



Vitality Active | 2018

## Get active. Drive well. Get rewarded.

Vitality Active is designed for young adults under 30, and encourages and rewards you as you get healthier and drive well.

Not only is a healthy lifestyle more enjoyable, it's been proven that members on the Vitality health programme live longer and are less likely to develop lifestyle diseases. Added to this, members on the Vitality drive programme have fewer and less severe road accidents.

### What is Vitality Active?

You can earn a Vitality health status and a Vitality drive status by completing certain points earning activities and these points can then be carried forward when you upgrade to Vitality and Discovery Insure. By linking your Vitality Active membership with your Discovery Life Plan, you could also qualify for premium discounts and PayBacks on your policy. You could also qualify for Discovery Life's Smart Life Plan, which provides a tailored life insurance product for young professionals, that rewards you for engaging in the Vitality Active program with premium PayBacks of up to 100%.

Vitality Active is an app-based programme which sets you a personalised, weekly physical activity goal as well as a weekly driving goal. Achieve 1 of your goals and earn 50% off a drink or snack. Achieve both your weekly fitness and driving goals and earn a free drink or snack. Weekly rewards include a coffee, smoothie or popcorn.

During Vitality MoveToGive campaigns, you can choose to donate your reward to a person in need. You also qualify for surprise rewards – achieve either your fitness or drive goals for 3 consecutive weeks to earn a surprise reward and spin the wheel. Surprise rewards range from coffees and smoothies, shopping rewards and spoils to weekends away and dream holidays.

You also qualify for 25% off your monthly gym fees at either Virgin Active or Planet Fitness. The memberships that qualify for this saving is the Virgin Active Club or Planet Fitness Local membership.

## Who may use the Vitality Active benefits?

Vitality Active is available to Discovery Health Medical Scheme, Discovery Life and LA Health members between the ages of 18 and 29 for a monthly fee of R40. By using the benefit, you agree that Discovery Vitality, Vitality's fitness partners and Vitality's rewards partners may share your personal and payment information to administer the benefit effectively.

Vitality Active is also available to Discovery Health Medical Scheme and Discovery Life members 30 years or older at a monthly fee of R60. These members will only have access to a Vitality health status and Vitality Active Rewards and will earn a free drink or snack for achieving their weekly fitness goals. Discovery Life members are required to pay a monthly Life premium of R100 or more to qualify for Vitality Active.

You need a compatible iOS or Android smartphone to access this benefit in the Discovery app and the Discovery Insure app. Download or update the Discovery app and the Discovery Insure app to the latest version.

## What you pay

All adults on a Discovery Health Medical Scheme or Discovery Life policy will be added to the Vitality Active policy and billed according to the member's age. Vitality Active is purchased at policy level. The premium is R40 per month for each adult under the age of 30 and R60 per month for each adult aged 30 years or older, where Vitality Active tracks physical activity only.

## How it works

### Step 1: Download the latest version of the Discovery app

- Download the latest version of the Discovery app on your Apple or Android smartphone.
- Register on or log in to the Discovery app and select 'Activate now' under the Vitality Active section.
- Proceed through the activation steps and receive your Vitality Active Rewards personalised weekly fitness goal. You will now be able to earn Vitality fitness points towards your fitness goal and Vitality health status.

### Step 2: Download the latest version of the Discovery Insure app

- Download the latest version of the [Discovery Insure app](#) on your Apple or Android smartphone.
- Register on or log in to the Discovery Insure app by following the prompts to input your ID number and following the registration steps.
- Proceed through the activation steps. You will now be able to track your driving behaviour in order to reach your weekly driving goal of a 100 consecutive kilometres of event-free driving and earn points towards your Vitality drive status.

### Step 3: Get active

- To achieve your weekly goal, you need to earn a certain number of Vitality fitness points through Vitality's fitness partners, Virgin Active or Planet fitness, parkrun, completing a Vitality race event or by using a wearable fitness device linked to your Vitality profile.
- It is important to note that the Vitality Active Rewards goals are dynamic: they adjust upwards and downwards based on your activity and goal achievement to either gradually encourage you to increase your fitness or to keep you motivated and engaged at the current level or a lower level

should that be more appropriate for your level of fitness engagement. We calculate goals weekly based on past goal achievement. You can track your progress as you work towards your goal.

