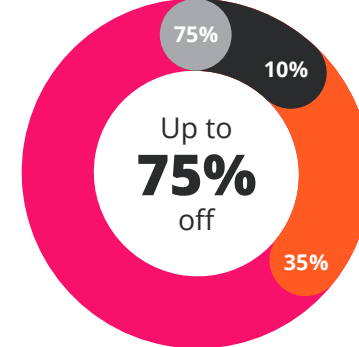
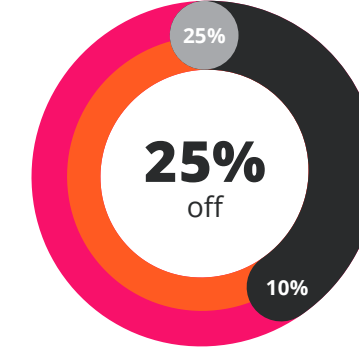

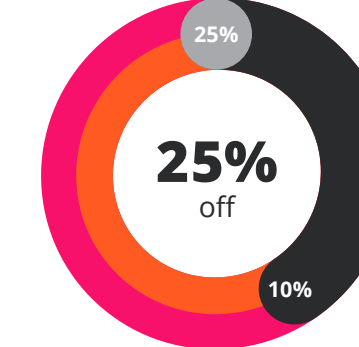


Get up to **15%** off a range of dream holiday packages



All bookings made with travel partners on the Vitality Travel platform will qualify for a base 10% discount. All Vitality members get access to Discovery Pay functionality, including the Vitality Travel platform. Activate Discovery Pay on the Discovery Bank app at no additional cost.

More enhanced travel rewards structure for 2022

The Vitality Travel platform offers Vitality members up to 75% off local and international flights, 25% off accommodation and car hire and 15% off holiday packages.

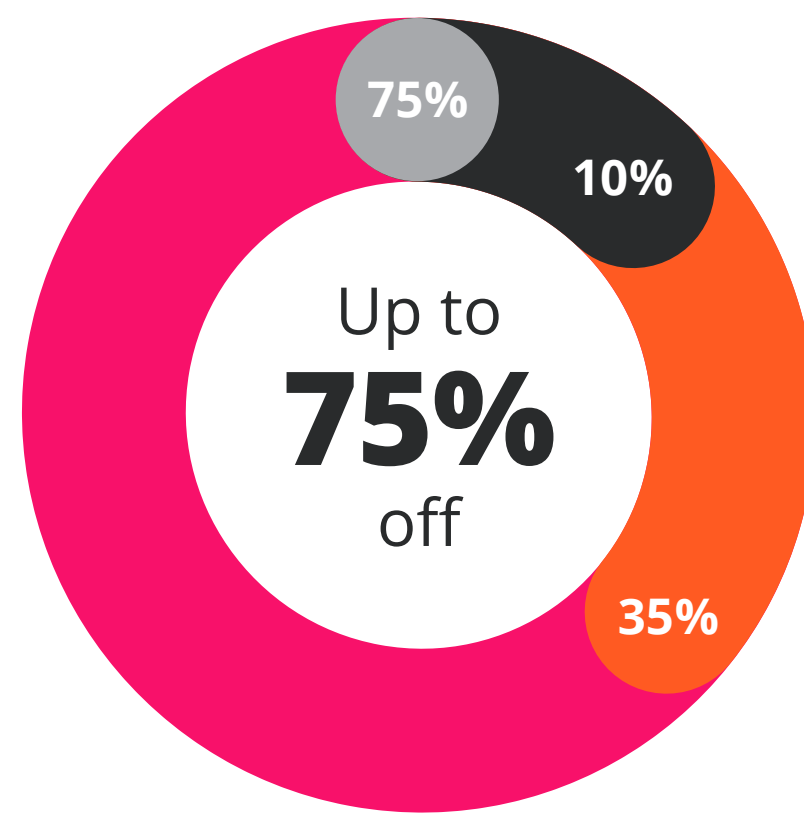
BENEFIT STRUCTURE	LOCAL FLIGHTS	INTERNATIONAL FLIGHTS	ACCOMMODATION	CAR HIRE	HOLIDAY PACKAGES
2022 enhancements	<p>Extended partner network with 3 additional airlines</p>  	<p>Extended up to 2 international flight bookings per year</p>  	<p>Extended partner network on hotels, resorts, B&Bs, and lodges</p> <p>Access over 2 000 accommodation options</p> 	<p>Integrated bookings into the travel platform</p>  	<p>Extended partner network</p>  
Base discount when booking on the Vitality Travel platform	10% off all bookings with travel partners through the Vitality Travel platform				
Vitality Health members	15-35% off for up to 6 one-way flights	15-35% off for up to 2 flight bookings	25% off for unlimited bookings	25% off for unlimited bookings	15% off for unlimited bookings
Vitality Health with qualifying Discovery Bank credit card or suite account	15-75% off for up to 6 one-way flights	15-75% off for up to 2 flight bookings	25% off for unlimited bookings	25% off for unlimited bookings	15% off for unlimited bookings

