

20
23 | SEPTEMBER
LAUNCH

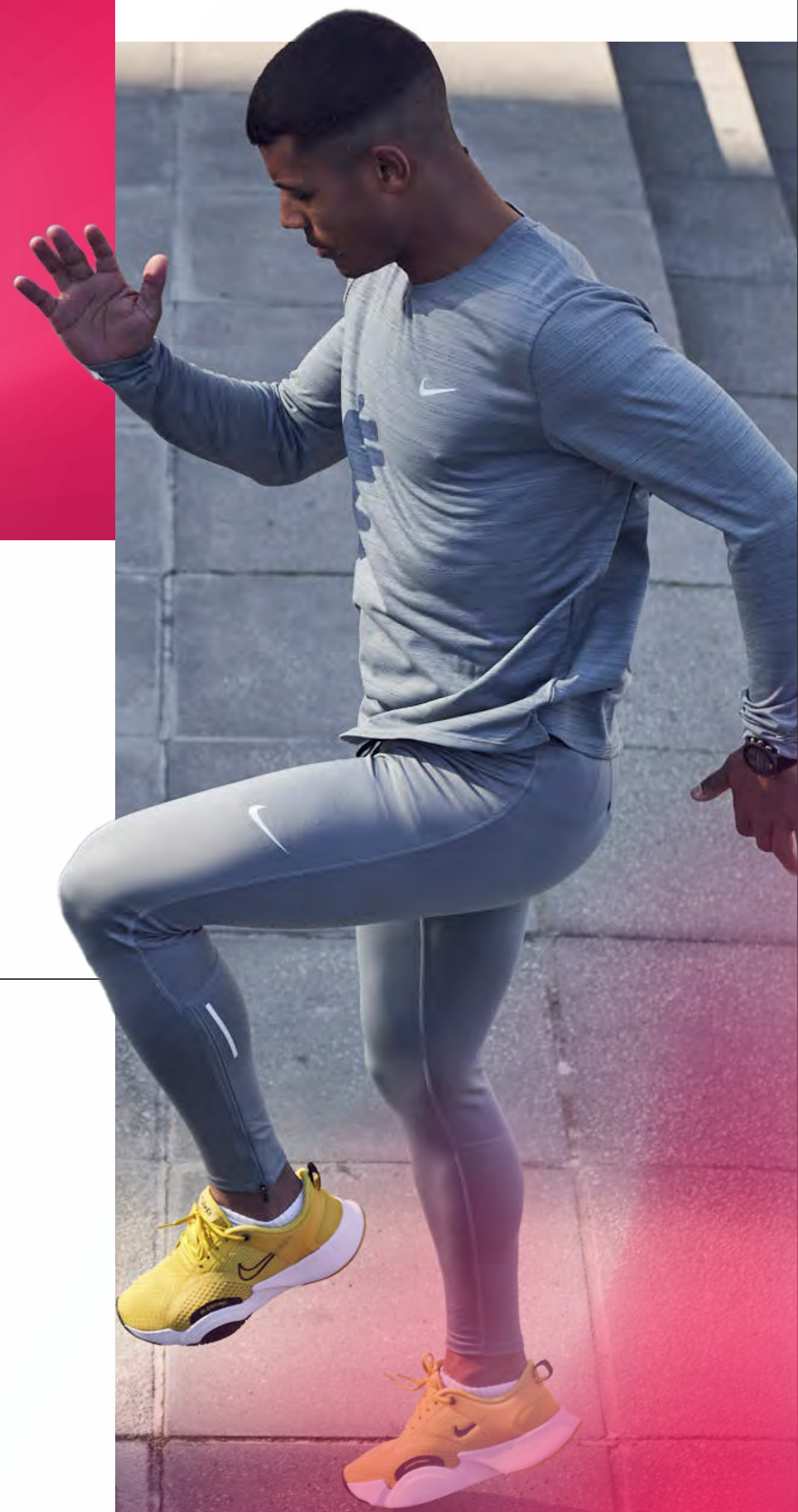


DISCOVERER

VITALITY LAUNCH
PRODUCT UPDATES.



LAUNCH 2024



The next evolution of **HealthyFood**

SECTION 01

Since its introduction to the Vitality programme in 2009, the Vitality HealthyFood benefit has succeeded in making healthy choices more affordable, driving behaviour change and ultimately resulting in better health outcomes for members.

In 2024, we're enhancing the benefit by introducing Checkers as a new Vitality HealthyFood partner. Plus, we're revamping the benefit by offering members the choice of an in-store and online grocery partner.

Evolution
of the Vitality
HealthyFood
benefit





Incentivising and rewarding healthy eating

HealthyFood is one of Vitality's flagship benefits, creating significant value for Vitality members and Discovery Bank clients. Not only does the benefit make healthier choices more affordable, but it also drives positive behaviour change and improves health outcomes.

Evolution of the Vitality HealthyFood benefit

MEMBERS RECEIVE EXCEPTIONAL VALUE FROM HEALTHYFOOD

HEALTHYFOOD DRIVES BEHAVIOUR CHANGE AND BETTER HEALTH OUTCOMES

Over **400,000 families** received cash or Discovery Miles back on **73 million HealthyFood items** at over **1,700 stores** in the last year

Members' baskets get **4% healthier** after activating the benefit.

TOP 3 ITEMS PURCHASED:



3.6 million packs of bananas



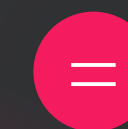
3.1 million bags of tomatoes



2.8 million cucumbers



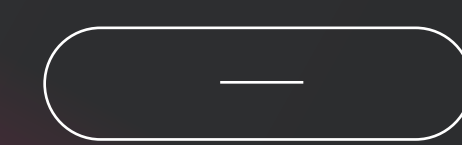
Healthier shopping basket



4.2 kg Weight loss



R900 Lower health claims per year



Grocery purchasing habits have changed

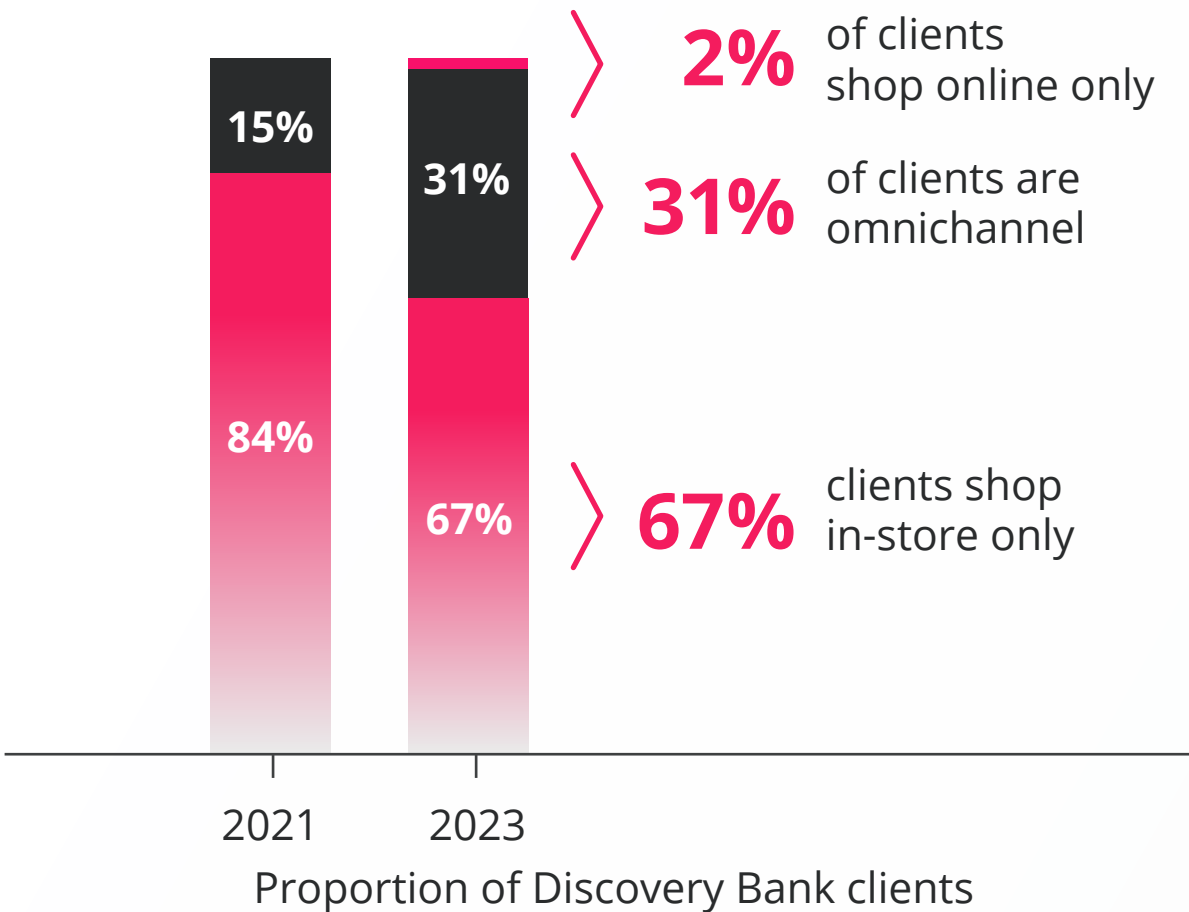
Grocery delivery has become increasingly popular with South African households since the COVID-19 pandemic, becoming a part of the weekly routine for many and influencing the choice of preferred grocery retailer.



Evolution of the Vitality HealthyFood benefit

ONLINE GROCERY SHOPPING IS SOARING

There has been a significant increase in the proportion of members shopping for groceries online, with the majority of these clients purchasing groceries both in-store and online.



GROCERY DELIVERY IS A WEEKLY ROUTINE

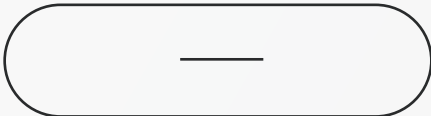
46% of members who order groceries online do so at least weekly. This is testament to the increasing reliance on online grocery purchasing due to the convenience and ease it offers.



PREFERENCES FOR ONLINE AND IN-STORE RETAILERS DIFFER



58% of members who purchase groceries in-store and online do not use the same retailer for in-store and online grocery purchases.



Introducing the **enhanced HealthyFood benefit**

Choose a primary in-store partner:

Checkers

Pick n Pay

W WOOLWORTHS

Choose a primary online grocery partner:

checkers SIXTY60

Pick n Pay asap!

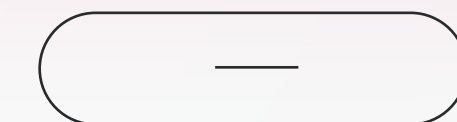
WOOLIES DASH

Evolution of the Vitality HealthyFood benefit



Get up to 75% back on thousands of HealthyFood items

Earn maximum rewards at each partner.





How the **Vitality HealthyFood benefit will work** in 2024

Evolution
of the Vitality
HealthyFood
benefit

FOLLOW **4 EASY STEPS** TO MAXIMISE REWARDS

01 Set up the benefit

Select a primary in-store partner and a primary online partner.

- **Checkers**
- **Checkers SIXTY60**
- **Pick n Play**
- **Pick n Play asap!**
- **W WOOLWORTHS**
- **WOOLIES DASH**

Get 10% back
at each primary partner.

02 Maximise rewards



Complete a Vitality Age assessment.



and a Vitality Health Check.

Get 25% back
at each primary partner +
get 10% back at other partners.

03 Use the partner loyalty card

Make sure the partner loyalty card is swiped at the point of purchase or loaded on the app when ordering online.

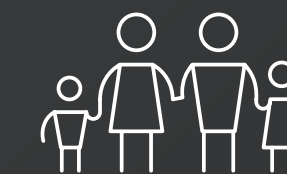


04 Get rewarded

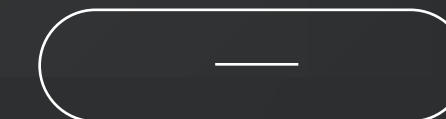
Buy HealthyFood at in-store and online partners and get rewarded.



Earn rewards on HealthyFood spend of **up to R2,500** for a single member.



Earn rewards on HealthyFood spend of **up to R5,000** for a family



Exercise anywhere with **Vitality Fitness**

SECTION 02

For over 25 years, Vitality's fitness benefits have driven hundreds of thousands of Vitality members to get healthier and rewarded.

From 2024, we're addressing individual exercise needs with Vitality Fitness – a first-of-its-kind integrated exercise ecosystem.

Through Vitality Fitness, members can now access a variety of exercise opportunities at the gym and beyond.

Exercise
anywhere with
Vitality Fitness



The evolution of Vitality's physical activity offering

Since 1998, Vitality has continuously evolved its physical activity offerings, transforming the way members engage with their health and wellness by incentivising and promoting a more active lifestyle.



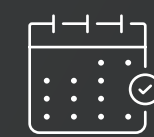
Exercise anywhere with Vitality Fitness

Exercise anywhere with Vitality Fitness

From 2024, we're addressing individual exercise needs with Vitality Fitness – a first-of-its-kind integrated exercise ecosystem where members can **discover** different types of fitness facilities and exercise classes, **book** and pay for classes seamlessly in the app, **join** the gym and **engage** with a fitness facility and earn Vitality points.



Exercise
anywhere with
Vitality Fitness



Book a class

- Choose from over 400 exercise facilities and book a class in the expanded Vitality Fitness network. Plus, get 24 free visits a year.



Join gym

- Instantly activate a Virgin Active or Planet Fitness membership in the Discovery app and save up to 75% on monthly membership fees. Plus, pay a flat activation fee of only R499.



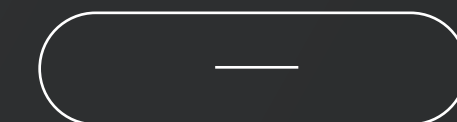
Pay-as- you-gym

- Use a smartphone camera to scan the QR code at Virgin Active or Planet Fitness and train on a pay-per-visit basis from R75. The first three visits at each facility are free.



Exercise outdoors

- Join Team Vitality.
- Get advanced booking access and a 20% discount at Africa Padel courts in South Africa.

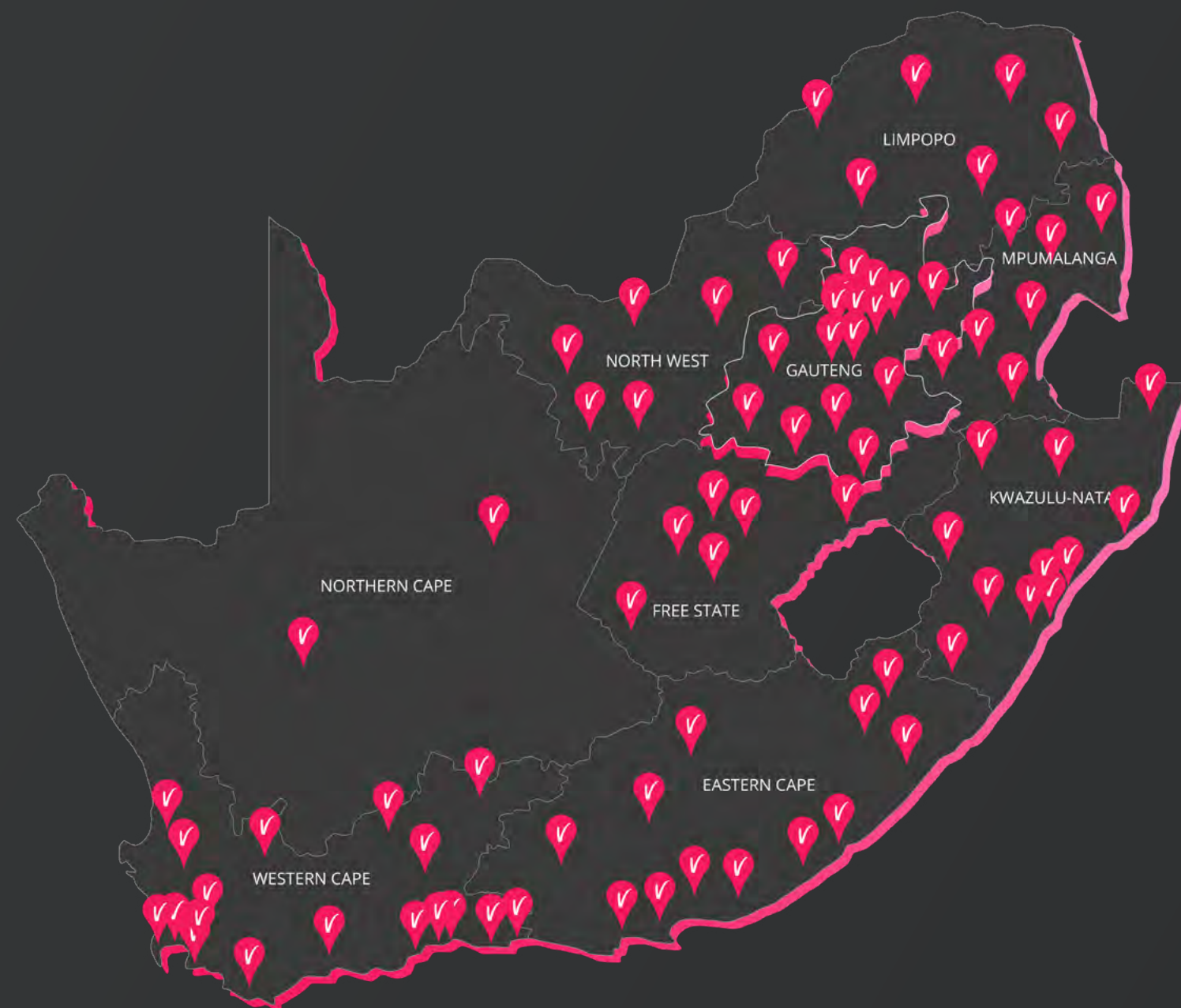




The expanded Vitality Fitness network

Fitness facilities across South Africa have the opportunity to join the Vitality Fitness network to cater for the diverse exercise needs of every member.