- Goal cycles run from midnight on a Friday until midnight the next Friday. Only events completed in that period count towards the weekly goal.
- You need to complete fitness activities between the Friday your goal cycle starts and midnight the next Friday. We allow until midnight on the Tuesday following your goal week for your exercise data to reflect. Your Vitality points may not reflect right away, but as long as you have captured your points – synced your device or captured any Vitality race events – within your goal week and we receive the data before the following Tuesday midnight, your activities will count towards your goal.
- Even if your Vitality fitness points aren't currently reflecting, you won't lose out on your weekly rewards. We will retrospectively award points and ensure that your weekly Vitality Active Rewards are not affected. We will automatically send you a reward if fitness points come in late.
- A goal cycle is attributed to the month in which the goal cycle ends. For instance, if a goal cycle starts on Saturday, 25 June and ends on Friday 01 July, the goal cycle will be attributed to July and not June as the goal cycle ended in July.
- We issue rewards on the Wednesday following your goal week and they will be available by the end of the day.

#### **Step 4: Drive well**

- Ensure that your mobile data and location services are on every time you drive. Your app will automatically detect when you are driving and will measure your driving metrics.
- In order to earn consecutive event-free kilometres towards your drive goal, you need to avoid:
  - Cellphone use while driving
  - Harsh acceleration
  - Harsh braking
  - Harsh cornering
  - Driving over the speed limit
- An event free trip is a 4 Star or 5 Star trip. 1, 2 and 3 Star trips do not qualify as event free trip and will reset your purple drive ring to zero.
- Earn 100 event-free consecutive kilometres in a week (Saturday to Friday) in order to reach your driving goal and earn your reward. Your reward is delivered to your phone on the Wednesday after you achieve your consecutive 100 event-free kilometres.
- Your event-free kilometres carry over from week to week, so if you don't reach your goal in a week, the event-free kilometres you've earned will carry over to the next week. However to earn a goal streak – you need to achieve your driving goal in 3 consecutive weeks.
- You will also earn a driving score, which counts towards your Vitality drive status.

#### **Step 5: Get rewarded**

When you achieve both your fitness goal and your driving goal, you will receive a free drink or snack from our rewards partners. You can also occasionally choose to donate your reward through Vitality MoveToGive when you achieve both goals. If you select this option instead of your free reward, Vitality will make a donation on your behalf to a person/organisation in need through one of our partner charity organisations.

When you achieve either your fitness or drive goal (not both) you will receive 50% off a drink or snack from one of our rewards partners. Achieve both your weekly fitness and driving goals to earn a free drink or snack.

Your reward is delivered to your phone to take to a Vitality Active Rewards partner of your choice. Your selected reward partner can scan the QR code or manually enter the wiCode on the reward for you to

redeem. Rewards are issued every Wednesday for goals achieved in the previous week, and expire 14 days from the date the reward became available for you to select.

To redeem your reward:

- Choose a partner to redeem your Vitality Active Reward from. The rewards partners you can choose from are [KAUAI](#), [Mugg & Bean](#), [Ster-Kinekor](#) and [vida e caffè](#). Check the back of your reward before redeeming it to see any exclusions and a full list of qualifying rewards.
- To redeem your reward, go to a qualifying partner store and let the cashier scan your smartphone with the QR code of your selected reward on your app. The cashier can also manually enter the wiCode underneath the QR code at the till point. Refer to the [Mugg & Bean product guide](#) for more information on how to redeem your reward in a restaurant.
- If you redeemed your Vitality Active Reward, then cancelled it and the cashier reversed the transaction, your QR code will no longer work. You can then contact Vitality and we will verify this and issue you with another reward for the same Vitality Active Rewards partner. The new reward will be valid for two weeks from date of issue.
- You can't redeem a Vitality Active Reward in conjunction with any other promotion that a Vitality Active Rewards partner is running in-store. For example, if a partner runs a promotion on beverages on their own app, social media platforms or in-store. You cannot redeem a Vitality Active Reward code on a product that's on special. Ask the cashier or manager at the partner store to check exactly which items you can redeem your Vitality Active Rewards for, at any given time.