— Base discount — Vitality Health members — Vitality Health members with qualifying Discovery Bank credit card or Discovery Bank Suite



Travel anywhere across South Africa with our extended set of local flight partners

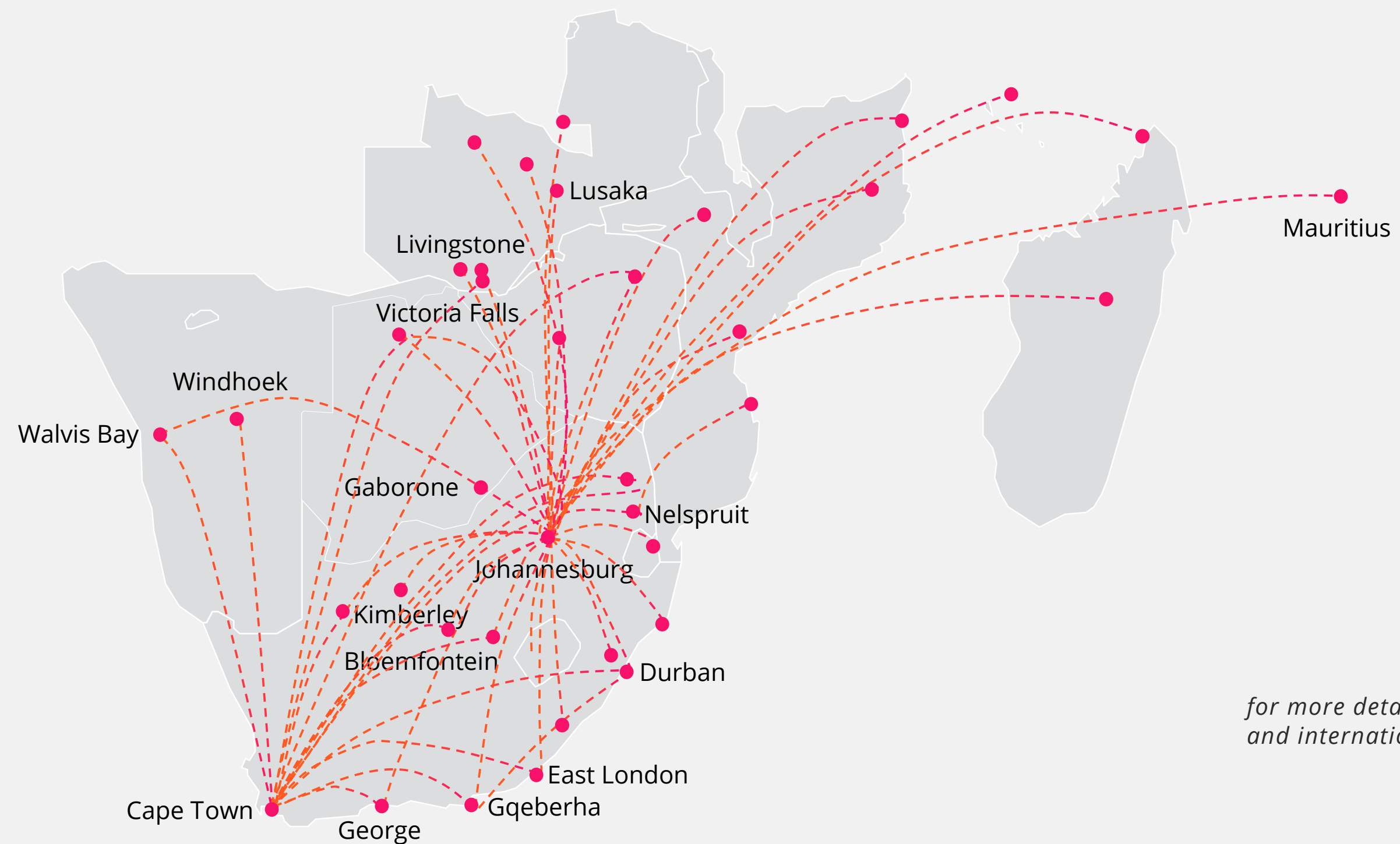
Members booking on the Vitality Travel platform will enjoy their Vitality Health and Vitality Money travel discounts across a wider range of travel partners, including kulula.com, British Airways, FlySafair, Lift and Airlink.



