



## Vitality Active Programme Guide

Know your health. Get active. Get rewarded.

With discounted gym visits and movies, up to 25% back in Discovery Miles on HealthyFood items, weekly rewards and more, Vitality Active makes living a healthy lifestyle more rewarding than ever.

This guide explains the main features and benefits of Vitality Active. The Vitality Main Rules, partner terms and qualifying criteria apply to the programme and will prevail if there is any inconsistency,

### 1. What is the Vitality Active programme?

Vitality Active is a wellness programme that encourages you to eat well, stay physically active and do regular screening. It helps you get rewarded for being healthier.

Here's what you can enjoy as a Vitality Active member:

- Get up to eight free workouts a month at any fitness facility in the Vitality Fitness Network (excludes Virgin Active and Planet Fitness) based on your Vitality status.
- Save up to 75% on a monthly local gym club membership at Virgin Active.
- Get rewarded every time you achieve your goals with Vitality Active Rewards and use your Discovery Miles on a range of rewards in the Vitality Mall (from coffees and smoothies to shopping and entertainment rewards).
- Get up to 25% back in Discovery Miles on HealthyFood items at Checkers or Woolworths in-store or delivered to your door.
- Enjoy your favourite movies at up to 50% off at Ster-Kinekor.
- Fully fund a fitness device on a flexible, month-to-month subscription through Teljoy, up to R300 per month, by achieving your weekly Vitality Active Rewards exercise goals (only if you have activated Vitality Active through Discovery Health, Life or Group Risk).
- Get up to 25% discount on Oura Ring 4 up to the value of R8,598, which includes a 12-month Oura Membership.
- Join the HealthyWeight programme and earn 1,000 Vitality points, and get a personal dietitian, flexible menus and daily support.

- Get an upfront 20% discount on padel bookings within the Discovery Vitality Padel network through the Playtomic app.

## 2. Who can use Vitality Active?

Vitality Active is available to adult members from medical schemes administered by Discovery Health (Pty) Ltd, as well as members from Discovery Flexicare.

If you're a Discovery Life client, to qualify for Vitality Active, you need to have a Discovery Life product with a monthly premium of R100 or more. Vitality Active is also available to Discovery Group Risk members.

If you are a Discovery Bank client, and the primary accountholder on a qualifying Discovery Bank product, you can activate your Vitality Active policy directly in the Discovery Bank app. This is a single-member plan, meaning it is linked only to you as the primary accountholder and cannot be extended to other members.

Your Discovery Bank product must be in good standing as defined in the [Discovery Bank Account terms and conditions](#):

- *Good standing* means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank – including being under debt counselling, administration or sequestration and keeping your KYC (verification information) or AML (anti-moneylaundering) information up to date.

If you are a Vitality Active member on a Discovery Health plan, Discovery Life or Group Risk policy, or through a qualifying Discovery Bank account, you can't be a Vitality Premium member at the same time.

## 3. What you pay

The main member on the Vitality Active plan with Discovery Health, Life or Group Risk will pay a premium of R159 per month.

Each adult added to the plan will pay a premium of R159 per month. Children under the age of 18 do not qualify for Vitality Active, even if they are included on the main member's initiating plan.

The Vitality Active through Discovery Bank plan is available as a single-member plan. The main member on this plan will pay a premium of R159 per month.

There will be yearly price increases on the Vitality premiums. We'll let you know about these in advance.

## 4. Premium Collection

### 4.1 Vitality Active through Discovery Bank

If you have activated your Vitality Active plan through Discovery Bank, we will collect your Vitality monthly premium from your primary fee-paying Discovery Bank account. We will do this on your chosen fee date. We collect your premium in advance for the month ahead.

If there are not enough funds in your account on your chosen fee date, we will try to collect the outstanding amount every day until your next fee date in the first month that we could not collect the premium.

If your premium is not paid for more than two months, we will only try to collect your premium on your chosen fee date. We will no longer try to collect the fee every day. We will only try to collect one month's premium at a time and we will not collect any outstanding amounts that you owe us.

If we cannot collect your monthly premium on your chosen fee date, your Vitality Active benefits may be suspended until we successfully receive payment.

### 4.2 Vitality Active through Discovery Health, Life, Group Risk or Flexicare

If you have activated your Vitality Active plan through Discovery Health, Life, Group Risk or Flexicare, we will collect your Vitality monthly premium in line with the collection method of your initiating policy. Rules for missed payment collection will be the same as on your initiating policy.

## 5. Cancellations

If you cancel your qualifying underlying policy or bank account (in other words, Discovery Health, Life, Group Risk, Flexicare or Bank), your Vitality Active plan will end immediately. All the linked benefits will be withdrawn in line with the benefit rules.

If we don't receive your monthly premium, we have the right to end your Vitality Active membership if your monthly premiums remain unpaid.