## Goal streaks and surprise rewards

Surprise rewards range from coffees and smoothies, to shopping rewards and dream international holidays. Vitality Active members under 30 years old are eligible to earn two surprise rewards – one for each goal streak that you meet (fitness and driving).

- Achieve either 3 consecutive fitness goals in a row or 3 consecutive weeks of drive goals and you will have achieved a goal streak.
- A goal streak means you're eligible to spin the wheel to get a surprise reward.
- When you spin the wheel, you will receive a surprise reward. These guaranteed surprise rewards range from coffee, smoothie or popcorn rewards, to shopping rewards, weekends away and dream holidays.
- You will earn a surprise reward in addition to your weekly reward of a coffee, smoothie or popcorn.
- We have added additional rewards, and additional offers for you to enjoy when you earn a surprise reward. Each surprise reward has different terms and conditions. Check the terms and conditions for expiry dates. Please visit [discovery.co.za](https://discovery.co.za) for more information about rewards and offers available for surprise rewards. The range of surprise rewards available, change regularly in order to keep you motivated and excited as you get healthier and drive better.
- Rewards issued in error will not be honoured.
- Ensure that you have synced your Vitality-linked fitness device within your goal cycle so that your events pull through and you are eligible to receive surprise rewards. If your previous week's goal is not reflecting as 'achieved' by Tuesday, midnight after your goal week, you will not be eligible for a surprise reward.

## Vitality Active gym benefit

Vitality Active members can save 25% on their monthly gym fees and can earn Vitality points for their workouts at Virgin Active (Club membership only) and Planet Fitness (Local membership only) health clubs.

### Who may use this benefit?

Vitality Active members between 18 and 29 years old can use the Vitality Active gym benefit at Virgin Active or Planet Fitness.

### What you pay

- **At Virgin Active**

You must pay the once off Virgin Active joining fee of R99. Each member over 18 years old that pays the joining fee will receive a free access device. Under 18 year olds and Club V members will need to pay R125 for an access device.

- **At Planet Fitness**

There is no activation or joining fee, just an access tag fee of R100 per member. If you start with a Local membership at one health club, and change to another health club, Planet Fitness will charge you an administration fee.

### Monthly fee paid to the health club

Health Club	Type of health club membership	Saving on monthly fees
Virgin Active	Club membership (including Virgin Active Red clubs)	25% off the standard monthly fee
Planet Fitness	Local membership (including Just Gym)	25% off the standard monthly fee

### How to join Virgin Active

**Step 1:** Choose a health club

- Visit [www.virginactive.co.za](http://www.virginactive.co.za) or call them on 0860 200 911.
- The monthly fees vary from club to club depending on facility and products available.

**Step 2:** You must go to your chosen Virgin Active health club to sign up

- Sign a contract with the health club.
- Show your Medical Scheme membership card or Discovery Life membership number.
- Provide your banking details for your monthly debit order.

### How to join Planet Fitness

**Step 1:** Choose a health club and a membership type

- Visit [www.planetfitness.co.za](http://www.planetfitness.co.za) or phone them on 0861 496 463.

- The monthly fees vary from club to club depending on facility and products available.

**Step 2: You must go to your chosen Planet Fitness health club to sign up**

- Sign your application form.
- Show your Medical Scheme membership card or Discovery Life membership number.
- Provide your banking details for your monthly debit order.

**Scan your access device each time you go to the health club to get points**

- Record your visits and earn points by scanning your access tag or using your access device each time you visit the health club.
- If the health club cannot scan your access tag or access device for any reason, you must ask to sign the manual register or show your identity document at the reception to ensure that your points are allocated for that visit.