From the seasoned athlete striving for peak performance to beginners taking their first steps towards a healthier lifestyle, the Vitality Fitness ecosystem is here to help everyone achieve their exercise goals.



TO RECOMMEND A FITNESS FACILITY FOR THE VITALITY FITNESS NETWORK

email their details to vitalityfitness@discovery.co.za



Bounce



Combat sports



CrossFit



Dance



Gyms



High Intensity Interval Training



Pilates



Padel



Yoga

Exercise anywhere with Vitality Fitness

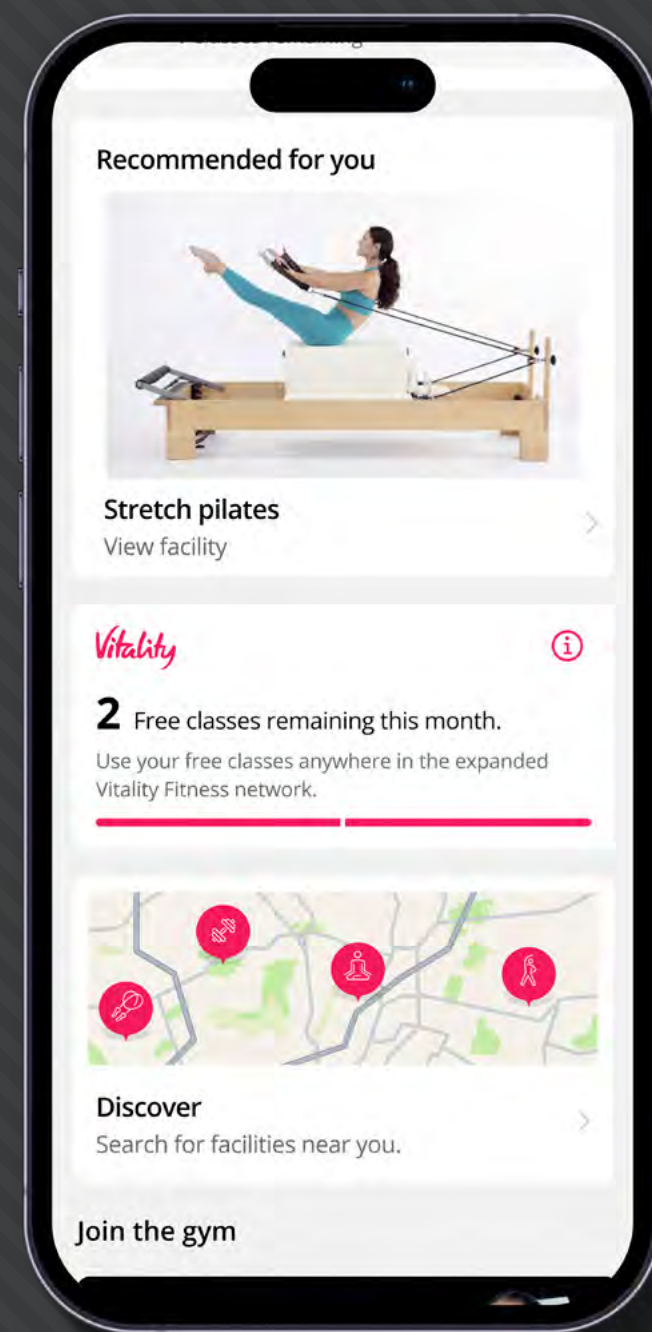




Discover a world of workouts

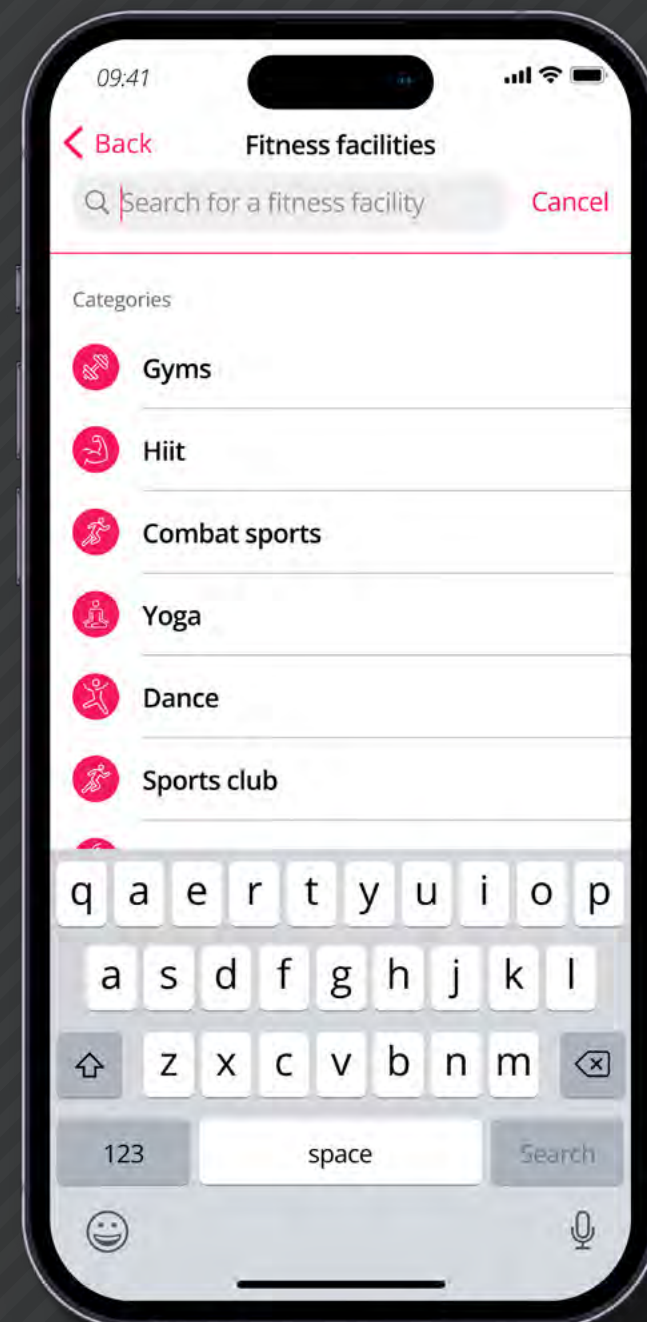
Find the perfect place to exercise with personalised recommendations from Vitality Fitness, search directly for a facility or browse through the expanded Vitality Fitness network with in-depth profiles of each facility.

Personalised recommendations



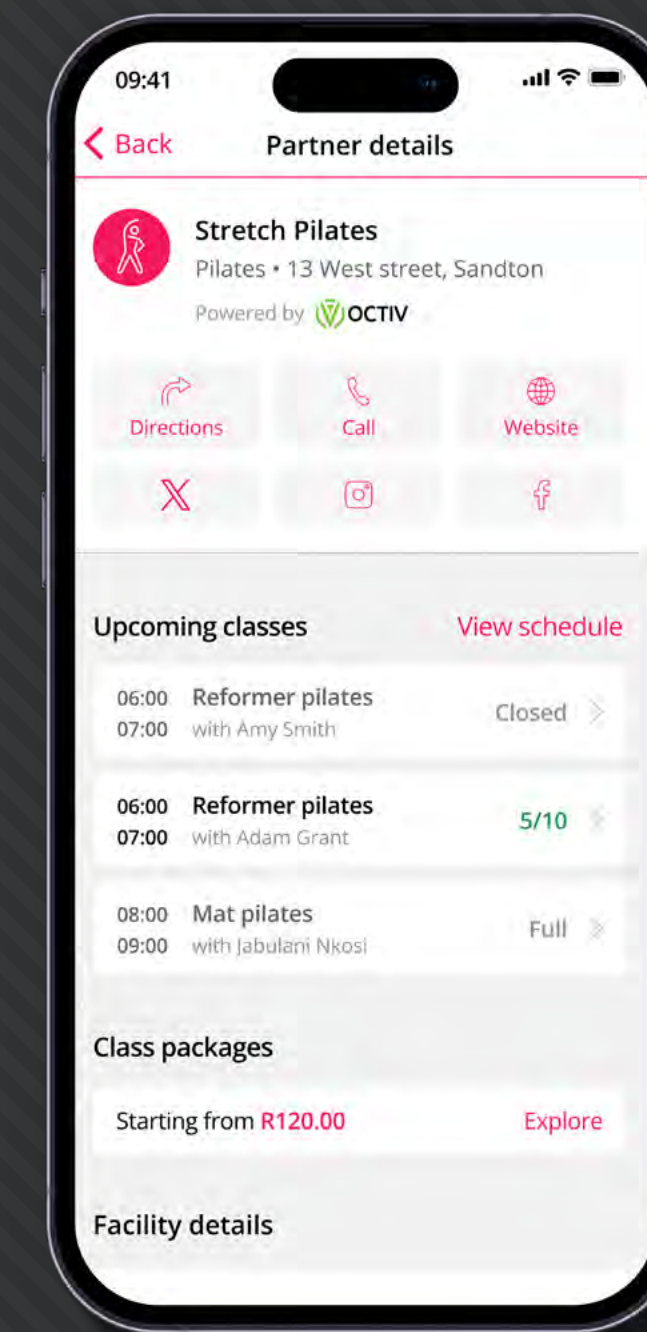
Create a profile by choosing exercise and facility preferences to enable personalised recommendations.

Advanced search functionality



Search directly for a facility or filter by exercise type and location to find the best match within the expanded Vitality Fitness network. From CrossFit, cardio-boxing and functional fitness gyms to dance, yoga and pilates studios, there is something for everyone.

Facility profile



Get an overview of the facility and all the necessary details before making the booking.