In 2022, usage for local and international flights has been simplified to be consistent across Vitality Health and Vitality Money. Vitality members save up to 75% on six one-way local or regional flights and 10% thereafter, as well as up to 75% on two international flight bookings and 10% thereafter.

- Base discount
- Vitality Health members
- Vitality Health members with qualifying Discovery Bank credit card or Discovery Bank Suite

In 2022, our expanded partner network covers over 40 local and regional destinations.



for more details on local and international flights

Get spoilt for choice with an extended set of local accommodation options and international holiday packages

Accommodation



All clients booking accommodation through Vitality Travel get 10% off. This discount is boosted to 25% for Vitality Health members and qualifying Discovery Bank clients with Vitality Money.

Choose from over 2 000 accommodation options, including hotels, B&Bs, resorts and lodges.

<p>The Cullinan by Southern Sun Tsogo Sun 1 Cullinan Street, Cape Town Waterfront, Cape Town R 4 962.00 pppn</p> <p>1 Standard Queen Room 10 - 13 Feb 2022 (3 nights) 1 Room (1 guests) 14:00pm (Check in and check out)</p> <p>Savings: R 3 721.50 Cost: R 11 164.50</p>	<p>Twelve Apostles Hotel & Spa Red Carnation Hotels Victoria Street, Camps Bay, Cape Town R 2 131.25 pppn</p> <p>1 Classic Room 6 - 11 Jan 2022 (5 nights) 1 Room (2 guests) 13:00pm (Check in and check out)</p> <p>Savings: R 5 328.13 Cost: R 15 984.38</p>	<p>Thornybush Game Lodge Thornybush Collection Thornybush Nature Reserve R12 000.00 pppn</p> <p>1 Suite 7 - 10 Jan 2022 (3 nights) 1 Room (1 guests) 15:00pm (Check in and check out)</p> <p>Savings: R 9 000.00 Cost: R 27 000.00</p>	<p>The Palace of the Lost City at Sun City Resort Protea Hotel Group Sun City, Rustenburg R 2 230.00 pppn</p> <p>1 Superior Luxury Room 6 - 14 Jan 2022 (5 nights) 1 Room (2 guests) 13:00pm (Check in and check out)</p> <p>Savings: R 5 575.00 Cost: R 16 725.00</p>
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* Fair use policy applies to all accommodation bookings

Holiday packages



All clients booking holiday packages through Vitality Travel get 10% off. This discount is boosted to 15% for Vitality Health members and qualifying Discovery Bank clients with Vitality Money.

Our partners have been extended to include Beachcomber Tours and Globus Tours.

<p>World Leisure Holidays ALWAYS GIVING YOU MORE ISLAND Long Beach Mauritius Best available R41 314</p> <p>Vitality Travel R35 117</p>	<p>BEACHCOMBER TOURS Southern Caribbean Cruise Best available R56 980</p> <p>Vitality Travel R48 433</p>	<p>contiki European Inspiration Best available R46 115</p> <p>Vitality Travel R39 198</p>	<p>Royal Caribbean INTERNATIONAL Southern Caribbean Cruise Best available R30 378</p> <p>Vitality Travel R25 825</p>
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for more details on accommodation, car hire and holiday packages

Vitality Travel Platform

Vitality members enjoy a simple, end-to-end travel experience when booking on the Vitality Travel platform

SEAMLESS BOOKING PROCESS

INTEGRATED TRIP MANAGEMENT

ACCESS TO EXTRAS INCLUDING TRAVEL INSURANCE

Vitality Active 3.0

Vitality Active has been significantly enhanced to offer members access to key rewards and incentives, all designed to help them get healthier and stay that way. With rewards on HealthyFood purchases, access to the largest gym network in South Africa and the ability to fully fund a fitness device, being healthier has never been more rewarding.



Here's what Vitality Active members can enjoy in 2022

KNOW YOUR HEALTH



Vitality Age



Vitality Health Check



Other health screenings

IMPROVE YOUR HEALTH



HealthyFood



Pay as you Gym



Fitness device subscription benefit

GET REWARDED



Vitality Active Rewards



Half-price movies



Integration benefits



HealthyFood



Pay as you Gym

Get up to **20%**

back each month on thousands of HealthyFood items at



Based on the popularity of the HealthyFood benefit, with over R250m in rewards paid in 2021, Vitality Active has been enhanced with the HealthyFood benefit replacing the existing HealthyCare benefit in 2022.

