



Decoding the shopping basket:

The health impact of our
food purchasing habits

Insights from Vitality's HealthyFood benefit

Foreword

Dinesh Govender | CEO: Discovery Vitality

At Vitality, our mission goes beyond simply promoting healthier lifestyles – it's about fundamentally improving the way that people approach their health. Our commitment to this is rooted in the understanding that small, positive changes in daily habits can lead to incredible long-term health benefits. We use cutting-edge behavioural, clinical, and actuarial research to drive meaningful change in the lives of our members.

We recognise that the journey to better health is not always easy, which is why we developed the innovative HealthyFood benefit almost 20 years ago, and invested significantly to help members make healthier food choices. The benefit was designed to help our members make healthy eating more accessible, affordable and rewarding.

Our research shows that members who regularly purchase from the HealthyFood catalogue are 13% less likely to become obese, and 55% less likely to have high-risk blood glucose levels - among other key findings.

By leveraging the latest research and insights, we've created an environment that not only motivates healthier behaviour but also makes it easier for our members to stick with these changes over the long term. As we continue to expand our offerings, our focus remains on the health and wellbeing of our members.

The HealthyFood benefit, which reflects our core purpose of making people healthier and enhancing and protecting their lives, aims to create a ripple effect of positive change extending beyond Vitality members to benefit society as a whole.

Dinesh Govender

Foreword

Dr Mosima Mabunda | Chief Clinical Officer: Discovery Vitality

Poor dietary habits are a leading cause of obesity, cardiovascular disease, diabetes, and certain cancers. The Global Burden of Disease collaboration estimated that around 7.22 million deaths worldwide in 2021 were linked to dietary risk factors. With this in mind, the role of nutrition in public health cannot be overstated.

Food purchasing trends show a worrying shift towards ultra-processed foods (UPFs) high in sugars, saturated fats, and salt, with insufficient purchases of fruits, vegetables, and whole grains. In some countries, UPFs now account for 50% to 60% of daily energy intake. These purchasing behaviours have a direct impact on diet quality, leading to inadequate consumption of essential nutrients and contributing to a range of health issues.

The financial burden of healthy food purchases is also significant. One study conducted in the Western Cape, for example, found healthier foods typically cost 10% to 60% more (comparing the cost per 100g) than unhealthy options. This price disparity drives

consumers toward cheaper, nutrient-poor foods, resulting in higher healthcare costs due to diet-related diseases. But, by improving access to healthy foods and providing effective nutrition education, we can encourage healthier food choices.

At Vitality, we are committed to addressing these challenges through innovative interventions like the HealthyFood benefit. The benefit nudges members to purchase healthy foods by providing up to a 25% discount on healthy items and placing a Vitality indicator next to healthy foods in-store, improving accessibility through both affordability and awareness. By lowering the cost barrier, we empower our members to make healthier choices, leading to better health outcomes and a reduction in diet-related diseases.

This white paper dives into the critical issues surrounding food purchasing habits, the drivers and consequences, and the impact our HealthyFood benefit has on these. As you go through our findings, join us in our mission to promote better health through improved food purchasing choices. Together, we can create a healthier future for all through simply choosing the right food.

Mosima Mabunda



Our diets are not healthy enough

There is a significant discrepancy between recommended dietary guidelines and actual eating habits worldwide. According to a Global Burden of Disease collaboration study in 2017, global consumption of most healthy foods and nutrients fell short of optimal levels, while the intake of unhealthy foods far exceeded the recommended limits. **The largest gaps were nuts and seeds (only 12% of the optimal intake), milk (16%), and whole grains (23%).** The intake of unhealthy foods like sugar-sweetened beverages was 16 times higher than recommended, processed meat intake was 90% above the recommended level, and sodium and red meat intake were also significantly higher than the advised limits.