Exercise anywhere with Vitality Fitness

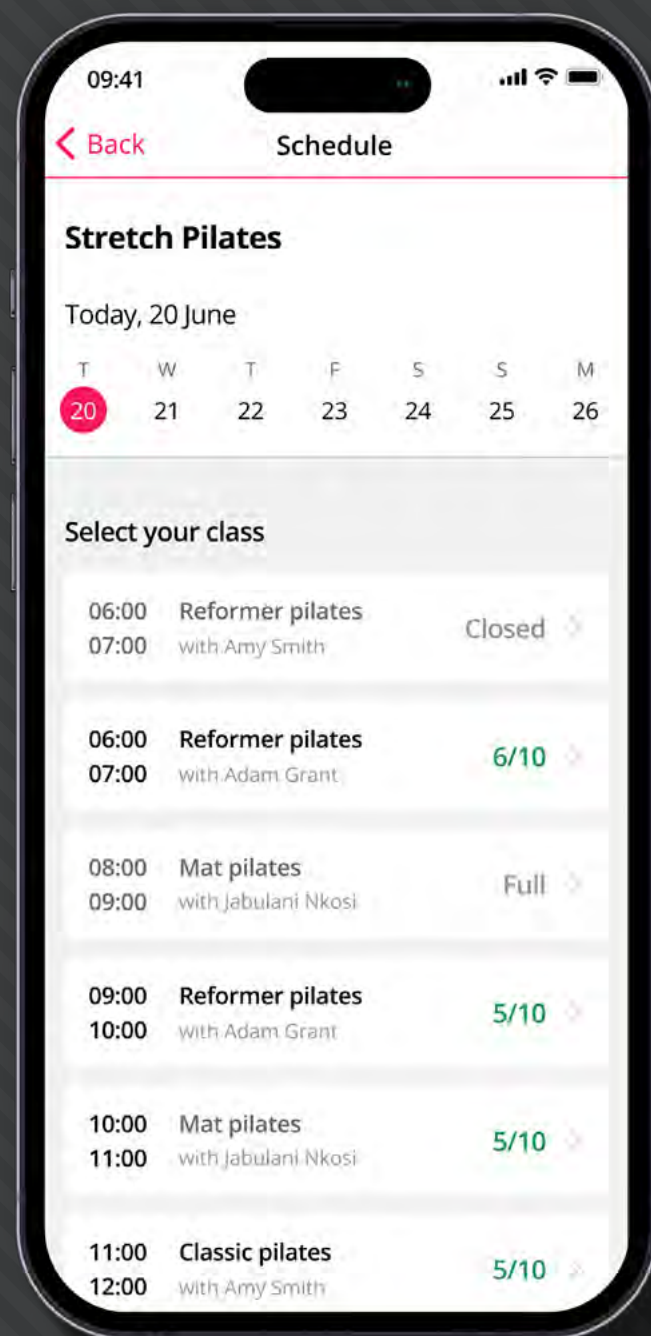




Book an exercise class

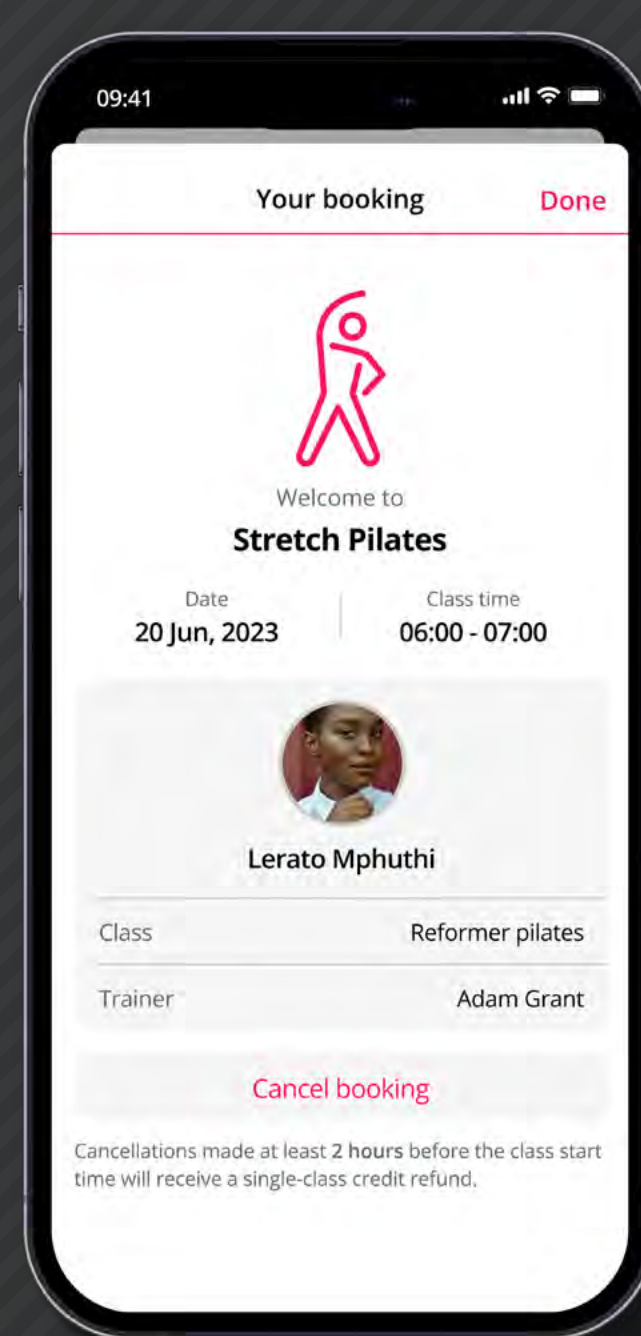
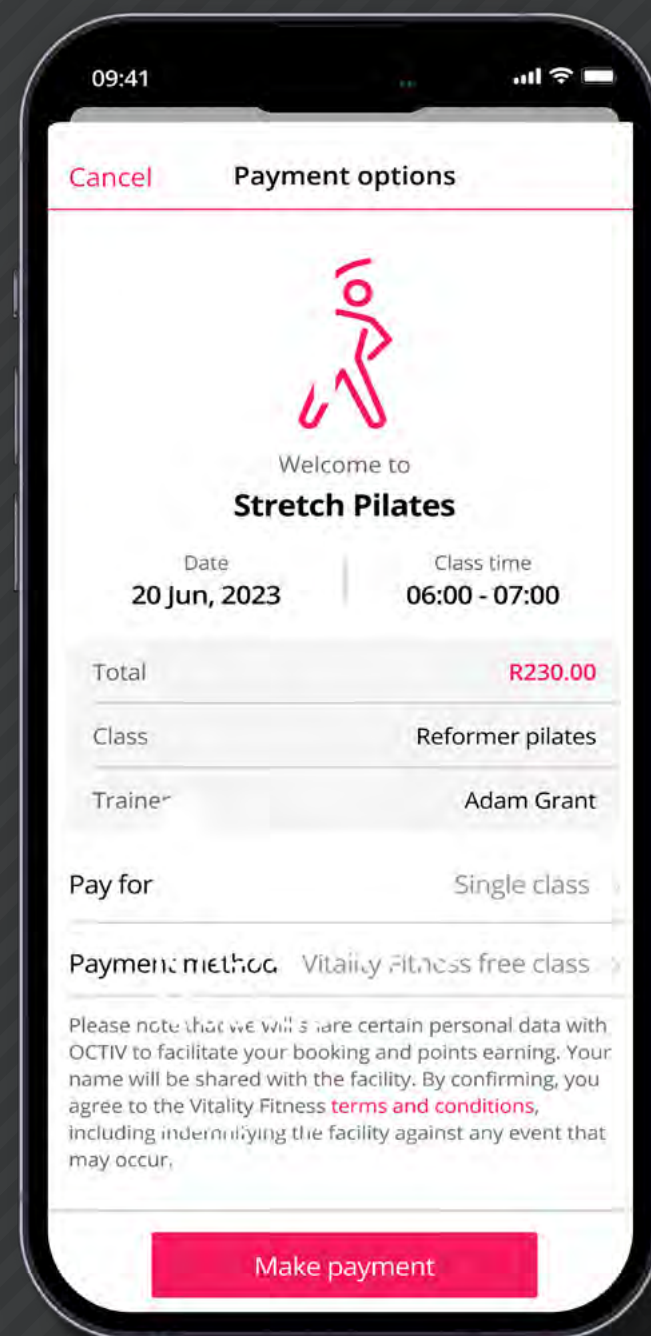
Book a class in a few taps: browse the class schedule, select a preferred time, choose a payment method and confirm. Seamlessly pay with Vitality Pay or Discovery Miles through Discovery Bank. Plus get 24 free visits a year.

Class schedule



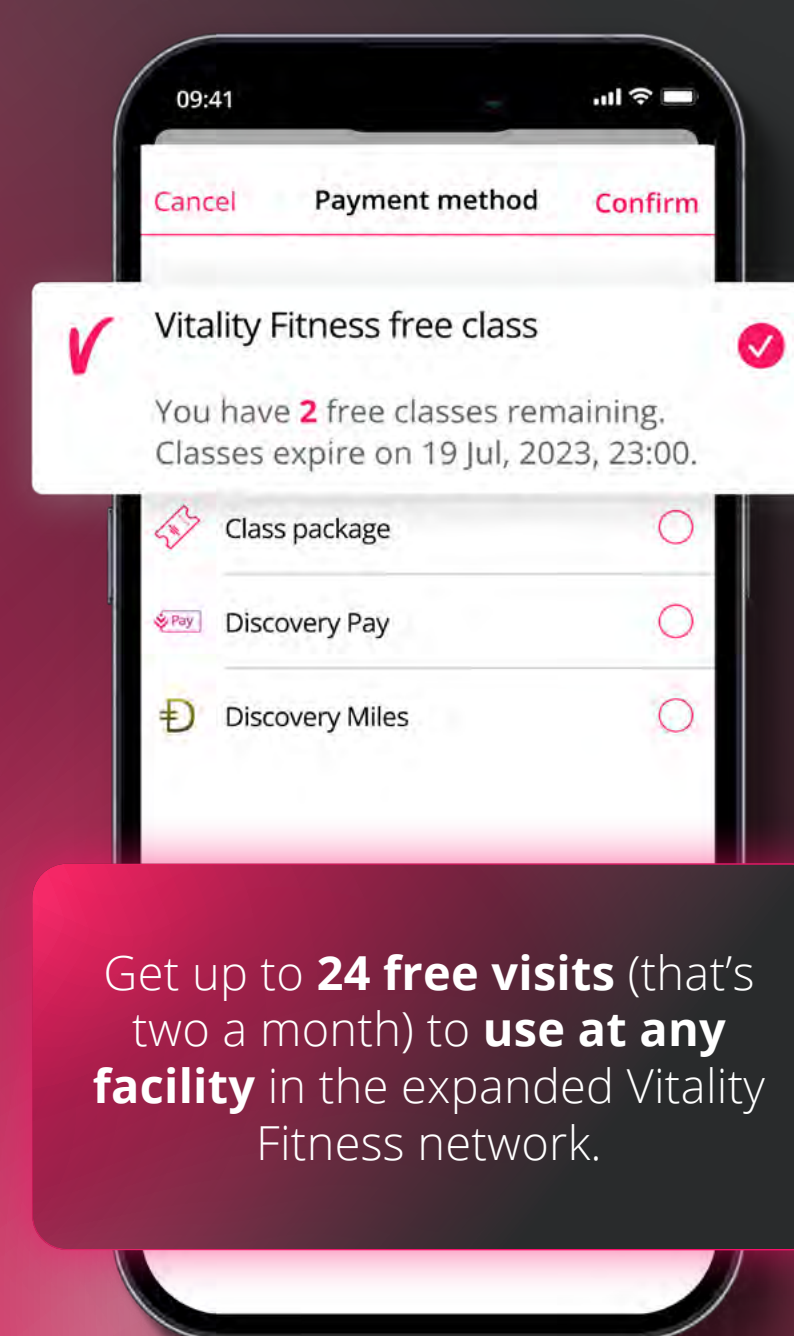
View the upcoming classes over the next week, including the class type, time, instructor and capacity.

Booking process



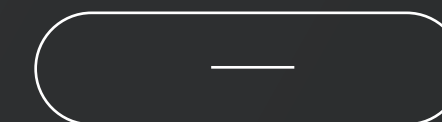
Book and pay for a selected class using Vitality Pay, Discovery Miles, class credits or free visits seamlessly through the app.

Making exercise more affordable



Get up to **24 free visits** (that's two a month) to **use at any facility** in the expanded Vitality Fitness network.

Exercise anywhere with Vitality Fitness

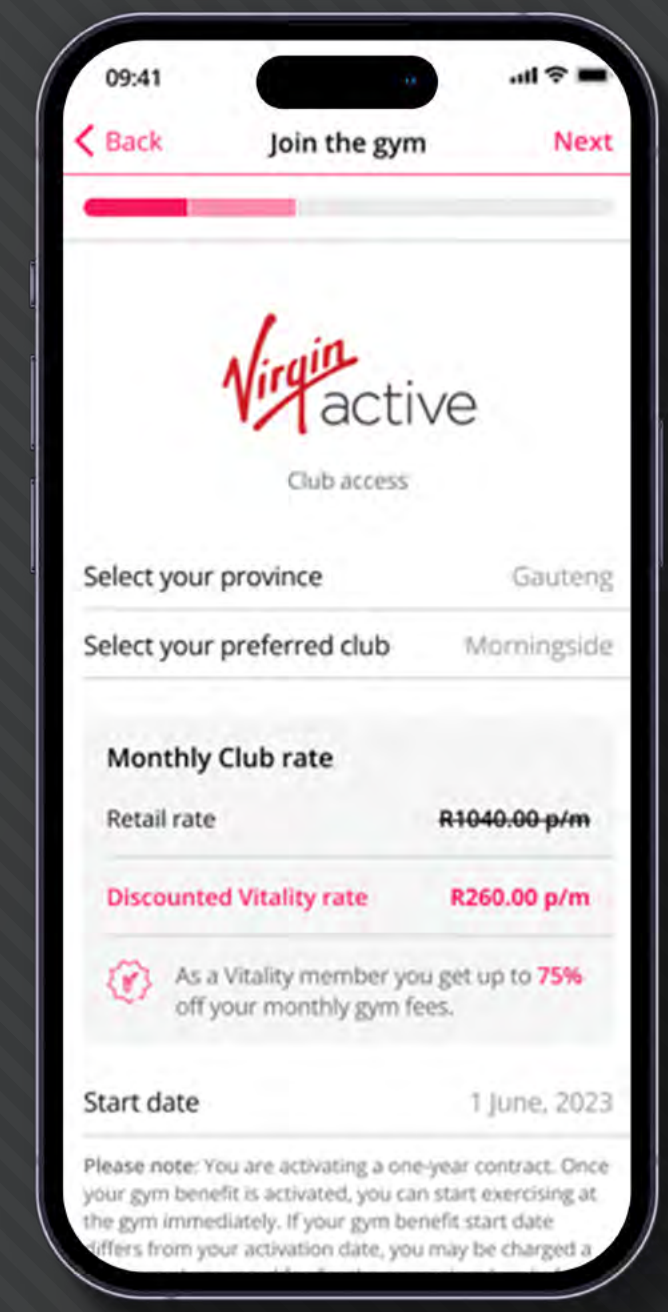




Join the gym

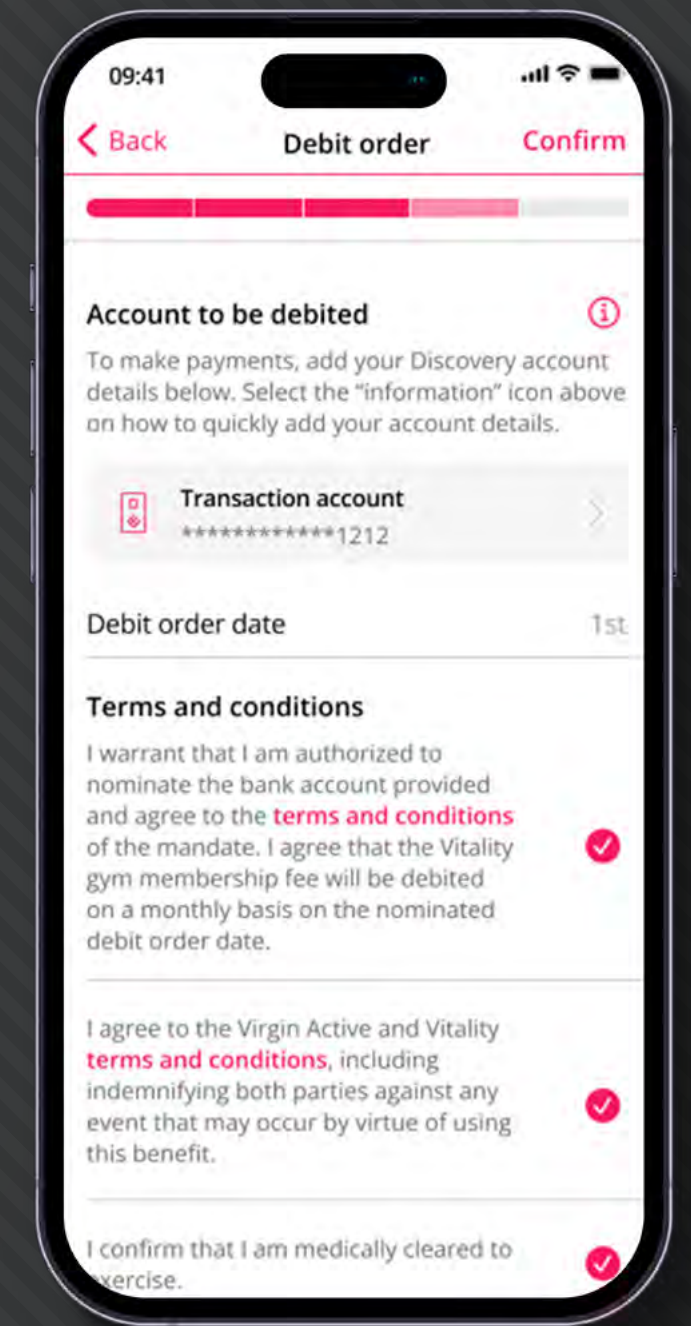
Joining the gym has never been easier... or more rewarding. Members can now join Virgin Active or Planet Fitness through Vitality Fitness and save up to 75% on monthly gym fees. Plus, pay a reduced activation fee of only R499.

Choose a club



Choose a preferred club and membership type and confirm personal details quickly and easily with a fast-tracked sign-up process.

Set up debit order



Confirm the Discovery Bank account details from which the monthly debit order will be paid.

No more excuses with reduced gym activation fees

Previously, members paid a fee of one month's retail rate at the club they were joining to activate their gym benefit. The average monthly retail rate for a club membership is R920 and the retail rate for a national gym membership is R1,300.

From 26 September 2023, members can take advantage of our special offer and pay a **reduced activation fee of only R499** for any type of membership at Virgin Active and Planet Fitness.

Up to 75% off Virgin Active memberships for Vitality Active

As a special offer, from 1 November 2023, Vitality Active members will also enjoy up to 75% off their monthly gym membership at Virgin Active clubs when a qualifying Discovery Bank account is debited monthly.

Exercise anywhere with Vitality Fitness



Alternatively, use our Pay-as-you-gym functionality for walk-ins at a Virgin Active or Planet Fitness club of choice. (Pay-as-you-gym excludes Virgin Active Classic clubs).