HOW IT WORKS:



Activate the HealthyFood benefit and choose a preferred partner.

10%

Complete a **Vitality Age assessment**.

20%

Do a **Vitality Health Check**.

70%

Boost this reward to 70% back with Discovery Bank.



Vitality Active members get access to Pay as You Gym, powered by Discovery Pay account functionality which includes an alternative gym benefit, giving members the flexibility to train anywhere in the Virgin Active and Planet Fitness networks without the commitment of a gym contract.

Vitality Active members pay between R75 and R100 per gym visit when training at their favourite gym.



INTRODUCTORY OFFER

Get 3 free gym visits per partner when activating Discovery Pay.

Excluding Virgin Active Collection Clubs

Here's what Vitality Active members can enjoy from early 2022

KNOW YOUR HEALTH



Vitality Age



Vitality Health Check



Other health screenings

IMPROVE YOUR HEALTH



HealthyFood



Pay as you Gym



Fitness device subscription benefit

GET REWARDED



Vitality Active Rewards



Half-price movies

Integration benefits



Fitness devices for everyone

Through Vitality Active's new device benefit, members can fully fund a fitness device on a flexible, month-to-month subscription basis. Members can choose their preferred device and exchange, upgrade or cancel the device at any time with one month's notice and no penalties or fees. Own the device after 24 months.

01

CHOOSE FROM A RANGE OF FITNESS DEVICES



Garmin Forerunner 35



Garmin Venu SQ



Apple Watch Series 3 38mm



Huawei Watch Fit



Huawei GT 2e

02

SUBMIT DETAILS

Complete the online application process, upload the required document and agree to a credit check.

03

GET ACTIVE

Achieve weekly Vitality Active Rewards exercise goals.

04

GET REWARDED

Get the selected device fully funded, based on weekly goals met in a month.



Vitality is **mobile first**

In 2022, we are introducing an enhanced mobile interface to support healthy living and make wellness more accessible through a series of service-free enhancements.



VITALITY
BECOMES
MOBILE FIRST

Spend less time on servicing in 2022

In 2022, we're enhancing our digital servicing so you can focus on building your business. Clients can access almost any service without leaving the Discovery app, like activating Vitality, booking a health check or asking a virtual agent for help.

ACTIVATION

START USING
VITALITY BENEFITS

BOOK AND COMPLETE
SCREENINGS

PERSONALISED
ENGAGEMENT NUDGES

GET ASSISTANCE
ON DEMAND

VITALITY
BECOMES
MOBILE FIRST

Get social with Vitality Active Rewards

Vitality Active Rewards is getting more social this year! Vitality members will be able to share their progress and achievements on social media, create teams, motivate each other to reach team goals, and keep getting rewarded for being active.



MAKING VITALITY
ACTIVE REWARDS
MORE SOCIAL

Get social. Get rewarded with Vitality Active Rewards.

GEAR UP WITH THE SUMMER SHAKE-UP



NOVEMBER AND DECEMBER 2021

Get new summer gear for the price of a coffee. Achieve at least one exercise goal in November and December 2021 to earn R250 to spend at Sportsmans Warehouse or Totalsports. That's a R250 Summer Shake-Up reward each month for only R150!

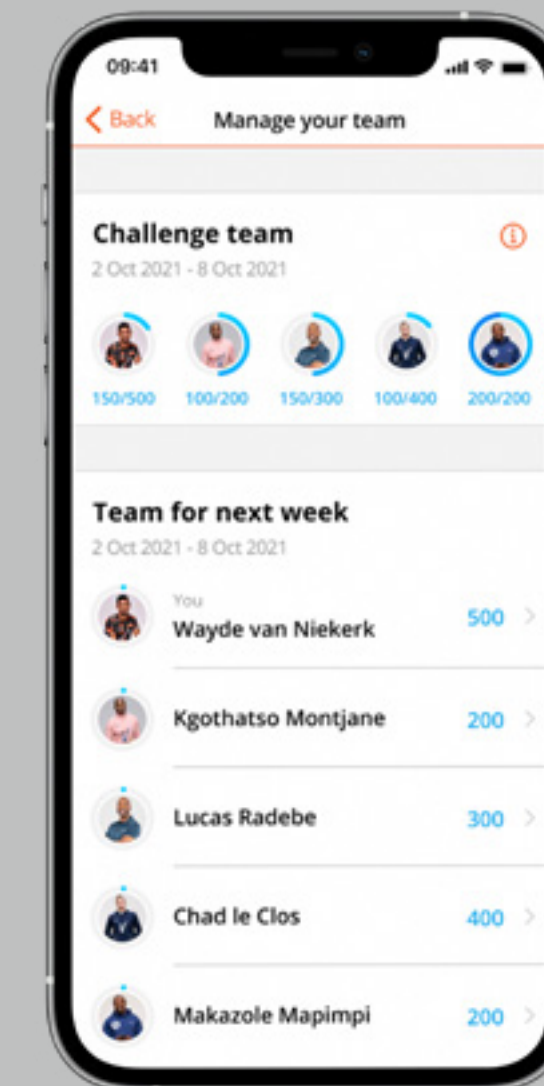
SHARE PROGRESS AND ACHIEVEMENTS ON SOCIAL MEDIA



