

Start tracking your health with Vitality.

This benefit guide outlines the rules for the groups listed below. You can qualify for these complimentary versions of Vitality by having certain Discovery products:

- <u>Vitality Health Tracker</u> is available to members with qualifying policies, without limitation, through Discovery Health Medical Scheme, Discovery Life or a Group Risk fund.
- Condition Management is available to members of schemes administered by Discovery Health who are at-risk or diagnosed for certain health conditions.
- Vitality Active Rewards for Healthy Company is available through <u>Discovery's Healthy</u> Company employee assistance programme.

For simplicity, these plans will be referred to as a **complimentary version of Vitality** throughout this document.

If you are a member using a complimentary version of Vitality, you will receive similar but limited tools that Vitality Health members have to track and improve their health. As you engage with your complimentary version of Vitality and improve your health, you will be able to accumulate and spend Discovery Miles for getting active.

Your complimentary version of Vitality is available through Vitality Active Rewards, a platform that encourages and rewards Vitality Health members for getting healthier, driving well and spending responsibly. Your complimentary version of Vitality provides a framed platform for Discovery members without a Vitality membership to experience how Vitality encourages and rewards healthy living.

Who qualifies to use a complimentary version of Vitality?

You have access to a complimentary version of Vitality if you meet all these criteria:

- You are a Discovery member aged 18 years or older who does not have a Vitality membership, and
- You have a policy that qualifies for Vitality Health or you have Discovery's Healthy Company employee assistance programme. A qualifying policy includes a qualifying policy from Discovery Health Medical Scheme (DHMS), Discovery Life or a Group Risk fund.

You will need a compatible iOS or Android device to access this benefit in the Discovery app. Download or update to the latest version of the app from the relevant app store.

What you pay

Your complimentary version of Vitality is available through the Discovery app at no cost. This excludes any data costs which may apply when you download, use or update the latest version of the Discovery app to track your health or any costs relating to Pay as you Gym.

How your complimentary version of Vitality works

01 | Download the Discovery app

- Download the latest version of the Discovery app.
- Log in using your Discovery website username and password.
- Based on your qualifying product that gives you access to a complimentary version of Vitality, do one of the following:
 - o Under Vitality Health Tracker, tap on Get tracking
 - o Under Vitality Active Rewards, tap on Activate now
 - o Under Medical aid, tap on Track your health.
- Complete the health status questionnaire and get tracking.

02 | Do your Vitality Health Check to stay on top of your health

You can access your Vitality Health Check from the **Know your health** (screening and assessment) section on the Vitality page in the Discovery app. This will help you to manage your health through completing a clinical checklist of screening and preventive tests. These are based on your age, sex, unique health profile and your Vitality Health Check outcomes together with other diagnostic information.

The Vitality Health Check is a combination of screening tests done at an accredited Vitality Wellness Centre, pharmacy, Discovery Store or at a Discovery Wellness Day. It helps you to identify possible health concerns early and determine your risk for lifestyle -related chronic illnesses. The Vitality Health Check is made up of the following measures: blood pressure, blood glucose, cholesterol and a weight assessment (which includes your weight, height and waist circumference). You will also complete a non-smoker's declaration.

You can conveniently <u>book an appointment online</u> to complete your Vitality Health Check at your nearest Clicks or Dis-Chem pharmacy clinic. You can also do your Vitality Health Check at a Discovery Wellness Day, a pharmacy or GP in the <u>Vitality Wellness Network</u> or an accredited <u>Vitality Wellness Centre</u>.

Remember to take your green barcoded identity document or smart card.

Most medical schemes administered by Discovery Health (Pty) Ltd pay for your one Vitality Health Check a year from your Screening and Prevention Benefit. This means that it won't impact your day-to-day benefits. Remember that if you are in a general waiting period, your medical scheme will not pay for this.

The 2025 fee for the Vitality Health Check is R299.60 and only applies if:

- You are not part of the Discovery Health Medical Scheme or a scheme that is administered by Discovery Health
- You had the tests done once before in the year
- You have a waiting period that applies
- The provider requires an upfront payment.