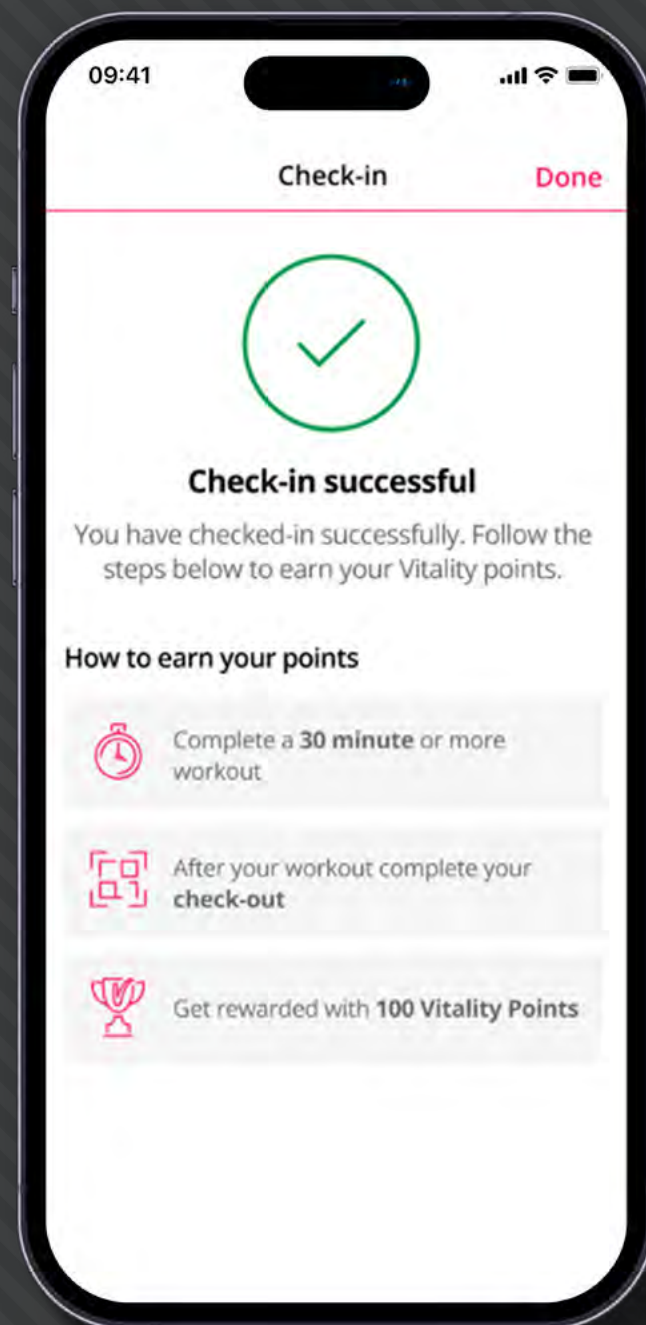




Engage in a favourite workout

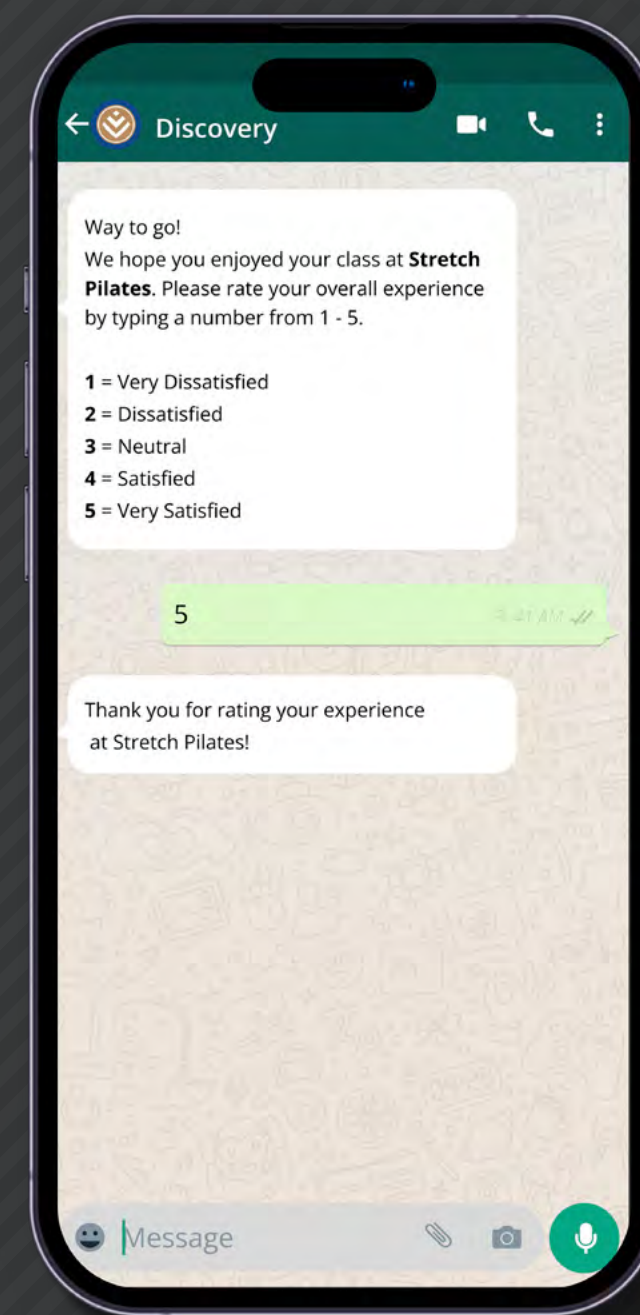
Earn Vitality points to help achieve exercise goals and earn unbeatable rewards when exercising at any fitness facility in our network. Plus, rate the experience afterwards to help other members make the best decision.

Earn Vitality points



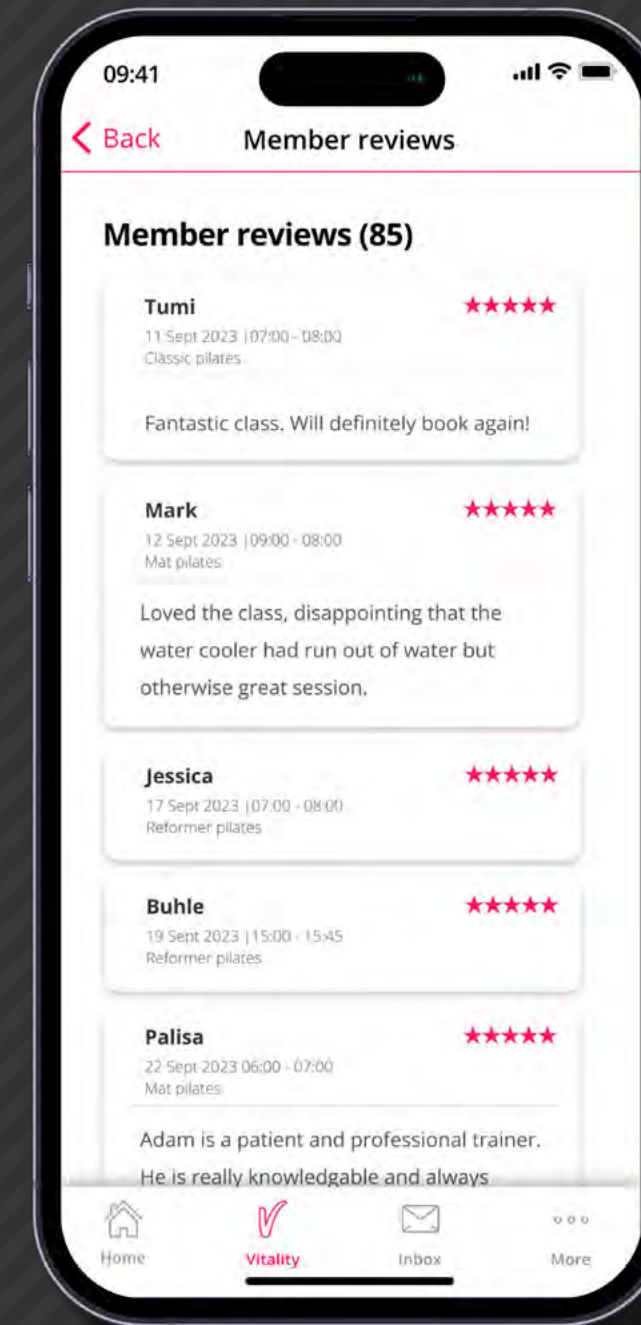
Use a smartphone camera to scan the QR code when entering and leaving the facility to earn Vitality points for the class or visit.

Give feedback



Rate the experience at the facility and with the trainer to help others make informed choices.

View ratings



Exercise anywhere with Vitality Fitness



Introducing the **Discovery Vitality Padel benefit**

Padel is one of the fastest growing sports in the world, with more than 18 million people playing in over 90 countries.

Padel has taken South Africa by storm, with 75,000 active players in the padel community and over 200,000 bookings made in the short space of time the sport has been around in the country.

From November 2023, Vitality members will get advanced booking access and a 20% discount at Africa Padel courts in South Africa.



Exercise anywhere with Vitality Fitness

Vitality has partnered with Africa Padel, the leading padel provider in South Africa, to give members exclusive discounted access to the sport. Africa Padel currently has 14 clubs and over 62 courts with 8 more clubs and 32 courts opening soon.



14 clubs



62 courts



32 courts opening soon

MEMBERS CAN LOOK FORWARD TO THE DISCOVERY VITALITY PADEL BENEFIT:

Advanced booking access at Africa Padel courts up to **4 weeks** ahead of time.



20% discount on all Africa Padel bookings in the Playtomic app.

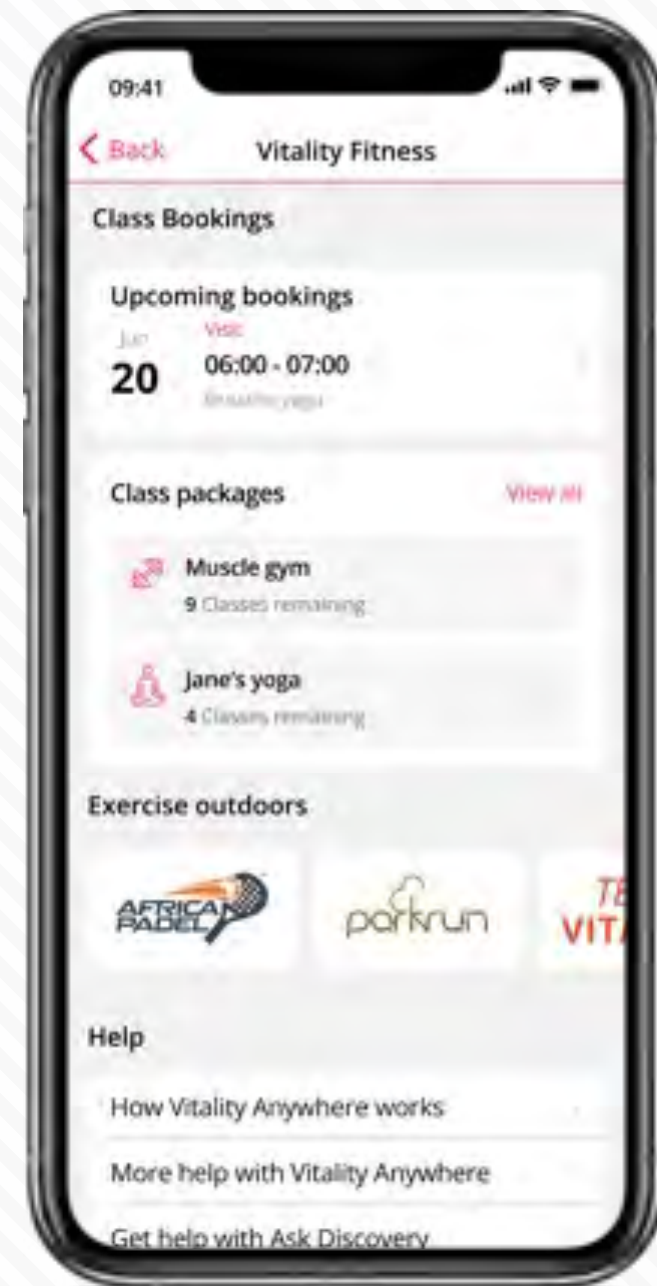


How to activate the Discovery Vitality Padel benefit



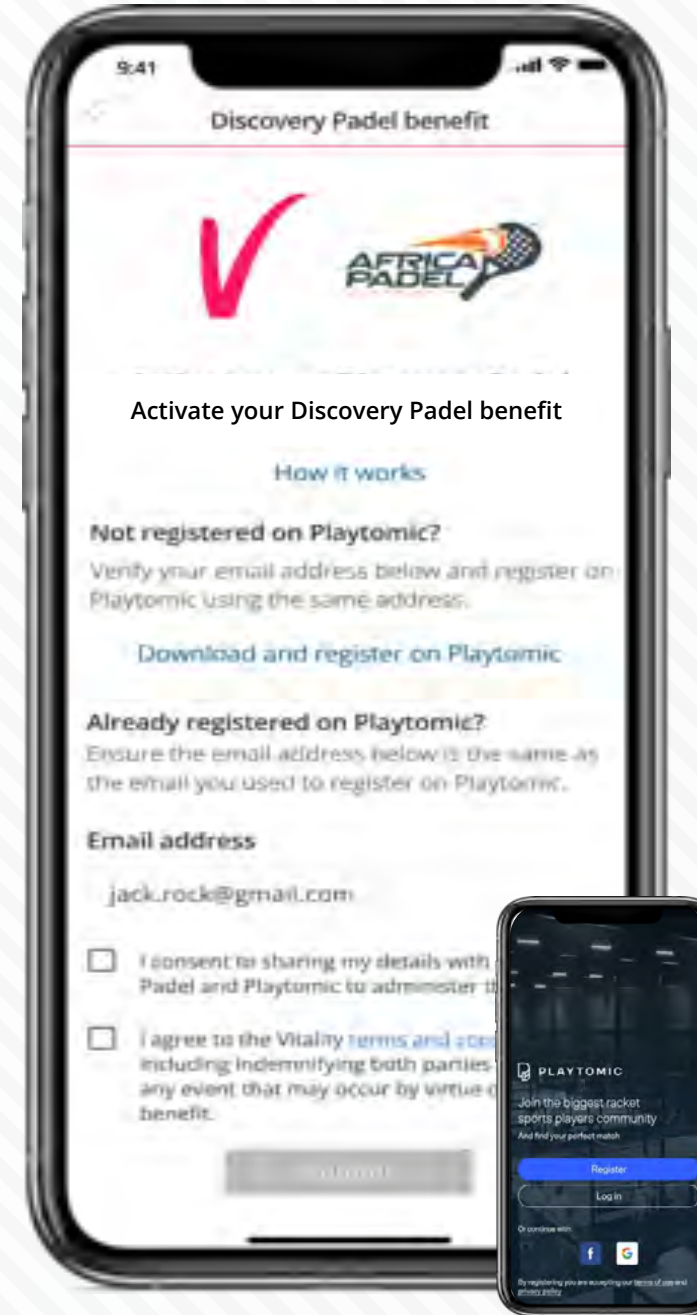
Members can activate the Discovery Vitality Padel benefit to **get 20% off** bookings at Africa Padel courts made through the Playtomic app.

Select the Padel benefit



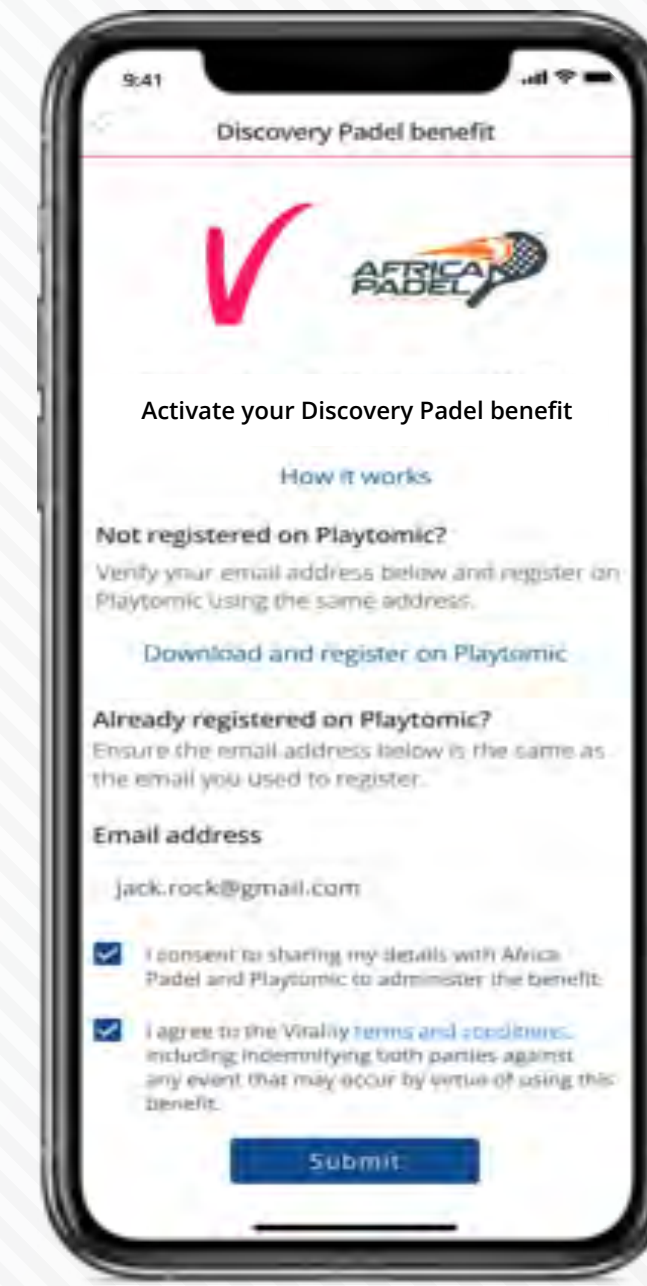
Navigate to the Padel benefit on the Discovery app or in the Exercise Outdoors section of the Vitality Fitness ecosystem.