NOVEMBER 2021

Share goals streaks, goal achievements, fitness days and Discovery Miles earned on the gameboard on Facebook, Twitter, Instagram and WhatsApp from the Discovery app.

GET REWARDED FOR ACHIEVING TEAM GOALS



JANUARY 2022

Kickstart 2022 by creating a Vitality Active Rewards team and motivating them to achieve their weekly exercise goals. If all five team members achieve their weekly exercise goal, earn a bonus play on the gameboard. Stand a chance to win an iPhone 13 or R10 000 in each week's lucky draw. Plus, go into a grand prize draw at the end of the 8 weeks to win a luxury international holiday.

about Vitality Active Rewards changes

MAKING VITALITY ACTIVE REWARDS MORE SOCIAL

Vitality HealthyBaby

The Vitality Baby 1 000 days programme has been hugely successful in nurturing healthy families from the start, supported by the HealthyCare benefit that gives parents rewards on baby essentials from Clicks and Dis-Chem. In 2022, Discovery Vitality will add more value for families with babies and young children through the new HealthyBaby benefit. Members can get rewards on more baby essentials than ever before, including large once-off items from South Africa's leading baby stores.



Vitality families get up to 50% back on thousands of HealthyBaby items at Baby City, Babies R Us and Toys R Us stores



And continue to enjoy existing HealthyCare rewards at



Vitality HealthyBaby

- cots
- strollers
- bouncers
- baby creams
- car seats
- baby baths
- booster seats
- baby wipes
- high chairs
- camp cots
- nappies

and so **MUCH MORE**



HERE'S HOW:

10%

Activate the **HealthyBaby** benefit and choose a preferred partner.

15%

Complete a **Vitality Age assessment**.

25%

Complete a **Vitality Health Check**.

50%

Boost rewards with **Vitality Money**.

Vitality HealthyBaby

Members can still enjoy rewards on daily items like nappies, barrier cream and wet wipes in the HealthyCare catalogue. Plus, get up to 50% back on premium items like prams, cots, booster seats and more. All these items can be found in the new Vitality HealthyBaby catalogue.



BRENDA AND WANDILE'S BABY ESSENTIALS

Vitality member: Yes

Discovery Bank: Black Suite Account

Purchase period: January – March 2022

Vitality Money status: Diamond

Vitality Health Reward: +25%

Boosted through Discovery Bank: +25%

	COST	REWARD IN DISCOVERY MILES
JANUARY		
Pram	R3 000	₺15 000
Baby wash	R80	₺400
Barrier cream	R100	₺500
Cotton wool	R40	₺200
FEBRUARY		
Camp cot	R1 000	₺5 000
Baby bath	R300	₺1 500
Wet wipes	R80	₺400
Nappies x 4	R1 000	₺5 000
MARCH		
Car seat	R2 000	₺10 000
Nappies x 4	R1 000	₺5 000
Wet wipes	R80	₺400
TOTAL	R8 680	₺43 400

Vitality helps members quit smoking with **Quit Genius**

It has been well documented that smoking damages your long-term health with over 80% of lung cancer deaths related to smoking each year. In addition, the latest COVID-19 research has shown that smoking increases the risk of severe disease in hospitalised COVID-19 patients. In 2022, Vitality is supporting members who want to quit smoking with discounted access to the world's leading smoking cessation programme.



Vitality members get discounted access to Quit Genius

Quit Genius has consistently been rated as the leading digital programme for effective behaviour change across multiple peer-reviewed papers. Quit Genius boasts a 52% clinically verified quit rate – far higher than traditional methods – and has been endorsed by the World Health Organization as best in class.

Get **80% off** Quit Genius

From 2022, Vitality is helping members quit unhealthy habits with a discounted subscription to the world's most effective digital smoking cessation programme.