WE ARE NOT ADHERING TO DIETARY GUIDELINES

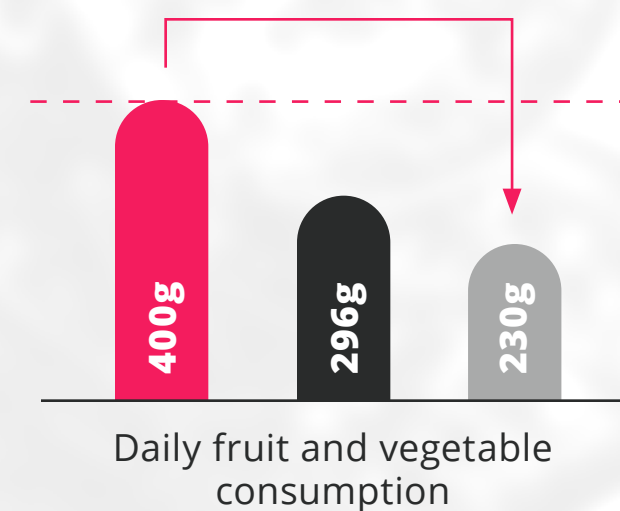
Almost half of the global population do not adhere to their national dietary guidelines, which are designed to promote health and prevent diet-related diseases.



4 in 10

people do not adhere to their national dietary guidelines

PEOPLE ARE UNDERCONSUMING FRUIT AND VEGETABLES



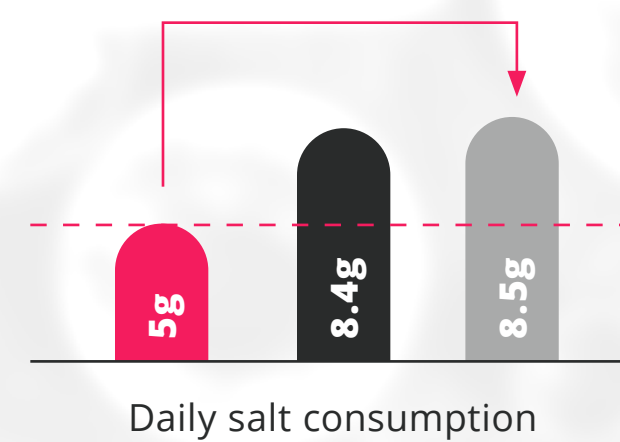
- Guideline
- UK
- SA

South Africans consume **43%** less fruit and vegetables than recommended.

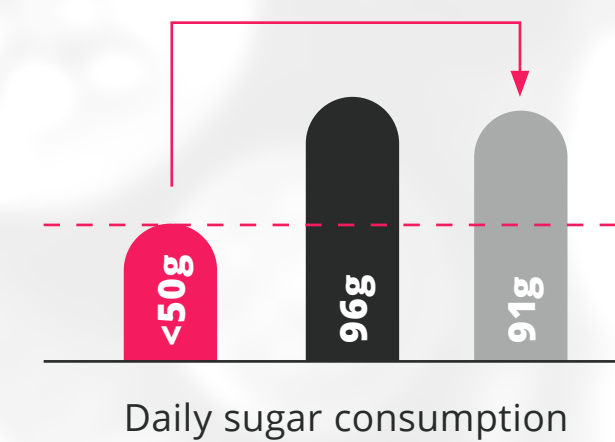


400g = 5 servings
(1 serving = 3 heaped tablespoons of cooked vegetables)

WHILE OVERCONSUMING SALT AND SUGAR



SA: 6-11 g per day



- Guideline
- UK
- SA

South Africans consume **70% more salt** and **82% more sugar** than recommended.

Unhealthy diets significantly increase health risks

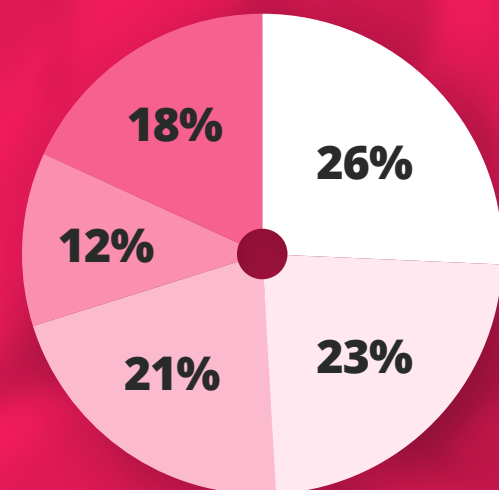
Combined with lifestyle factors, dietary risks contribute immensely to obesity and overweight conditions and are some of the leading contributors to the global disease burden, particularly in relation to non-communicable diseases such as cardiovascular diseases, diabetes, and cancer. **The escalating prevalence of obesity and non-communicable diseases serve as a stark reminder that the trend is not getting better.** If anything, the need for healthier eating is more pressing now than ever before.