Download the Playtomic app and register



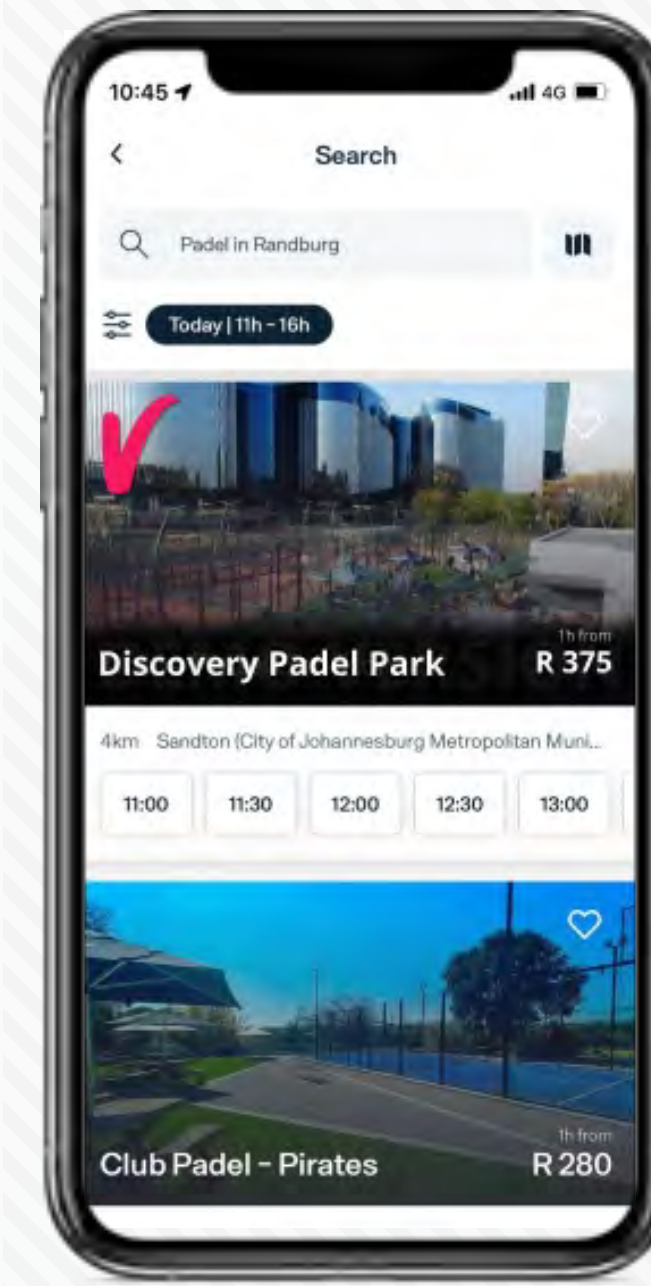
Tap the link to download the Playtomic app and register an account.

Complete the activation



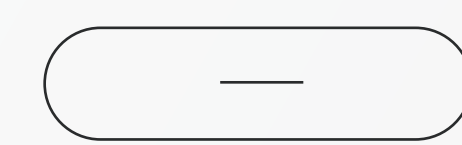
Confirm the email address and make sure it matches the one used to register on Playtomic.

Make a padel booking at an Africa Padel club



Make a booking through the Playtomic app, with the Discovery Vitality Padel benefit discount automatically applying.

Exercise anywhere with Vitality Fitness



Encouraging **engagement** with the **Vitality** **Health Check**

SECTION 03

The Vitality Health Check gives Vitality members a valuable snapshot of their health status. By completing a Vitality Health Check, members can detect lifestyle-related diseases early and manage their health risks with tailored interventions.

In 2024, the Vitality Health Check becomes more valuable than ever before, with discount structures and Vitality points being adjusted accordingly.



Encouraging
Vitality Health
Checks

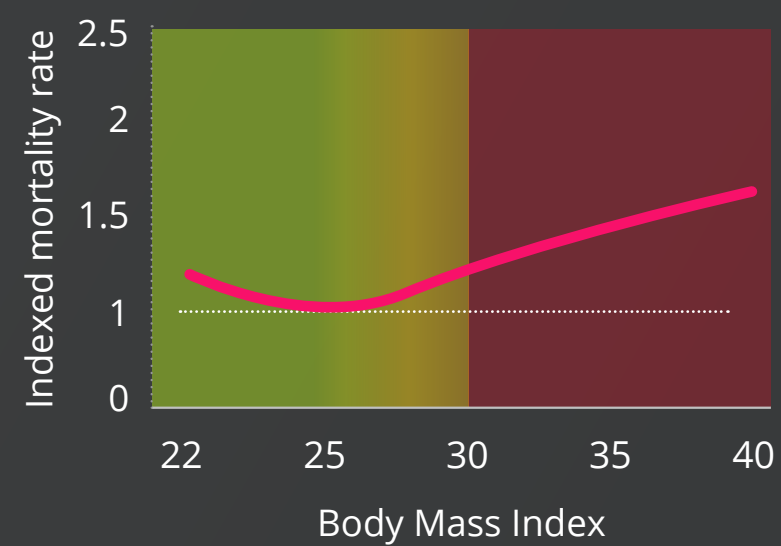


Vitality Health Check results are an important indicator of health risk

Discovery data and external literature continue to affirm the link between the results from the five assessments in the Vitality Health Check and mortality risk.

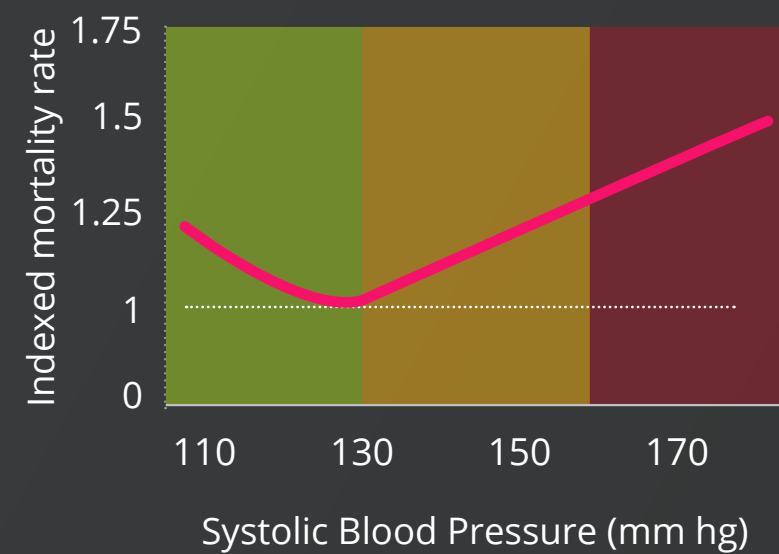
Heightened risk of premature death when metrics are out of range.

Body-mass index (BMI)



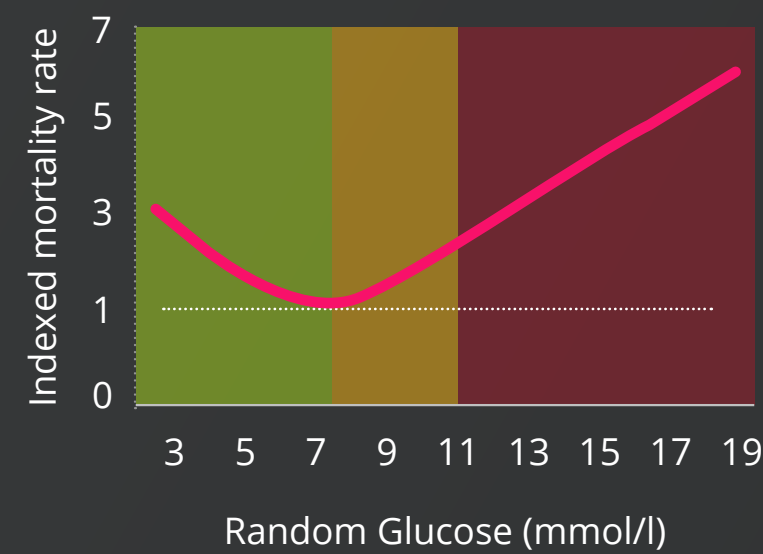
Waist-adjusted BMI is considered in range if BMI is between 18.5 and 25 or between 25 and 30 with a waist circumference under 80 cm for women and under 94 cm for men.

Blood pressure



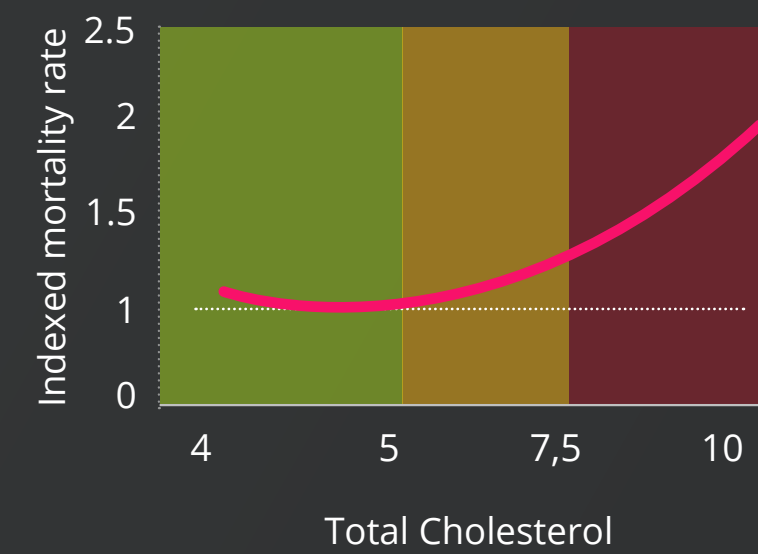
High blood pressure is associated with increased health risk.

Blood glucose



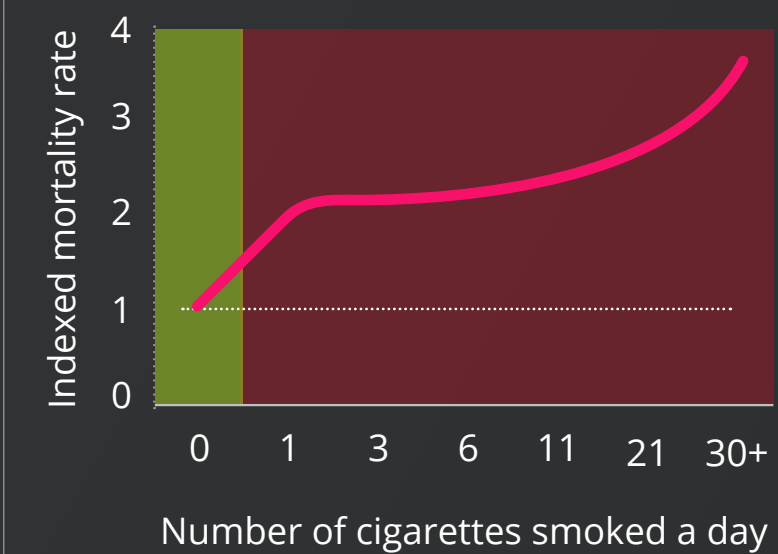
A high blood glucose level is associated with increased health risks.

Cholesterol



High cholesterol is associated with increased health risks.

Smoking status



The risk of premature death is related to whether an individual is a smoker or a non-smoker. The more a person smokes, the greater their health risk.

Encouraging Vitality Health Checks

Christina Magnussen, F. M.-D. (2023). Global Effect of Modifiable Risk Factors on Cardiovascular Disease and Mortality. The New England Journal of Medicine.

Jens Baumert, C. H.-N. (2018). Association between random glucose and all-cause mortality: findings from the mortality follow-up of the German National Health Interview and Examination Survey 1998. BMC Endocrine Disorders

Qin W, M. C. (2020). Light Cigarette Smoking Increases Risk of All-Cause and Cause-Specific Mortality: Findings from the NHIS Cohort Study. International Journal of Environmental Research and Public Health.



The importance of understanding health risks

Identifying health risks and proactively managing them through lifestyle changes and suitable treatments can enhance overall wellbeing and extend years lived in good health.



Many individuals do not understand their **health risks**

More than half of Vitality members have not done a Vitality Health Check in the past three years and do not understand their health status and health risks.

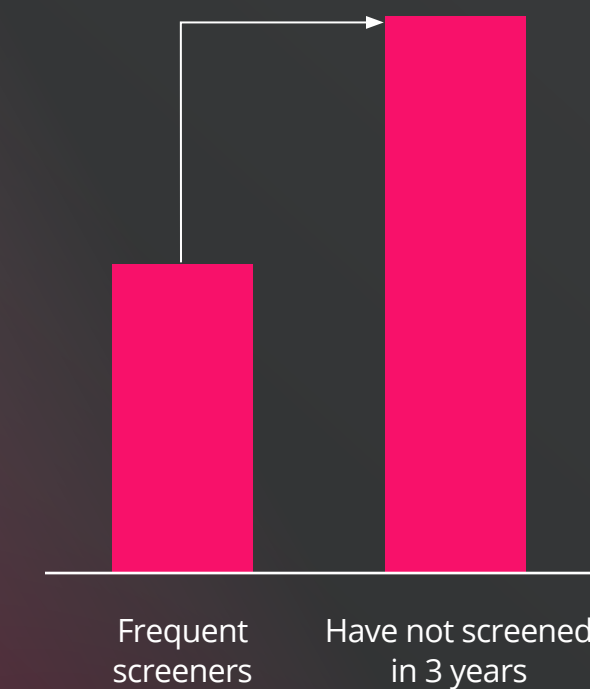
6 in 10

members have not done a Vitality Health Check in the past three years.



The right incentive increases members' motivation to do a health screening. In 2023, Discovery Health Medical Scheme introduced the WELLTH Fund, allowing members to unlock additional healthcare funds when completing a Health Check. Since the introduction of the WELLTH Fund, 51% of the Health Checks completed were by members who had not screened in the past three years.

Regular screening is crucial



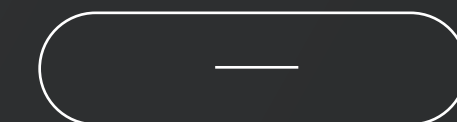
Infrequent screeners are **25% more likely** to have at least one health risk metric out of range.

Managing health risks through lifestyle changes and suitable treatment can reduce the risk of chronic conditions and improve an individual's quality of life. An average 40-year-old that identifies and manages the risk of diabetes could live 5 years longer than predicted and 8 years longer in good health.

 | **5** life years saved

 | **8** healthy years saved

Encouraging Vitality Health Checks



Adjusted Vitality Health Check points to **incentivise better health outcomes**

From 1 January 2024, the number of Vitality points a member can earn for completing a Vitality Health Check will double to 5,000 Vitality points.

Additional Vitality points will be awarded for having 2 or more metrics in range, provided no results are classified as high risk.



Earn up to 22,500 points based on the outcomes of the Vitality Health Check

VITALITY POINTS FOR A VITALITY HEALTH CHECK

In-range results	0 high-risk results	1 or more high-risk results
5	22,500	
4	15,000	5,000
3	10,000	5,000
2	7,500	5,000
1	5,000	5,000

Increased base points to incentivise completing a Vitality Health Check

The Vitality points earned for doing a Vitality Health Check will be doubled to **5,000 points** to encourage members to understand their health.