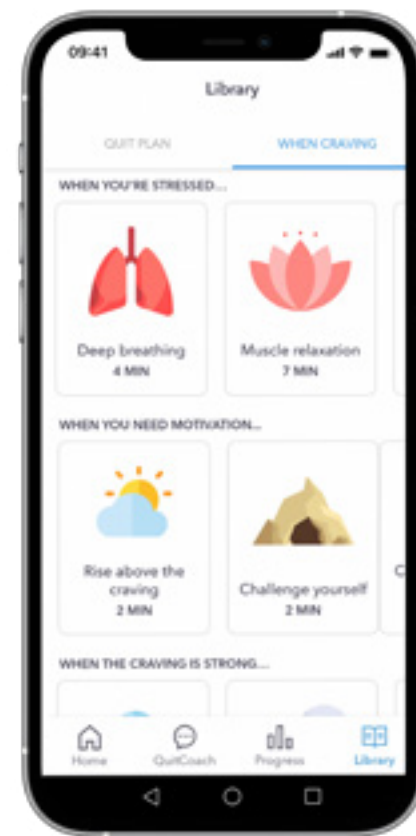


Vitality members can access the comprehensive 12-month Quit Genius programme worth **R3 750 at a discounted rate of only**

R750

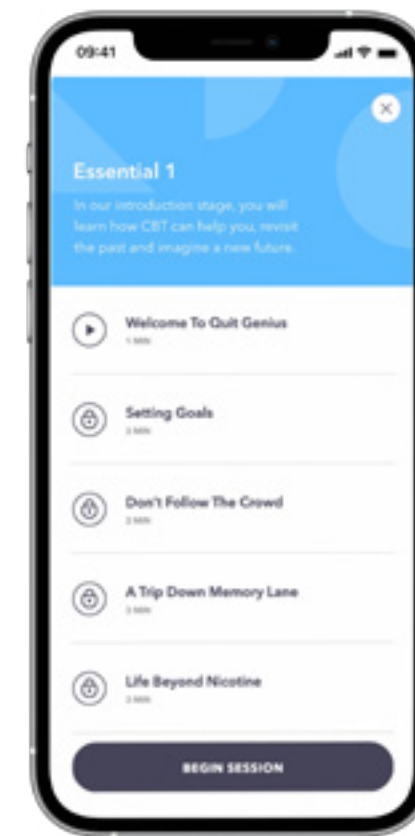
The actual discount or cost of the programme is subject to exchange rate movements.

Quit Genius combines virtual behavioural therapy with personalised coaching and advanced tracking tools to help people overcome their nicotine addiction.



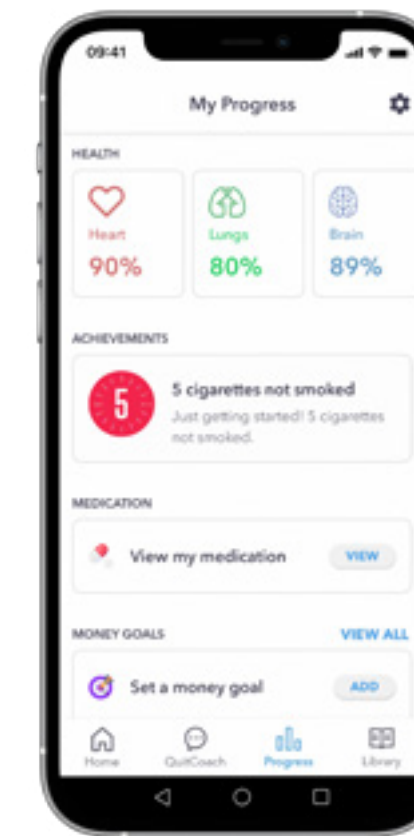
COGNITIVE BEHAVIOURAL THERAPY

through engaging mobile content that provides audio sessions and exercise techniques to deal with craving triggers.



QUALIFIED QUIT COACHES

to offer personalised guidance through the recovery journey.



TRACKING TOOLS

to monitor triggers, cigarettes smoked, money saved and health progress.

Members will be nudged to join the programme after confirming their smoker status in the Vitality Health Check, Vitality Age assessment or they can sign up for the programme in the Discovery app from Q1 2022.

Vitality members can continue to access their choice of smoking cessation programmes at discounted rates from Allen Carr's Easy Way to Stop Smoking, Go Smoke Free and Quit Genius.

Create integrated quotes supported by the latest digital material to boost sales

Vitality gives financial advisers the necessary knowledge, tools and content to help them provide the best advice and service with an efficient sales process.