UNHEALTHY DIETS CONTRIBUTE SIGNIFICANTLY TO GLOBAL ADULT DEATHS



7.22 million
Deaths from diet-related risks in 2021

BREAKDOWN OF TOTAL DIET-RELATED DEATHS



- High sodium intake
- Low fruit intake
- Low whole grain intake
- Low vegetable intake
- Other intake

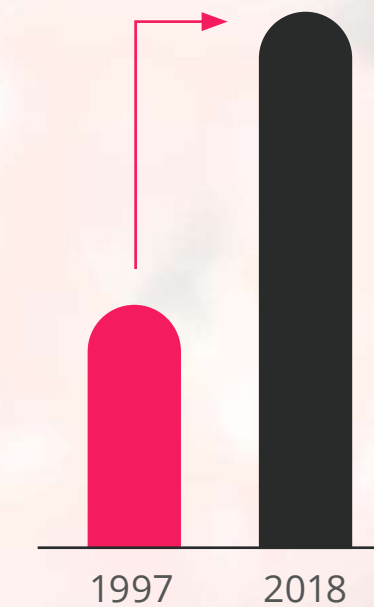
Over 1 billion adults globally may be obese by 2030

in 2010 **11%**
of the world's population was obese

by 2030 **18%**
of the world's population may be obese

South African deaths due to Non-Communicable Diseases (NCDs)

+59%



NCDs that are influenced by diet include:

- Cardiovascular diseases
- Cancers
- Diabetes

From the experts

The link between diet and non-communicable diseases in South Africa

Prof. Salome Kruger | Professor of Nutrition

at the Centre of Excellence for Nutrition, North-West University

“In South Africa, the prevalence of non-communicable diseases (NCDs) like type 2 diabetes, hypertension, and certain cancers is closely linked to dietary habits. Healthy foods such as lean meats, fish, eggs, vegetables, fruits, legumes, nuts, and whole grains provide essential nutrients like protein, fibre, minerals, and vitamins. These minimally processed foods are the cornerstone of a balanced diet.

On the other hand, unhealthy foods—often highly processed and readily available at a lower cost—include items like ready-to-eat snacks, pies, pizza, fried chicken, sausages, snack bars, and sugar-sweetened beverages. Regular consumption of these foods can lead to excessive intake of kilojoules (calories), refined starch, sugar, fats, and salt, all of which contribute to obesity, a major public health issue in South Africa.

Obesity is a significant risk factor for NCDs, while certain additives in processed foods have been associated with asthma, allergies, irritable bowel syndrome, and even cancer. By increasing awareness of the health risks associated with unhealthy foods and promoting a balanced diet, we can improve the overall health and quality of life of South Africans.”





What is a healthy diet?

A **balanced diet** is essential for maintaining good health. It's important to eat foods from **all the food groups**, including fruit and vegetables, wholegrains, legumes, proteins, dairy, and healthy fats in quantities that are appropriate for you. These **minimally processed foods** are the cornerstone of a balanced diet.



PLENTY OF FRUIT AND VEGETABLES

At least 400g (about five portions) of fruit and vegetables per day.



LEGUMES

Includes beans, peas, lentils, and soya products.



HEALTHY FATS

Includes unsaturated fats, which are found in foods like oily fish, avocados, nuts, canola, and olive oils.



WHOLE GRAINS AND HIGH-FIBRE STARCHY FOODS

Includes whole grains and high-fibre starchy foods low in salt, sugar, and saturated fat.



DAIRY

Include dairy in your diet daily to ensure you get its essential nutrients.