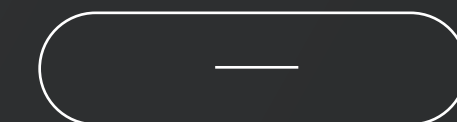
Adjusted additional points to encourage members to address high-risk areas

Vitality members can **earn up to 17,500 additional Vitality points** based on the outcomes of the Vitality Health Check. Additional Vitality points are awarded for having 2 or more results in range and having no results classified as high risk. Members who have one or more high-risk results will only earn the base points of 5,000. This incentivises members with high-risk results to take action to address these modifiable health risks through programmes like Vitality HealthyWeight, Diabetes Care, Cardio Care and Allen Carr's Easyway.









Tebogo has **3 results in range** and **no high-risk results** and will get **10,000 Vitality points** with the Vitality Health Check.

Encouraging Vitality Health Checks



Aligning Vitality benefits to **incentivise members to understand their health**

We're standardising the rewards structure across benefits by making the Vitality Age assessment and Vitality Health Check the cornerstone to unlocking higher discounts. This enables members to maximise their rewards quicker and easier than ever before.

BENEFIT	2023 REWARDS STRUCTURE				2024 REWARDS STRUCTURE			
	ACTIVATE THE BENEFIT	FIND OUT VITALITY AGE	DO A VITALITY HEALTH CHECK	BOOSTED REWARDS THROUGH DISCOVERY BANK	ACTIVATE THE BENEFIT	FIND OUT VITALITY AGE & DO A VITALITY HEALTH CHECK	BOOSTED REWARDS THROUGH DISCOVERY BANK	
		Requires both principal member and spouse to complete the action				Requires the individual to complete the action		
 Flights <small>AIRLINK BRITISH AIRWAYS Emirates CemAi FlySafair QANTAS SOUTH AFRICAN AIRWAYS</small>	10% to 35% based on status			▶ 75%	10%	▶ 25%	▶ 75%	
 HealthyFood <small>Checkers Pick n Pay WOOLWORTHS</small>	10%	▶ 15%	▶ 25%	▶ 75%	10%	▶ 25%	▶ 75%	
 HealthyCare <small>CLICKS Dis-Chem PHARMACIES</small>	10%	▶ 15%	▶ 25%	▶ 50%	10%	▶ 25%	▶ 50%	
 HealthyBaby <small>BABY CITY BABIES R US TOYS R US</small>	10%	▶ 15%	▶ 25%	▶ 50%	10%	▶ 25%	▶ 50%	
 HealthyDining <small>COLCACCHIO Nando's Uber Eats WCOOK</small>	10%	▶ 15%	▶ 25%		10%	▶ 25%		
 Sports gear and equipment <small>Sportsworld Warehouse TOTALSPORTS</small>	10%	▶ 15%	▶ 25%		10%	▶ 25%		

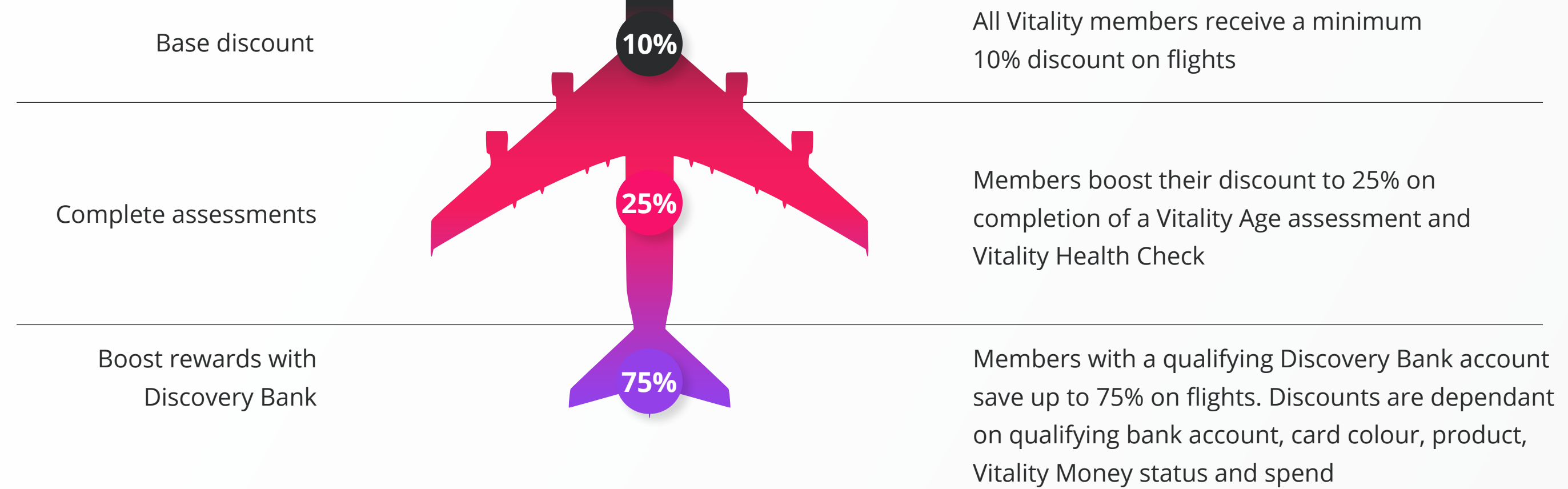
Encouraging Vitality Health Checks



Increase the **Vitality flight discount** by knowing your health and get boosted discounts **with Discovery Bank**

In 2024, all Vitality members will enjoy a flight discount of up to 25%. This discount can be boosted up to 75% with Discovery Bank. Each adult member's discount will depend on their engagement with the programme.

FLIGHT DISCOUNT



All Vitality members receive a minimum 10% discount on flights

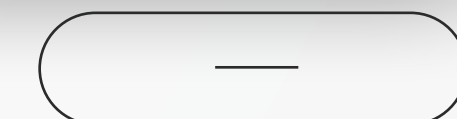
Members boost their discount to 25% on completion of a Vitality Age assessment and Vitality Health Check

Members with a qualifying Discovery Bank account save up to 75% on flights. Discounts are dependant on qualifying bank account, card colour, product, Vitality Money status and spend

TOTAL FLIGHT REWARDS FOR MEMBERS WITH A QUALIFYING DISCOVERY BANK ACCOUNT

CARD	PRODUCT	LOCAL DISCOUNT	INTERNATIONAL DISCOUNT
	Bundled Transaction account	Up to 50%	Up to 35%
	Credit card	Up to 40%	Up to 35%
	Suite	Up to 50%	Up to 35%
	Bundled Transaction account	Up to 60%	Up to 35%
	Credit card	Up to 50%	Up to 35%
	Suite	Up to 60%	Up to 35%
	Bundled Transaction account	Up to 75%	Up to 35%
	Credit card	Up to 60%	Up to 50%
	Suite	Up to 75%	Up to 50%
	Suite	Up to 75%	Up to 75%

Encouraging Vitality Health Checks



Introducing a new measure of **cardio fitness** to the **Vitality** programme

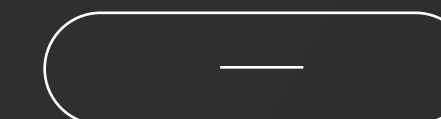
SECTION 04



Cardio fitness is a measure of how well the respiratory and circulatory system supply oxygen during sustained periods of physical activity. The most reliable and valid measure of cardio fitness is VO_2 max.

From next year, members will earn up to 10,000 Vitality points based on their VO_2 max estimates measured on their Apple, Garmin or Samsung fitness device.

Introducing a
new measure of
cardio fitness



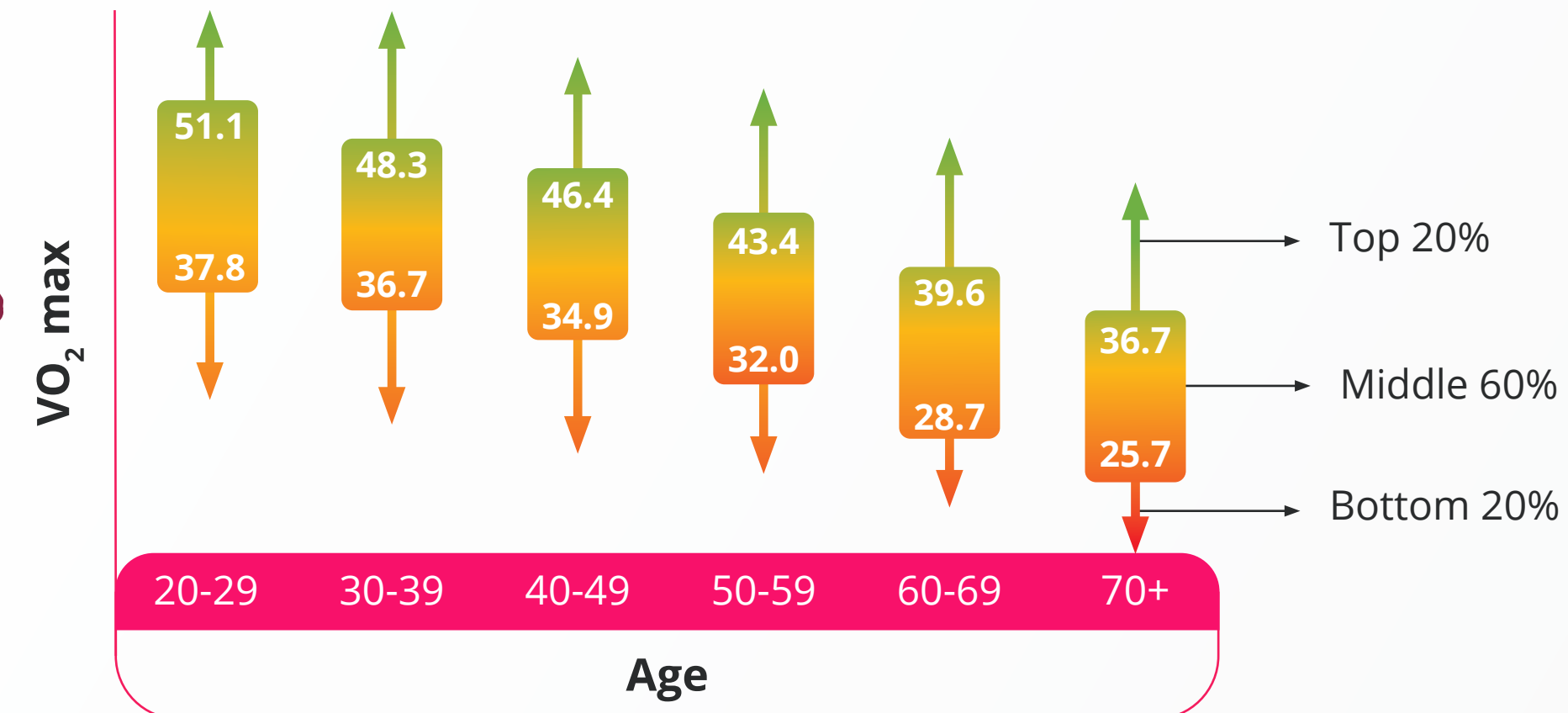
Understanding cardio fitness

The most reliable measure of cardio fitness is VO_2 max, measured in ml/kg/min. This is the maximum amount of oxygen that the heart, lungs and muscles use effectively during exercise. It reflects aerobic power and the body's ability to keep performing under strenuous activity for longer periods of time. A higher VO_2 max indicates a higher level of fitness and endurance.

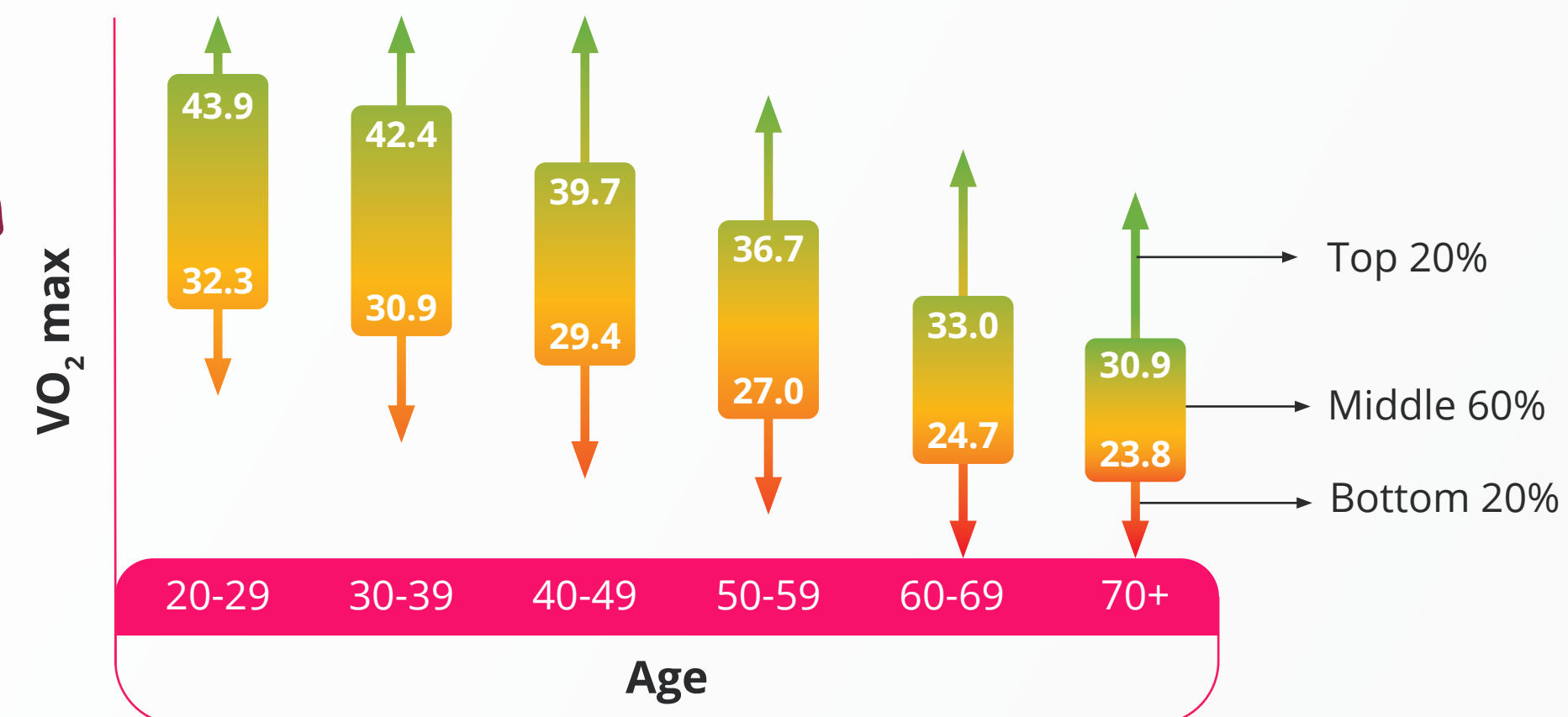


VO_2 max varies by age and gender. It naturally decreases with age, owing to declining muscle mass, a lower maximum heart rate, and the reduced ability of the cardiovascular system to deliver oxygen, although regular exercise can reduce age-related cardio fitness decline. VO_2 max for men is also typically higher than women because of physiological differences.