The table below lists the health check, vaccinations and screenings that you can do:

Category	Health check
Vitality Health Check	Vitality Health Check (excluding non-smoker's declaration)
Vaccinations	Flu vaccine
	Cervical cancer vaccine (female members aged 18 to 25 years only)
	Pneumococcal vaccination (all members aged 65+ years only)
Screenings	HIV
	Faecal Immunochemical Test (FIT) or Faecal Occult Blood tests (FOBT) (50+ years only) or Colonoscopy (50+ years only)
	Bone mass density test (women 65+ years only and men 70+ years only)
	Mammogram (women aged 40+ years)
	Pap smear (women aged 16 to 65 years)

03 | Get active to achieve your Exercise goal and close your Exercise ring

Your complimentary version of Vitality will set a weekly, personalised Exercise goal based on your current health status and activity levels.

Your goal is dynamic. It adjusts upwards and downwards based on your activity level and goal completion over previous weeks to:

- Gradually encourage you to the next level
- Keep you motivated and engaged at the current level
- Ease you to a lower level more suitable for your fitness ability.

These goals are clinically-informed and will guide you along specific and progressive exercise pathways to keep you motivated and getting active.

You have from Saturday morning until the following Friday to achieve your weekly Exercise goal. Check your progress on the Discovery app. You'll know you've achieved your weekly goal when your Exercise ring closes.

To achieve your Exercise goal, you can exercise the way you enjoy and share your exercise information with Vitality:

- Link your compatible <u>fitness device or app</u> with Discovery Vitality.
- If you belong to a Virgin Active or Planet Fitness health club, you can give your health club permission to <u>share your workout data with Vitality</u>.
- Register with <u>parkrun</u> and <u>link your profile</u>.
- Enter a Vitality-approved <u>race event</u>.
- Complete an online workout through a Vitality-accredited fitness facility connected to Octiv or iTensity.

As part of the Vitality Pay as you Gym benefit, you can access any Virgin Active or Planet Fitness Health club on a pay-per-visit basis with no contract or monthly subscription (excludes Virgin Active Collection Clubs). Pay-as-you-gym fees start from as little as R75 to R140 with Vitality Pay as you Gym and Discovery Pay. Find out more information on the <u>Vitality Pay as you Gym</u> webpage.

As part of the Teljoy Fitness Device benefit, you can get a fitness device on a flexible, month-to-month subscription. Choose a fitness device, then rent-to-own it over 24 months or rent it and return it at any time during the 24 months. Find out more information on the <u>Vitality Devices</u> webpage.

04 | Add an unlimited number of friends

You can invite an unlimited number of friends to join your friends list. This will let you track each others' exercise activities and goal achievements. To invite a friend, send your 10-digit invite code to your Vitality friends and ask them to input the code to add you. You can then accept their invite through the Discovery app. You can delete someone from your friends list at any stage.

05 | Earn rewards for achieving your Exercise goals

Each time you achieve your Exercise goal and close your Exercise ring, you will have the option to choose one of the following:

- **Select an instant reward** like a coffee or a donation 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 rewards.
- **Note:** Members who are on a complimentary version of Vitality will have a maximum of six opportunities to earn Exercise rewards per annum.

Instant rewards:

- Your instant reward will be available as soon as you achieve your Exercise goal.
- You have the option to select an instant reward up until the gameboard play becomes available (midnight on the Tuesday after the goal cycle has ended). From Rewards Wednesday, all unselected instant rewards from your previous goal cycle will be converted to gameboard plays.
- The instant rewards include coffee and MoveToGive donations.
- If you select an instant reward, you will not qualify for a gameboard play on Rewards Wednesday.

- If you have multiple instant rewards available, you can select some or all of them. You can select the others later in the same goal cycle or leave them to convert into gameboard plays.
- Once an instant reward is selected, it cannot be reversed or exchanged.

Gameboard plays:

- Once you've achieved your Exercise goal, you can either select an instant reward immediately
 or wait for Rewards Wednesday to play the gameboard. Instant rewards will be converted to
 gameboard plays if you do not use them by midnight on the Tuesday after the goal cycle has
 ended.
- You play the gameboard by picking a tile to reveal hidden Discovery Miles of varying values. You can spend Discovery Miles on a range of rewards.
- You have until midnight on the Tuesday after your gameboard play becomes available to earn Discovery Miles.
- Plays for late events will only reflect on the following Rewards Wednesday. This is because after you have used your week's plays, the gameboard tiles get revealed to you.
- Each gameboard is different and a new gameboard is released to your app each week.

Once you reach your six -reward limit, you will still be able to track your exercise but will no longer earn rewards using the complimentary version of Vitality. You can access unlimited rewards for completing your Exercise goals by upgrading to <u>Vitality</u>.