DIVERSE PROTEIN SOURCES

Includes seafood, lean meats, poultry, eggs, nuts, and seeds.



A HEALTHY PLATE HAS

$\frac{1}{2}$ fruit and vegetables

$\frac{1}{4}$ whole grain foods

$\frac{1}{4}$ protein foods

CUT DOWN ON

SUGAR Intake of free sugars should be restricted to less than 50g per day (about 12 teaspoons).

SALT Intake of salt should be kept to less than 5g per day (about one teaspoon).

SATURATED FATS Commonly found in fatty meats, butter, and coconut oil.

What influences healthy food purchases?

Understanding the factors that influence food choices is key to addressing the growing burden of diet-related diseases. Making **healthy food choices is complex** and highly dependent on the individual and their environment. As a result, interventions must be tailored and consider the **diverse factors influencing their food choices**.



Incentivising members to develop healthy eating habits is core to Vitality's purpose

Vitality's core purpose is to **make people healthier and enhance and protect** their lives.

The engine that enables our core purpose is the Vitality shared value model, which creates a virtuous cycle that benefits members, the insurer, and society.

SOCIETY

A healthier society with better productivity and less strain on the health system.

MEMBERS

Promoting better dietary habits, awareness, and increased access to healthy food through financial incentives and rewards.



INSURER

Reduced disease burden and lower healthcare claims.

The science behind the Vitality HealthyFood Benefit

Vitality's HealthyFood benefit is designed to create an environment where healthier food choices are not only encouraged, but also made easier and more rewarding for members. Grounded in the principles of behavioural science, the benefit operates through these key pillars: raising awareness by providing clear food classification and labelling, improving accessibility through partnerships with key grocery retailers, improving affordability by offering financial incentives for healthy food choices, and encouraging healthier eating habits through targeted rewards. This unique combination of education, awareness, incentives, and rewards empowers members to eat healthier, making the journey towards wellness both achievable and rewarding.

BRINGING AWARENESS TO HEALTHY FOODS

Healthier options in each food category are clearly identified in the HealthyFood benefit catalogue, as well as in-store and online.

INCENTIVISING HEALTHY OPTIONS

By awarding Vitality points to encourage healthy food purchases and discourage unhealthy food purchases.



REWARDING HEALTHY FOOD PURCHASES

Through rewards earned for HealthyFood items purchased.

Bringing awareness to healthy foods

Food labels are used to improve consumer understanding of food products' nutritional quality. They **simplify complex nutritional information**, making it easier for consumers to make healthier food choices. For the HealthyFood benefit, food items are classified as healthy, neutral or unhealthy. Within the retail environment, we use the **V-indicator** to identify the healthiest option in each food group.

HEALTHY FOODS

A variety of whole or minimally processed foods that are nutrient-dense. Nutrient-dense foods are rich in vitamins, minerals and other essential nutrients that support overall health.



Vitality

V - INDICATOR

The Vitality indicator (V-indicator) is a unique label used on the shelves of our partner stores that identifies the healthiest options within each food group.



UNHEALTHY FOODS

These are high in salt, added sugars and/or saturated fats. Regular consumption of such foods can contribute to weight gain and increase the risk of non-communicable diseases. Examples include processed snacks, sugary drinks and food, salty foods (snacks, seasoning, spreads), and processed meats (bacon, sausages).

From the experts

The role of front-of-pack labels in promoting healthier food choices

Dr Mariaan Wicks | Senior Lecturer

at the Centre of Excellence for Nutrition at North-West University

South Africa's food environment has changed significantly in recent years, with an increase in the availability of highly processed and convenient foods like instant noodles, processed meats, and sugary snacks. This shift has displaced nutritious foods such as dairy, vegetables, and fruits, leading to an increase in obesity and diet-related non-communicable diseases (NCDs) such as hypertension, diabetes, and certain cancers in both children and adults.

To address these challenges, front-of-pack nutrition labelling (FOPL) has emerged as a key strategy. FOPL simplifies complex nutritional information, making it easier for consumers to make healthier food choices. The World Health Organisation supports the use of interpretive FOPLs on packaged foods as a way to promote better dietary habits.