### 5.1 Cancellation rules for Vitality Active through Discovery Health, Life, Group Risk or Flexicare

If you wish to cancel your Vitality Active membership as the main member, you must tell Vitality that you intend to cancel at least one full calendar month in advance. Your notice period will start on the first day of the month following your cancellation request. We will process refunds depending on your starting cancellation date.

You'll find more details in the [Vitality Main Rules](#).

## 5.2 Cancellation rules for Vitality Active through Discovery Bank

If you have activated your Vitality Active plan through Discovery Bank, we will process your cancellation request based on whether your monthly premium has already been collected in the month you asked for the cancellation.

If we receive your cancellation request after we have collected your monthly premium, your Vitality Active membership will remain active for that month and will be cancelled at the end of the following month.

If we receive your cancellation request before we have collected your monthly premium, your Vitality Active membership will be cancelled at the end of the current month.

This means that once you cancel, you won't be billed again, and you will experience your full benefits up until the end of the calendar month for which you have already paid.

You'll find more details in the [Vitality Main Rules](#).

## 6. What you get from Vitality Active

### 6.1 Vitality HealthyFood benefit

Vitality HealthyFood helps you to take better care of yourself and your family by rewarding you for eating healthily, as long as you meet the [Rewards Qualifying Rules](#). We'll give you up to 25% back in Discovery Miles on qualifying HealthyFood items like fresh fruits, fat-free milk and wholegrains that you buy from:

- Checkers and Woolworths for in-store purchases
- Checkers Sixty60 and Woolworths online, Woolies app and Woolies Dash for online shopping.

If you have a qualifying Discovery Bank product with Vitality Money, you can boost your rewards to up to 75% back in Discovery Miles.

For more information, read the [HealthyFood benefit guide](#).

### 6.2 Vitality Active Rewards benefit

Vitality Active Rewards encourages and rewards you for living well. When you achieve your exercise, drive or spend goals, you can do one of the following:

- Choose an instant reward, like a coffee, or donate to the latest MoveToGive initiative.
- Wait to play the gameboard on Rewards Wednesday to earn Discovery Miles, our rewards currency that you can spend on a range of exciting items in the Vitality Mall.

You'll find more details in the [Vitality Active Rewards benefit guide](#). Discovery Bank clients have access to enhanced [Vitality Active Rewards](#) in the Discovery Bank app.

### 6.3 Vitality Fitness benefit

Vitality Fitness is a first-of-its-kind integrated exercise platform. As a Vitality Active member, you can:

- Choose from facilities in the expanded Vitality Fitness network.
- Book and pay for a workout in a few taps.
- Earn Vitality points to achieve your exercise goals and get rewarded in the Discovery app.
- Get up to eight free visits per month across the Vitality Fitness network based on your Vitality status (excludes Virgin Active and Planet Fitness).
- If you don't have a gym membership, book a class at Virgin Active or get an access pass at Virgin Active and Planet Fitness. Your first three once-off workouts at Virgin Active and Planet Fitness are free.

Vitality Fitness is powered by Vitality Pay and Discovery Bank. For more information, read the [Vitality Fitness terms and conditions](#).

### 6.4 Virgin Active gym offer

If you are a Vitality Active member with a qualifying Discovery Bank account, when you join Virgin Active through the Discovery app you'll enjoy up to 75% off every month on gym membership at a local club. Your gym membership must be paid using a Discovery Bank debit order.

Choose from over 125 Virgin Active clubs, pay the once-off activation and club access card fees, and work out at the gym at least 36 times in a rolling 12-month period to keep your maximum monthly gym-fee saving. [Limits, terms & conditions apply.](#)

### 6.5 Discovery Vitality Padel benefit

Everyone loves to play padel! As a Vitality Active member, you have access to a 20% upfront discount on bookings within our Discovery Vitality Padel network through the Playtomic app. You also get exclusive court bookings four weeks in advance through the Playtomic app, for facilities within the Discovery Vitality Padel network.

Read the [Vitality Padel benefit guide](#) to learn more.

### 6.6 Team Vitality benefit

Join South Africa's most rewarding running and cycling club and get access to a range of new and exciting benefits, including:

- A premium Team Vitality race kit, every two years
- 25% back on certain race event fees
- Experiencing a warm sense of community after certain races at our [VIP hospitality](#) tent.

There's this and so much more to enjoy with Team Vitality! You'll find more details in the [Team Vitality benefit guide](#).

## 6.7 Vitality Active Fitness Device benefit

If you have activated Vitality Active through Discovery Health, Life or Group Risk, you can get a fitness device on a flexible, month-to-month subscription through Teljoy. Choose a fitness device and, after a 24-month subscription period, you'll own it.

You can also fully fund your fitness device, up to R300 per month, by achieving your weekly Vitality Active Rewards exercise goals. Here's how you can do this:

| Weekly exercise goals achieved in a month | Monthly subscription fee discount |
|-------------------------------------------|-----------------------------------|
| 1                                         | 0% off                            |
| 2                                         | 50% off                           |
| More than 3                               | 100% off                          |

For more information, read the [Vitality Active fitness device benefit guide](#).