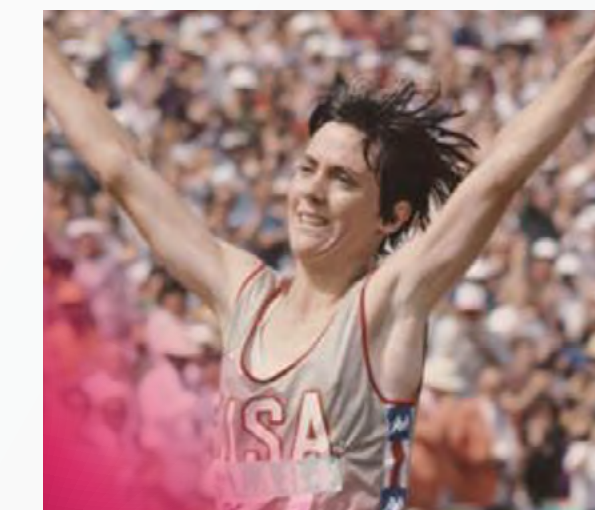
AVERAGE VO_2 MAX RESULTS FOR MEN



AVERAGE VO_2 MAX RESULTS FOR WOMEN



VO_2 max world record:
97.5
Oskar Svendsen



VO_2 max world record:
78.6
Joan Benoit

Introducing a new measure of cardio fitness

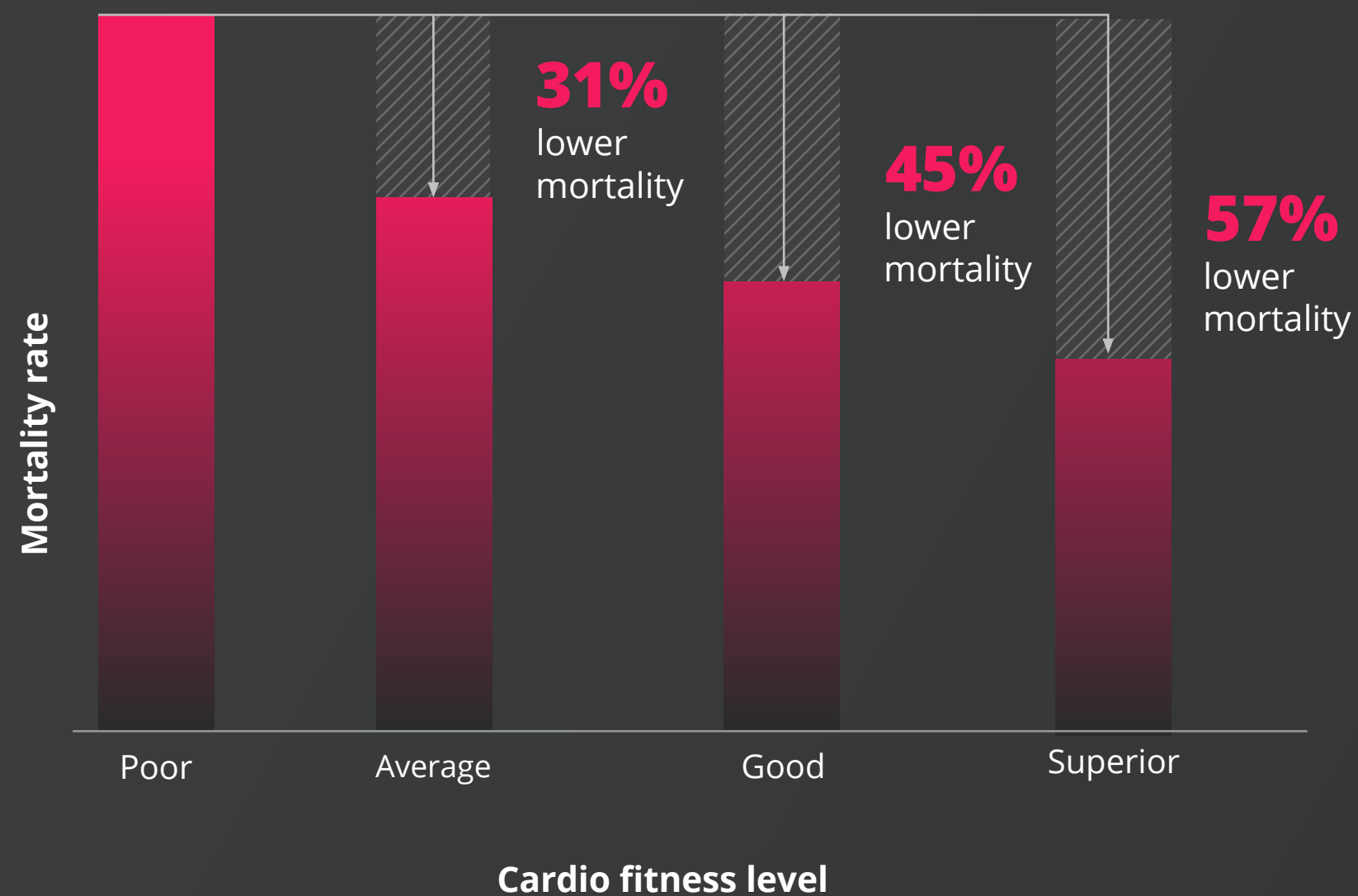




Cardio fitness is an important measure of mortality and morbidity

Cardio fitness correlates with an individual's lifespan and healthspan. A higher level of cardio fitness increases the likelihood of a longer life lived in good health.

Mortality risk decreases as cardio fitness level increases



Source: Peter Kokkimos, C. F. (2023). Changes in Cardiorespiratory Fitness and Survival in Patients With or Without Cardiovascular Disease. Journal of the American College of Cardiology.

Risk of developing chronic conditions decreases as cardio fitness level increases

Mounting evidence supports a strong and inverse association between cardio fitness and the risk of developing hypertension and dyslipidemia. In addition, improving or maintaining a certain level of cardio fitness over time leads to lower incidence of hypertension and dyslipidemia.

EXPERT

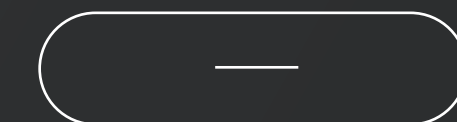
Prof Jon *Patricios*



“Cardiorespiratory fitness (CRF) is a useful measure of both past physical activity and exercise potential that is easily measured in either a field or office setting. It is useful as a proxy measure for health and should be regarded as a vital sign. CRF is an independent predictor of cardiovascular and all-cause mortality and risk of developing chronic diseases. Vitality incentivising individuals to measure and improve their cardiorespiratory fitness is a positive step change in the programme.”

- Prof Jon Patricios, Professor of Sport and Exercise Medicine, University of the Witwatersrand

Introducing a new measure of cardio fitness





Technology has improved access to cardio fitness measurement

Technology has made it easier and more accessible to measure cardio fitness, through VO_2 max estimates on fitness devices.

The golden standard to measure VO_2 max is through an incremental treadmill or cycle test designed to achieve maximal effort. In this test, an individual breathes through a low-resistance valve mask while the intensity increases every few minutes until exhaustion. However, such direct measurement of VO_2 max requires expensive equipment and trained personnel.

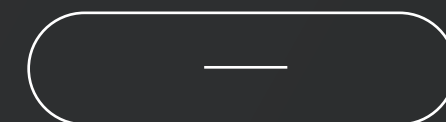
In 2017, an enhanced Vitality Fitness Assessment was introduced to help Vitality members assess their cardio fitness, strength and flexibility and earn up to 7,500 Vitality points.

The test includes running on a treadmill for 6 minutes or cycling on a Wattbike with increasing intensity until a certain heart rate is reached. About 55,000 Vitality members complete the Vitality Fitness Assessment every year and gain valuable insights into their fitness level.



Today, fitness devices can estimate a member's VO_2 max each time they do a walking, running or cycling workout that meets certain qualifying criteria. Now, over 200,000 Vitality members can view their VO_2 max estimate and corresponding fitness level in real-time.

Introducing a new measure of cardio fitness





AWARDING VITALITY FITNESS POINTS FOR CARDIO FITNESS

From early 2024, Vitality members can earn up to 10,000 Vitality fitness points every year for their cardio fitness, as measured through a fitness device or from the results of a Vitality Fitness Assessment.

Earn up to **10,000 Vitality fitness points** for cardio fitness

Fitness level	Points
5	10,000
4	7,000
3	4,500
2	2,500
1	1,000



A male aged 37 with an average VO₂ max estimate of 45 will achieve level 3 and earn 4,500 points.

Required VO₂ max for men to achieve each fitness level by age

Fitness level	Age					
	20 - 29	30 - 39	40 - 49	50 - 59	60 - 69	70+
5	>= 55.4	>= 54	>= 52.5	>= 48.9	>= 45.7	>= 42.1
4	>= 51.1	>= 48.3	>= 46.4	>= 43.4	>= 39.5	>= 36.7
3	>= 45.4	>= 44	>= 42.4	>= 39.2	>= 35.5	>= 32.3
2	>= 41.7	>= 40.5	>= 38.5	>= 35.6	>= 32.3	>= 29.4
1	>= 0	>= 0	>= 0	>= 0	>= 0	>= 0



A female aged 52 with an average VO₂ max estimate of 43 will achieve level 5 and earn 10,000 points.

Required VO₂ max for women to achieve each fitness level by age

Fitness level	Age					
	20 - 29	30 - 39	40 - 49	50 - 59	60 - 69	70+
5	>= 49.6	>= 47.4	>= 45.3	>= 41.1	>= 37.8	>= 36.7
4	>= 43.9	>= 42.4	>= 39.7	>= 36.7	>= 33	>= 30.9
3	>= 39.5	>= 37.8	>= 36.3	>= 33	>= 30	>= 28.1
2	>= 36.1	>= 34.4	>= 33	>= 30.1	>= 27.5	>= 25.9
1	>= 0	>= 0	>= 0	>= 0	>= 0	>= 0

Introducing a new measure of cardio fitness

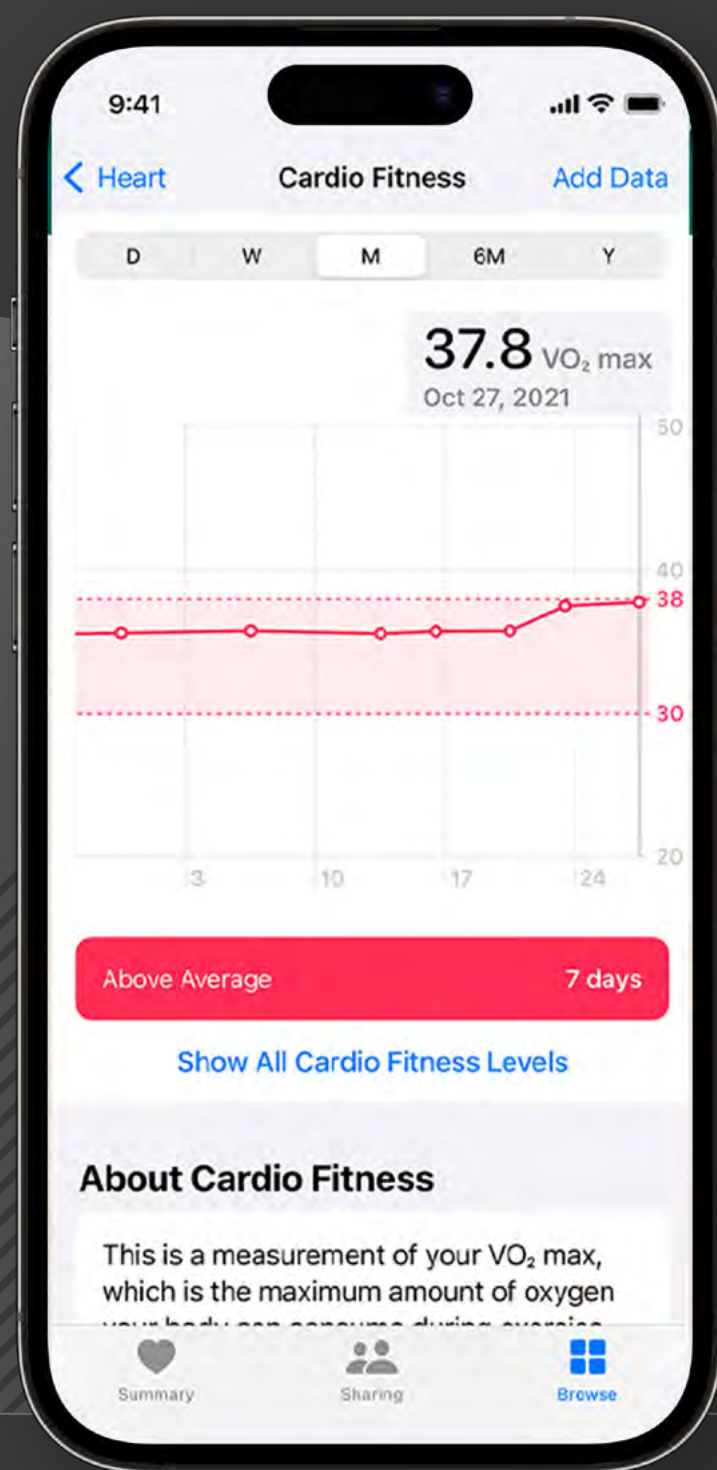




How to find the VO₂ max estimate

Many fitness devices estimate VO₂ max for running, cycling or walking workouts that meet certain qualifying criteria. After the qualifying workout, the VO₂ max estimate is automatically shared with Discovery if the device is linked.

01



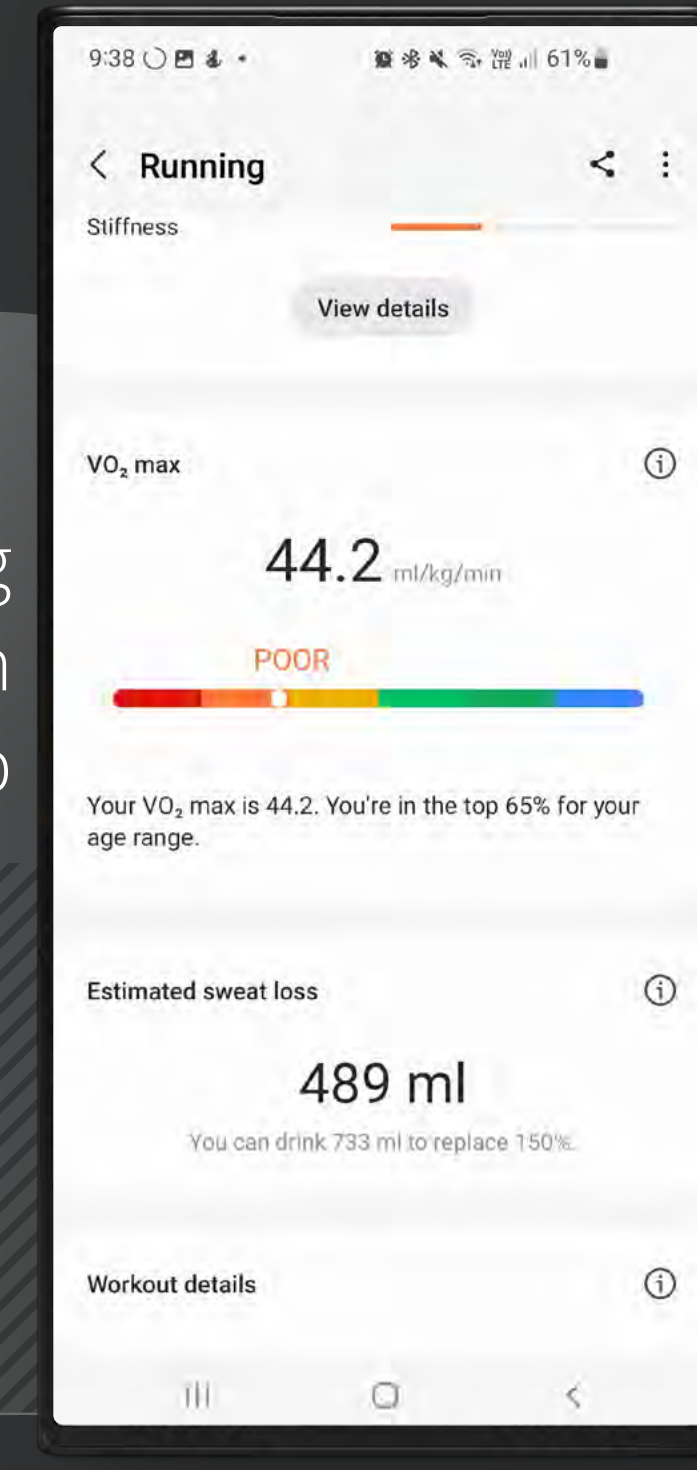
Apple Health app

02



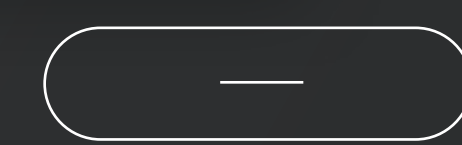
Garmin Connect™ app

03



Samsung Health app

Introducing a new measure of cardio fitness



Improving the experience for new Vitality members

SECTION 05

From December 2023, new Discovery Health Medical Scheme members who have signed up for Vitality will have immediate access to Vitality benefits and rewards and no longer have to wait until the start date of their health policy.