Globally, different FOPL systems are used to improve consumer understanding of food products' nutritional quality. These labels vary from detailed nutrient breakdowns to simple symbols. For example, the Guideline Daily Amount (GDA) system indicates specific nutrients as a percentage of daily intake needs, while front-of-pack warning labels highlight foods high in saturated fats, sugars, or salt. Summary indicators, often represented by single symbols, provide a comprehensive view of a product's overall healthiness by integrating dietary guidelines and nutrient criteria.

Research shows that effective FOPLs not only help consumers identify healthier foods but also encourage the food industry to reformulate products, reducing harmful nutrients like saturated fats and sugars. This dual effect contributes to lowering obesity and diet-related NCDs.

In South Africa, where these health issues are rising, especially amid challenges of food affordability and availability, implementing effective labelling strategies - such as those in the new draft food labelling regulations (R3337 of 2023) - is crucial. By making nutritional information more accessible, FOPLs have the potential to significantly reduce the burden of obesity and NCDs in the country.





Vitality members earn up to 25% back on thousands of HealthyFood items at our partner stores.

The Vitality HealthyFood benefit is continuously evolving to better serve our members.

Enhancements to the Vitality HealthyFood benefit

Since its introduction to the Vitality programme in 2009, the HealthyFood benefit has evolved to be more **convenient and rewarding** for members, offering enhanced benefits for healthy purchases made both online and in-store.

2024 ENHANCEMENTS



EXPANSION OF THE BENEFIT TO REWARD INSTORE AND ONLINE SHOPPING

Online grocery shopping has become increasingly popular, accounting for as much as 15% of total grocery shopping.

As a result, we have collaborated with our retail partners to introduce rewards for online HealthyFood purchases.



INCREASING THE VALUE OF THE REWARD FOR MEMBERS

All HealthyFood rewards are paid in Discovery Miles, our rewards currency that is more valuable than cash.



INCREASED QUALIFYING SPEND CAPS

Qualifying spend caps have increased to R2,500 for single members and R5,000 for families.

The impact of the Vitality HealthyFood benefit

The HealthyFood benefit is a flagship benefit on the Vitality programme and empowers healthier choices for over **400,000** families.

THE BENEFIT GENERATES INCREDIBLE VALUE FOR MEMBERS

Over the past three years, Vitality members have:



Purchased over **220 million** HealthyFood items.



Earned over **R1 billion** in rewards.

TOP 10 HEALTHYFOOD ITEMS PURCHASED



4.5 million
bags of tomatoes



3.4 million
packs of bananas



2.9 million
cucumbers



2.9 million
bags of apples



2.7 million
cans of tuna



2.2 million
trays of eggs



2.2 million
onions



2.1 million
trays of chicken



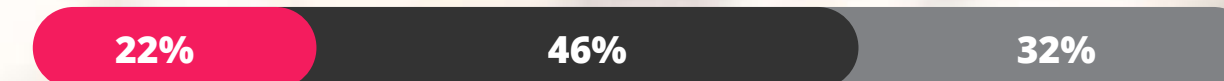
2.1 million
bags of potatoes



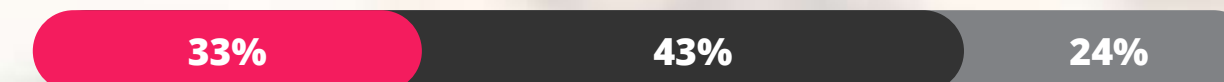
2.0 million
heads of lettuce

HIGH VITALITY ENGAGERS HAVE HEALTHIER FOOD BASKETS

Low Vitality engagers



High Vitality engagers



● Healthy Items ● Neutral Items ● Unhealthy Items

High engagers in Vitality purchase 11pp more healthy items and fewer unhealthy items compared to members with low engagement in the programme.