## 6.8 Oura Ring 4 benefit

Qualifying Vitality Active members get a discount of up to 25% on select styles of Oura Ring 4, including a 12-month Oura Membership, depending on the benefit limits.

It's all explained in the [Oura Ring 4 benefit guide](#).

## 6.9 Vitality Sleep Rewards benefit

Vitality Sleep Rewards helps you track, understand and improve your sleep. Get rewarded weekly for improving your sleep habits and achieving your personalised weekly sleep goal.

Read the [Vitality Sleep Rewards](#) benefit guide to learn more.

## 6.10 HealthyWeight

As a Vitality Active member, you have access to HealthyWeight. This programme is designed to support you through your entire weight-management journey. From food shopping to cooking and meal preparation, your very own nutrition coach will send you daily encouragement and personalised support to help you stay on track to achieve your weight-management goals. You get discounted rates and you can earn 1,000 Vitality points.

| Minimum contract period | Monthly rate   |
|-------------------------|----------------|
| 6 months                | R295 per month |
| 3 months                | R395 per month |

Read the [HealthyWeight guide](#) to learn more.

## 6.11 Vitality Ster-Kinekor movie benefit

Vitality Active members can experience the latest movies with the Vitality Active Ster-Kinekor movie benefit at these discounted rates:

- 50% off for a 2D, 3D or Cinema Nouveau ticket
- 25% off for a Cine Prestige, National Theatre Live, D-Box or IMAX ticket

You'll find more information in the [Vitality Ster-Kinekor movie benefit guide](#).

## 6.12 Vitality status

For every healthy activity, like going for a Vitality Health Check or being physically active, you can earn Vitality points and increase your Vitality status. The healthier you get, the higher your Vitality status. If you are a Discovery Life client or Discovery Bank client, you can take advantage of integration benefits linked to your Vitality status.

Here's how you can boost your Vitality status:

- Take a proactive approach to learn about your health by going for your various health checks.
- Get active and reach your weekly exercise goals.
- Find out your Vitality Age to understand how healthy you are in comparison to your actual age and earn 1,500 Vitality points.
- Complete a Vitality Health Check to earn thousands of Vitality points, depending on how many of your results are in range.
- Get your Vitality Cardio Fitness Level reading to understand your fitness level and earn up to 10,000 Vitality points, depending on how fit you are.

Find out about the assessments that can earn you points in the [Summary of Vitality points guide](#).

## 7. Vitality Active members who joined before 1 July 2021

### 7.1 Vitality Active Funeral Cover Benefit

If you joined Vitality Active **before 1 July 2021**, you get embedded cover on a funeral policy underwritten by Discovery Life and administered by Discovery Vitality. If you do a Vitality Health Check, you get boosted funeral cover of R30,000 for the year in which you complete your Vitality Health Check and the year after that. When you activated the Vitality Active programme, you were covered for R15,000.

Your funeral cover policy will have a unique policy number. Please make sure your details and your beneficiary details are up to date in case there is a claim. Update your details by completing the [beneficiary nomination form](#) and emailing it to [Funeral\\_Beneficiary\\_Forms@discovery.co.za](mailto:Funeral_Beneficiary_Forms@discovery.co.za).

To activate your funeral cover policy, we need you to opt in to the new funeral cover policy. If you do not opt in and a beneficiary submits a claim, we will still honour that claim on a case-by-case review in line with the existing claims process and rules.

[Please opt in](#) if you haven't already.

Read the [Vitality Active Funeral Cover Benefit guide](#) for more information.

## 8. Limits that apply

Yearly limits for physical activity points only apply to your Vitality status. They don't apply to Vitality Active Rewards. This means that all physical activity points (depending on the daily points rules) will count towards reaching your weekly Vitality Active Rewards goals. It doesn't matter if you've reached the yearly limit on physical activity points.

We will only award you with points for one fitness activity a day. If you complete two fitness activities in one day, then we will award you with the higher points between the two. Our [fitness points table](#) gives you more information about earning fitness points.

## 9. Your privacy is important to us

By using the Vitality Active programme, you agree that Discovery Vitality may process your personal and payment or transactional information, where relevant to a particular benefit, to effectively administer the programme and linked benefits. We will do this in line with the [Vitality Main Rules](#), relevant benefit or campaign rules and [Privacy statement](#).

You will need a compatible iOS or Android smartphone to access Vitality Active. Make sure you are using the latest version of the Discovery app.

## 10. Stay in touch

If you have questions or need more information about this product, please visit [the Discovery website](#) and click **Vitality**. You can also call 0860 99 88 77.

Download the  Discovery app.

Keep up to date with the latest news from Vitality: Follow Discovery Vitality on [Facebook](#), [Instagram](#), [X \(previously Twitter\)](#) and [YouTube](#).

Not a Vitality member? Visit [the Discovery website](#) or SMS the word 'Vitality' to 48030 to join.

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