## Vitality status

Every time you do healthy activities, like going for a preventative screening and getting physically active, you can earn Vitality points and increase your Vitality status. The healthier you get, the higher your Vitality status and the greater your rewards.

Take a proactive approach to learn about your health by going for various health checks.

1. Find out your Vitality Age to understand how healthy you are relative to your actual age and earn 2 500 points.
2. Complete a Vitality Health Check to earn up to 20 000 Vitality points depending on how many of your results are in range.
3. Then go for a Vitality Fitness Assessment to understand your fitness level and earn up to 7 500 Vitality points depending on how fit you are.
4. Do further health checks at a GP or specialist and earn more Vitality points

For more information on what assessments you can do to earn points, please refer to the [Vitality screenings and assessments guide](#).

## Vitality drive status

You will earn a Vitality drive status based on your Vitality drive points. As you earn more points you will progress through the statuses: Blue, Bronze, Silver and Gold.

Vitality drive status	Vitality drive points
Blue	0 - 299
Bronze	300 -599
Silver	600 – 999
Gold	1 000 -1 250

To achieve your Vitality drive status, you need to drive well and improve your knowledge and awareness. You can do this through the following drive points earning activities:

<b>Drive well by improving your driver behaviour</b>	
<b>Driver performance score</b>	Up to <b>850</b>
Acceleration	100
Braking	100
Cornering	100
Driving within speed limit	150
Night-time driving	150
Distance driven	150
Cellphone use	100
Your driving behaviour contributes to your overall driving score which impacts your status.	
<b>Personal goals</b>	<b>50</b>
You can set your personal driving goals online	

Visit [the website](#) to get up to 350 Vitality drive points by improving your driving knowledge and awareness.

<b>Knowledge and awareness</b>	
EyeGym	Up to 150
Online driver assessment	50
Discovery Insure driving courses	Up to 150

### Achieve your goal

In order to achieve the 100km event-free goal, you need to accumulate 100 consecutive event-free kilometers. An event free trip is a 4 Star or 5 Star trip. 1, 2 and 3 Star trips do not qualify as event free and will reset your purple drive ring to 0km.

For more information about how to earn Vitality drive points for driving well, please refer to the [Vitality drive knowledge and awareness guide](#).

### Limits that apply

Yearly limits for fitness points only apply to your Vitality status, but not to Vitality Active Rewards. This means that all fitness points (subject to the daily points rules) will count towards reaching your weekly Vitality Active Rewards goals, regardless of whether you have reached the yearly limit of 30 000 Vitality fitness points. Earn 50 Vitality points for tracking between 5 000 and 9 999 steps in a day or 100 points for a 30+ minute workout where you are able to maintain 60 – 69% of your maximum age-related heart rate.

These activities recognise that this is an important first step for many of our members who are just starting out. For this reason, these points will contribute to your weekly Vitality Active Rewards goal, but will be subject to a cap of 1 000 points per year towards your Vitality status.

Points will only be awarded for one fitness event a day. If you complete two fitness activities in one day, then the higher points between the two will be awarded. For more information about earning fitness points, please see our [fitness points table](#).

## Your privacy is important to us

In order to participate in the Vitality Active Rewards programme, you will be asked to agree to certain privacy settings and will be able to control who is able to see your Vitality Active Rewards profile. Information you can agree to share through the Vitality Active Rewards app includes your name, profile picture, goal achievement and performance metrics. If you choose not to share your information, your personal and performance data will not be shown. Your Discovery app privacy settings can be updated at any time.

To view the Vitality Active privacy statement, click [here](#).

## Ending this benefit

If you are no longer a Vitality Active member, this benefit will no longer apply.

## Find out more

To find out more about this benefit, visit [the website](#).

## Stay in touch

Terms and conditions apply. If you have any questions or need more information about this benefit, please visit [www.discovery.co.za](http://www.discovery.co.za) and click on Vitality or call 0860 99 88 77.

Keep up to date with the latest news from Vitality: Download the Discovery app, follow Discovery Vitality on (@Discovery\_SA) and (DiscoverySA).

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