TOP TIPS TO IMPROVE YOUR FOOD BASKET

- 1 Buy more fruit, vegetables and legumes
- 2 Choose healthier proteins, such as skinless chicken, fish and beans
- 3 Cut out confectionaries, like chocolates, sweets and ice cream

Determined using all HealthyFood benefit purchases between January and June of 2024

The impact of the Vitality HealthyFood benefit

Incentivising healthier dietary choices through the HealthyFood benefit has led to tangible **improvements in key health metrics** among Vitality members.



OBESITY RISK

Regularly purchasing healthy foods causes a **13% reduction** in the likelihood of becoming obese



BLOOD GLUCOSE LEVELS

Regularly purchasing healthy foods causes a **55% reduction** in the likelihood of having high-risk blood glucose levels



HOSPITAL ADMISSIONS

Regularly purchasing healthy foods causes a **14% reduction** in the risk of hospitalisation due to cardiometabolic diseases, such as heart disease and diabetes

Obesity risk: Analysis period from January 2023 to July 2024. Based on Vitality Health Check data where Body Mass Index (BMI) ≥ 30 kg/m² and waist circumference ≥ 94 cm in men and ≥ 80 cm in women.
Blood glucose levels: Analysis period from January 2023 to July 2024. Based on Vitality Health Check data where blood glucose ≥ 11 mmol/L or HBA1C ≥ 7 mmol/L. Confounders adjusted for include gender, age,

Vitality status, physical activity level, and level of health.
Hospital admissions: Analysis period from January 2022 to July 2024. Confounders adjusted for include gender, age, Vitality status, physical activity level, level of health, hypertension, hyperlipidemia, type 1 and 2 diabetes, and number of chronic conditions.

Your next steps to a healthier basket

Making your diet healthier means **improving your grocery** basket and eating habits, which ultimately leads to a healthier life.



STRATEGIES FOR MAKING HEALTHIER FOOD CHOICES

- 1 Set specific and realistic goals:** Define clear, achievable goals tailored to your lifestyle and needs. For example, pack your own lunch 3 days a week.
- 2 Create a detailed plan:** Plan your weekly meals and stock your pantry with nutritious options, using the Vitality V-indicator in stores to identify healthy choices.
- 3 Plan for obstacles and persevere through setbacks:** Identify potential challenges and develop strategies to overcome them. If you crave sweet things at night, don't have sweets at home, rather plan to have fresh seasonal fruits in the house instead.
- 4 Seek support:** Lean on friends and family by getting them to join you in making healthy changes or consult a dietitian for personalised advice.
- 5 Monitor your progress:** Keep track of your journey until healthy eating becomes second nature. Acknowledge and reward yourself for every small step towards your goal. Healthy rewards can be a walk with a friend, or buying yourself flowers or a new book.

Promote healthy eating in all environments

The environments we spend our time in significantly influence our food choices.

COMMUNITY



Early childcare and education centres

- Provide safe drinking water and limit sugar-sweetened beverages.
- Serve fruits and vegetables at every meal.
- Set nutritional standards for food and beverages brought from home.



Schools and other spaces for youth

- Limit marketing of unhealthy foods.
- Encourage staff to model healthy eating behaviours.
- Integrate nutrition education into school meal programmes.



Workplace

- Use pricing strategies to encourage healthier choices in cafeterias and vending machines, such as offering discounted healthy lunches.
- Develop procurement policies that prioritise healthy food and beverage options to ensure access to healthy foods on site.
- Implement employee wellness programmes that encourage physical activity, such as using stairs or walking trails, alongside healthy eating initiatives.

GOVERNMENT

Governments safeguard public health through legislation, policies, and education. Effective interventions make healthy foods more accessible, affordable, and appealing, while discouraging the consumption of unhealthy options.

POLICY AND FOOD SUPPLY INTERVENTIONS

- 1 In South Africa, the 2018 Health Promotion Levy successfully reduced sugar consumption by imposing a tax on sugar-sweetened beverages.
- 2 Sodium regulations limit sodium content targets for various processed foods to lower salt intake and reduce the incidence of cardiovascular diseases.
- 3 Proposed regulations on the advertising and labelling of foodstuffs include specific front-of-pack labelling (FOPL) requirements for foods high in saturated fat, sugar, and sodium; as well as restrictions on marketing unhealthy foods to children.



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