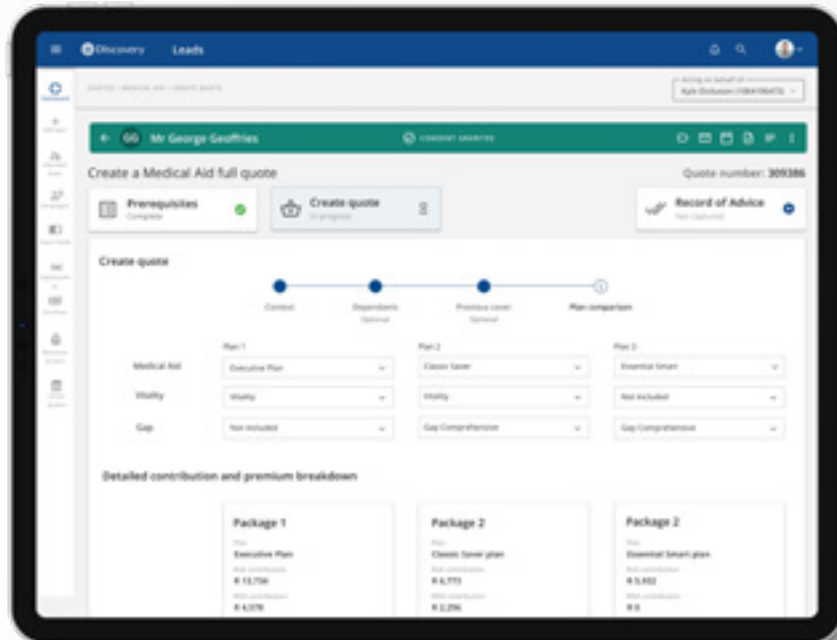


Embed Validity into health new business through integrated quotes

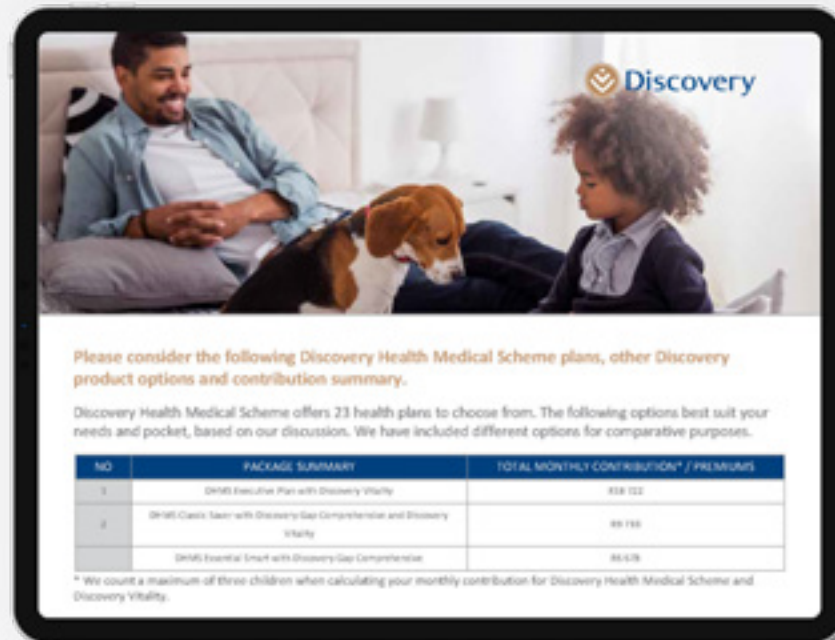
The integrated quote tool gives financial advisers a simple, quick and efficient process to produce professional quotes that combine Discovery Health Medical Scheme, Discovery Gap Cover and Discovery Validity into a single, integrated package. Integrated quoting allows members to better realise the combined value offered through various combinations of Discovery products.

The integrated quote tool allows advisers to:

Create multiple product packages on a single quote including and excluding Discovery Validity and Discovery Gap Cover with ease



Highlight the integrated value of including Discovery Validity and Discovery Gap Cover



Produce a fully integrated quote with pricing and benefits to send at the click of a button



Boost your sales

The integrated quote tool has generated exceptional value for financial advisers and members when tested in a live environment:

- Live tested across 55 000 unique quotes
- Integrated quotes show a 55% quote to sale rate
- Integrated sales are 10% higher when health and wellness is positioned as a package