New Discovery Health Medical Scheme members joining Vitality get to enjoy Vitality for free from the month they join, as well as the following 2 months.



Improving the experience for members

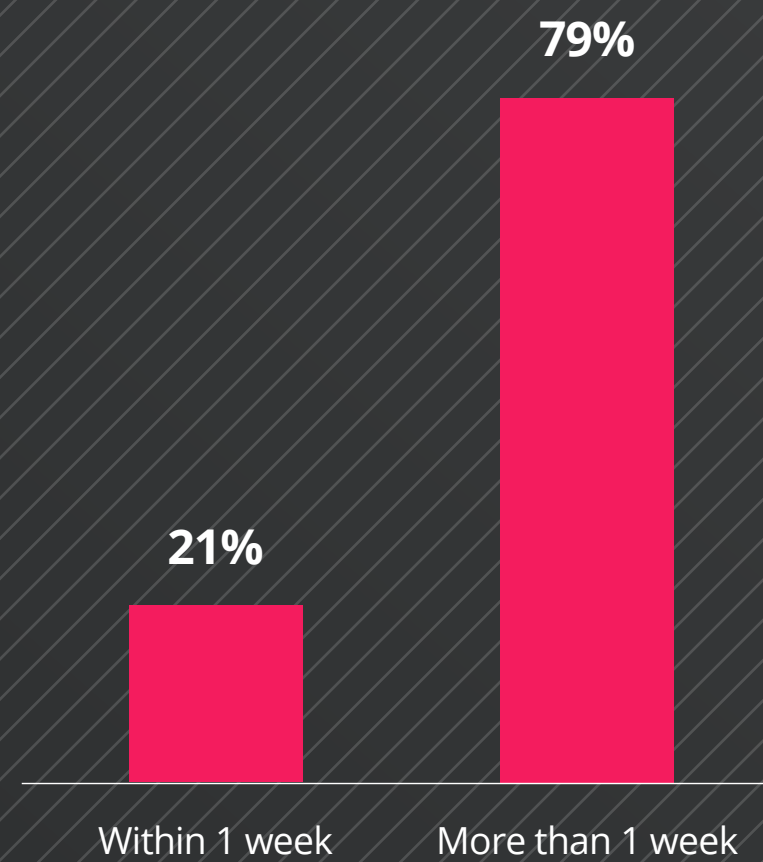


Immediate access to Vitality benefits

Currently, members joining Vitality with a future-dated underlying Discovery policy have to wait until their start date before they can access Vitality benefits and start earning rewards. From December 2023, members can start accessing and enjoying Vitality benefits from the date they activate their membership.

Almost 80% of new Discovery Health Medical Scheme members joining Vitality with future-dated policies currently wait at least a week to access Vitality benefits.

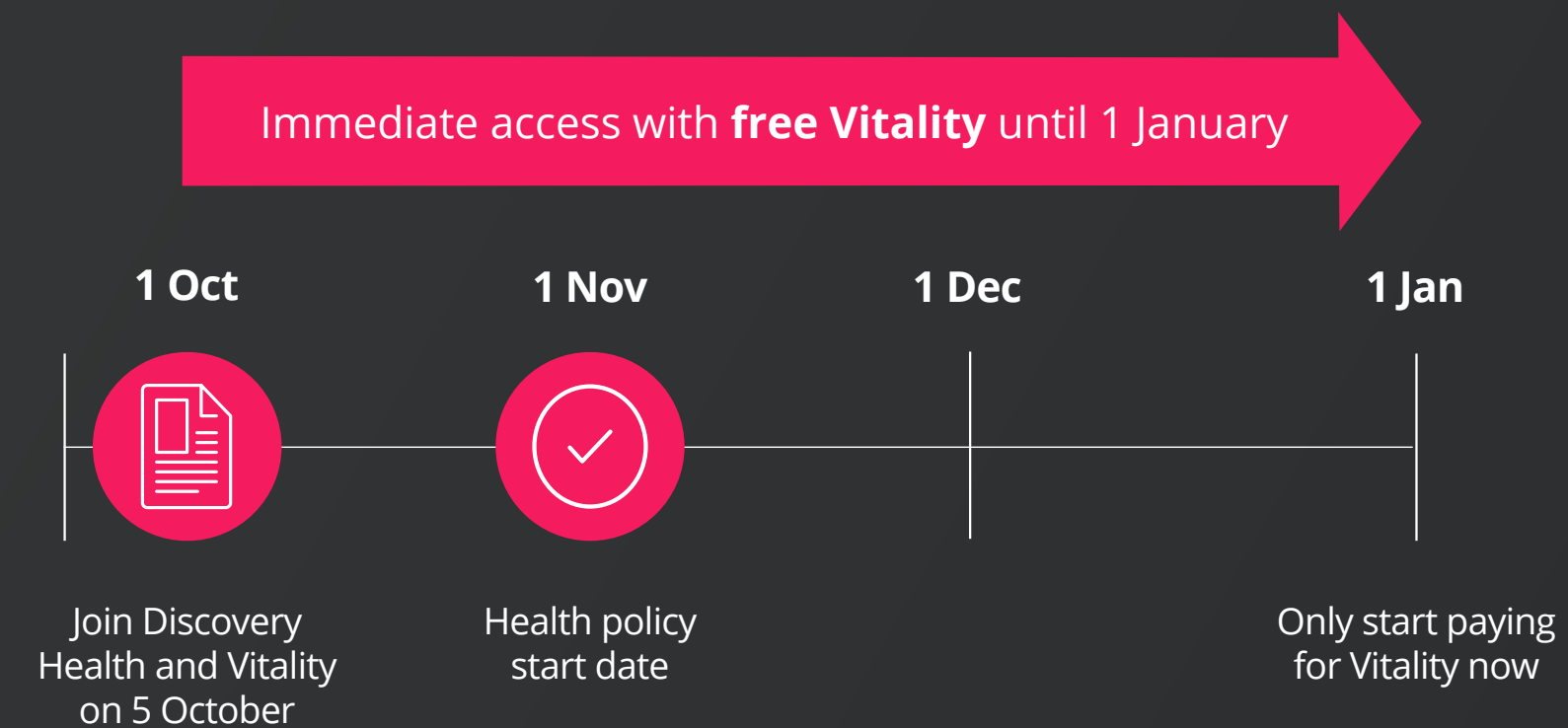
Time between sale of the policy and the start date



How it works

If Jen joins Discovery Health Medical Scheme and her policy is activated on 5 October with a start date of 1 November, she will get immediate access to Vitality on 5 October.

Plus, she gets the rest of October, November and December free.



All existing Discovery Health Medical Scheme members who have not yet taken up their free Vitality offer can still do so and enjoy Vitality for the month that they join, and the 2 months after.



Improving the experience for members

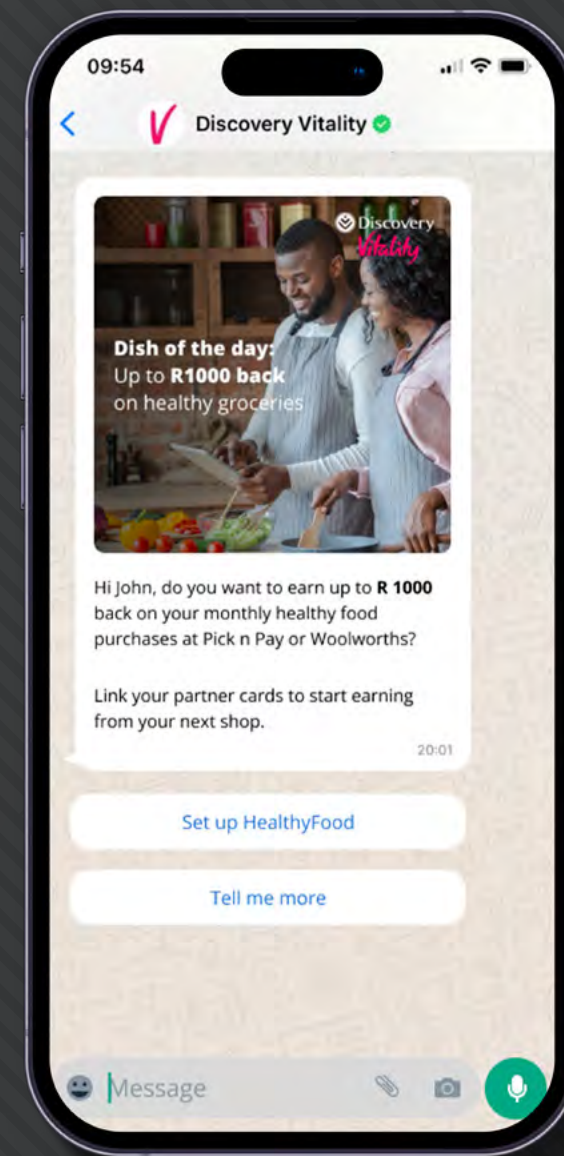
Activate benefits seamlessly on WhatsApp

By the end of 2023, Vitality members will be able to activate their Vitality HealthyFood benefit on WhatsApp. New Vitality members will receive a prompt to activate their benefits through WhatsApp upon joining. Members can also start the process themselves using Ask Discovery on WhatsApp.



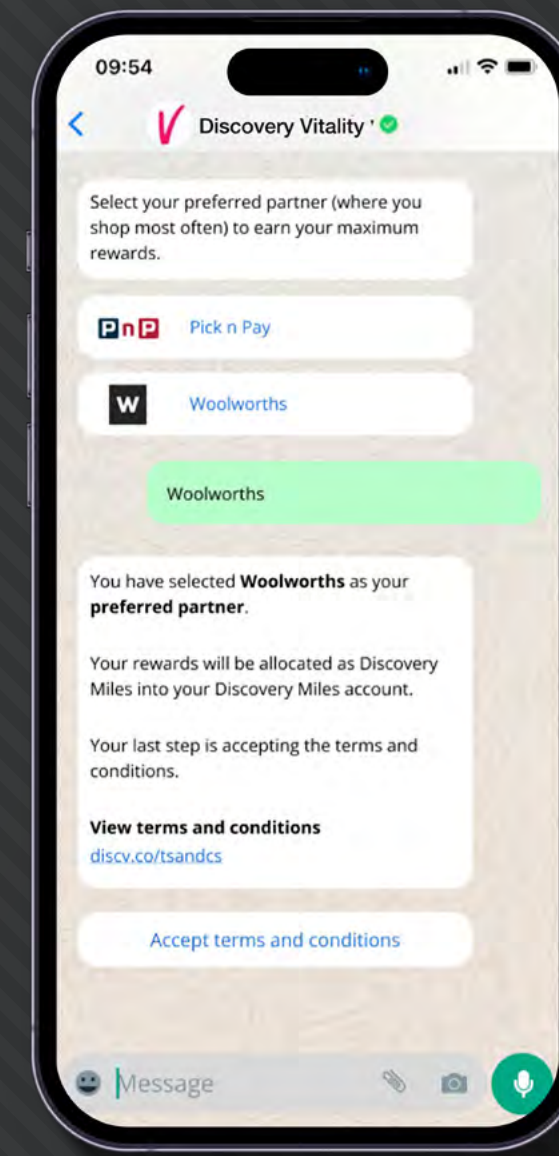
EXAMPLE: ACTIVATING VITALITY HEALTHYFOOD ON WHATSAPP

01 Click to activate the benefit



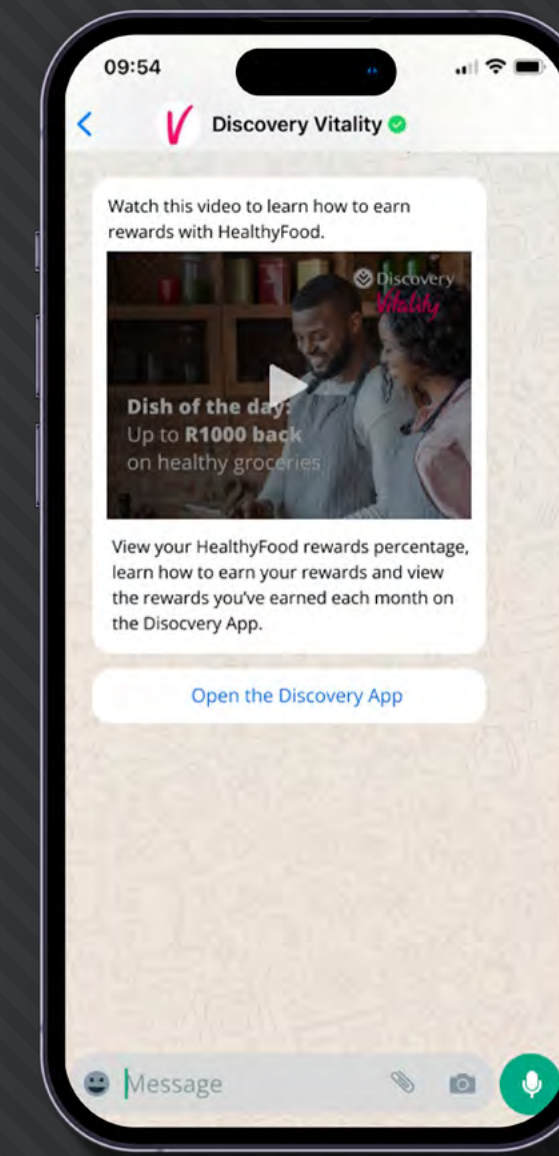
New members will receive a welcome WhatsApp within 24 hours of joining Vitality.

02 Set up benefit



Link partner cards, select preferred partner and view reward account.

03 Maximise rewards



Watch a video on how to ensure maximum rewards for every shop.

Improving the experience for members



Vitality **updates** **for 2024**

SECTION 06

From more ways to earn fitness points to an exciting update in the Takealot app, here are the updates that Vitality members need to be aware of in 2024.



Vitality fitness points update

From 1 January 2024, we're expanding the ways members can earn Vitality fitness points, recognising short, high-intensity workouts and long, light-intensity workouts.



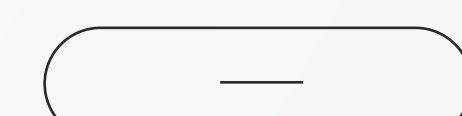
FITNESS POINTS				
	50	100	200	300
Workouts	Online workout 30+ minutes	Gym workout 30+ minutes		
Steps	5,000 – 9,999 steps	10,000+ steps		
Speed		30+ minutes		
Light workouts (60–69% of max heart rate)		30–59 minutes	60–89 minutes	90+ minutes
Moderate workouts (70–79% of max heart rate)		15–29 minutes	30–59 minutes	60+ minutes
Vigorous workouts (80%+ of max heart rate)				30–59 minutes

RECOGNISING SHORTER WORKOUTS

Members who prefer doing shorter workouts at a moderate or high intensity of over 70% of their age-related maximum heart rate can now earn 100 points.

RECOGNISING ENDURANCE TRAINING

Members who do longer workouts at a light intensity of 60–69% of their age-related maximum heart rate can now earn 200 points for a workout of 60–89 minutes and 300 points for a workout longer than 90 minutes.



Vitality updates for 2024



Discovery Miles

From 1 October 2023, members can pay with Discovery Miles in the Takealot app.

Members will continue to get **up to 15% off** when spending their Discovery Miles, and **up to 30%** on the 15th of every month.



Vitality Active Gear

From 1 January 2024, the Discovery Bank boost for fitness devices and Nike performance gear will be removed.

Members can continue to get **up to 50% off** by finding out their Vitality Age, completing a Vitality Health Check and achieving their Vitality Active Rewards exercise goals.



Vitality High Performance Fitness Assessment

Due to low engagement in previous years, members will no longer be able to do the Vitality High Performance Fitness Assessment.

Members will be able to earn **up to 10,000 Vitality points** based on their VO₂ max in 2024.

Vitality Rates for 2024

Vitality Premium



R359



R439



R509

Vitality Active



R129



R79



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DOWNLOAD THE DISCOVERY APP

To join Vitality or to find out more about our other Vitality products, visit www.discovery.co.za. You can also contact your financial adviser or your company's HR representative.

VITALITY RATES	Member: R359	Member: + 1 R439	Member: + 2 R509
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