What you need to know

If you have not reached the maximum reward limit (six rewards per annum), you will earn an instant reward as soon as you achieve your Exercise goal. If not used, this instant reward will convert to a gameboard play on the following Rewards Wednesday. From the seventh goal onwards, you will not earn redeemable rewards for achieving your Exercise goals. Your rewards will become redeemable if you close your Exercise ring and upgrade to Vitality before the following Rewards Wednesday and before the instant reward or gameboard play expire. If you do not upgrade to Vitality, on 1 January every year your rewards limit will reset and you can start collecting rewards all over again.

How your Discovery Miles will work

As a member with a complimentary version of Vitality, you will be able to accumulate Discovery Miles and spend them. You can redeem your Discovery Miles for a range of rewards (from coffees and smoothies to shopping and entertainment rewards) in the Vitality Mall. You can also save and accumulate your Discovery Miles for bigger, better rewards. These Discovery Miles will expire after five years. Learn more.

Upgrading to Vitality

You can upgrade to Vitality through the Discovery app by scrolling to Vitality and tapping on **Upgrade now**. You can also visit <u>www.discovery.co.za</u>, tap on **Vitality** and then on **Join Vitality today**.

Vitality is a comprehensive wellness programme that uses powerful incentives, highly personalised health journeys and significant lifestyle rewards to encourage members to get healthier. Discovery Vitality is made up of three programmes – Vitality Health, Vitality Drive and Vitality Money – that encourage and reward you for living healthier, driving well and banking well. <u>Learn more</u> about Vitality Drive and the Drive goal, and Vitality Money and the Spend goal.

Vitality Health members earn Vitality Health points by getting active, eating well and doing all their health checks. Rewards range from discounted movies at Ster-Kinekor and cash back on groceries at Pick n Pay or Woolworths to weekly rewards and so much more. Vitality Health members enjoy a variety of rewards at each Vitality Health status level which increases as they get healthier.

When you upgrade to Vitality, we lift the restrictions on your Exercise rewards. You can continue to earn rewards – instant rewards and plays on the gameboard – for achieving your personalised Exercise goals for as long as you are part of Vitality. You'll earn a reward for each goal that you achieve. Additionally, all health and fitness activities you take part in under the complimentary version of Vitality qualify for Vitality points and they will count towards your Vitality status from day one.

Your privacy is important to us

To take part in the Vitality Active Rewards programme, we will ask you to agree to certain privacy settings and you will be able to control who can see your Vitality Active Rewards profile. Information that 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.

By using the benefit, you agree that Discovery Vitality (Pty) Limited, Vitality's fitness partners and Vitality's rewards partners may share your personal information to administer the benefit effectively. Your participation in the Vitality Health Tracker, Condition Management or Vitality Active Rewards for Healthy Company programme is further governed by the Main Rules for ancillary Vitality programme and Discovery Vitality's privacy statement. If there is any conflict between rules in this benefit guide and the Main Rules for ancillary Vitality programme – the Main Rules for ancillary Vitality programme and our privacy statement will always apply.

Sharing of information

By joining the Vitality Health Tracker, Condition Management or Vitality Active Rewards for Healthy Company programmes, you agree to the sharing of your relevant personal information so we can administer the benefit effectively. Your information will be shared between Discovery Health (Pty) Limited; Discovery Life Limited (where applicable) and Discovery Vitality (Pty) Limited, Vitality's fitness partners and Vitality's rewards partners (where applicable).

Ending the Vitality Health Tracker, Condition Management or Vitality Active Rewards for Healthy Company benefit

If you are no longer a Vitality Health Tracker, Condition Management or Vitality Active Rewards for Healthy Company member, your Exercise goal, accumulated Discovery Miles and rewards (both instant rewards and gameboard plays) will no longer be available.

Find out more

If you have any questions or need more information about the Vitality Health Tracker, Condition Management or Vitality Active Rewards for Healthy Company programmes, go to www.discovery.co.za.

Disclaimer: The Vitality Health Tracker, Condition Management and Vitality Active Rewards for Healthy Company programmes, and the associated rewards are brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services and administrator of medical schemes.

Stay in touch

Keep up to date with the latest news from Vitality: visit <u>www.discovery.co.za</u>, download the Discovery app, and follow Discovery Vitality on social media.

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