Access the tool through the Financial Adviser Zone from January 2022

Plus, get the latest digital sales support on the Financial Adviser Zone



Digital brochures



Sales assistance



Why Validity material

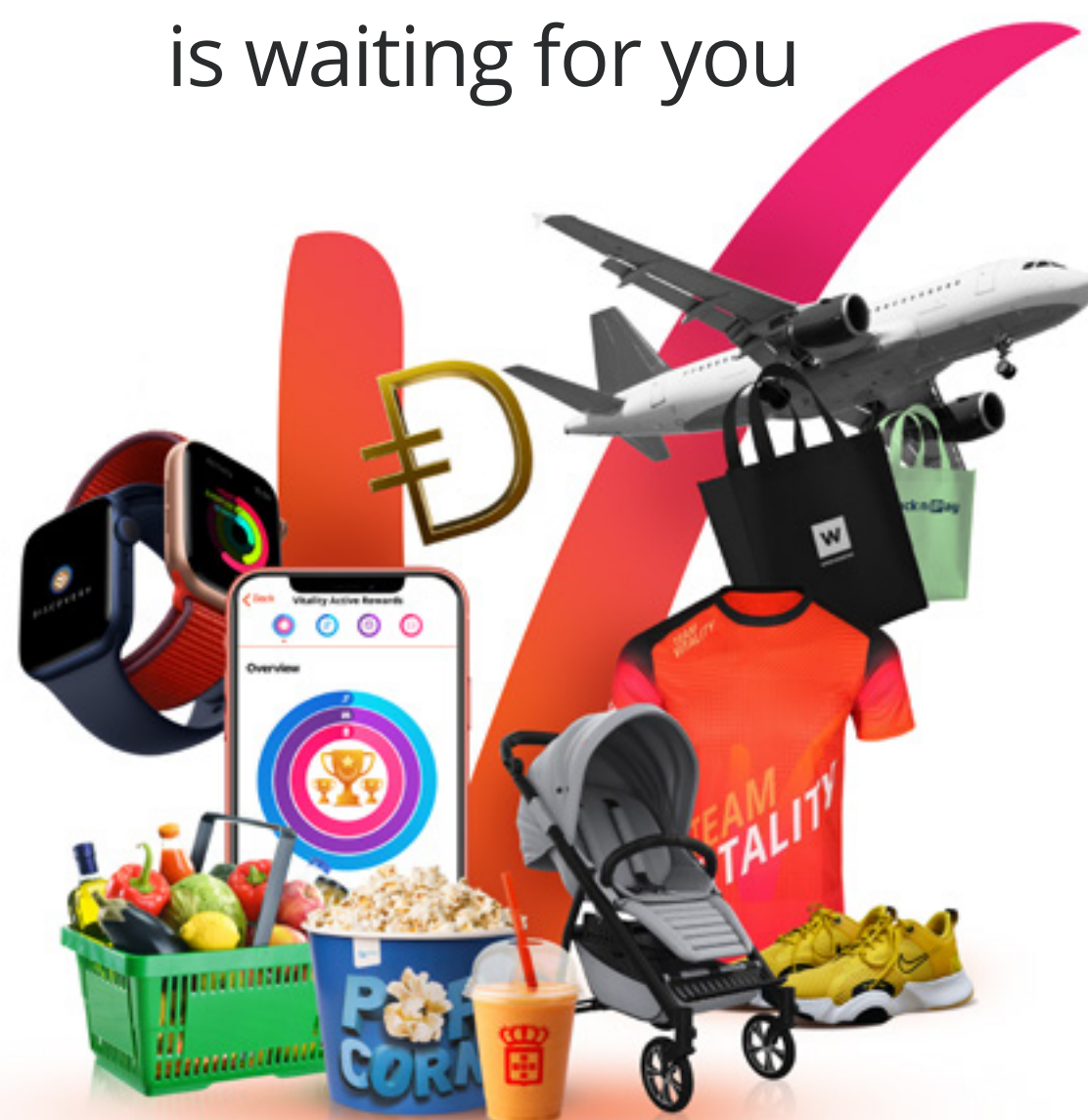
Special offers

With this range of offers, everyone has a reason to join Vitality.



3 MONTHS OF FREE VITALITY

is waiting for you



The offer is available to members of most medical schemes administered by Discovery Health or members that qualify through the Group Risk Life Plan. Clients can choose to try Vitality or Vitality Active free for three months, enjoying all the benefits of that programme. Clients can cancel at any time within the three-month period. Standard commission rules apply.

Join the gym and pay no activation fee AND
no membership fees until 31 December 2021



The offer is available to new and existing Vitality and Vitality Purple members who do not have a gym membership in September. Clients can join Virgin Active or Planet Fitness and will pay no activation or membership fees for the rest of 2021. Membership fees will start from January 2022.



discovery.co.za

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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.

