



HealthyFood benefit guide

Vitality Health

Get up to 25% back in Discovery Miles on thousands of HealthyFood items

What is the HealthyFood benefit?

Discovery Vitality aims to make healthy eating easier with our HealthyFood benefit. The benefit offers you rewards of up to 25% back on a range of qualifying HealthyFood items at Checkers and Woolworths, including vegetables, fruit, whole grain and high-fibre starchy foods, lean protein, fat-free dairy products, legumes, and healthy fats and oils.

Who does this benefit guide apply to?

This benefit guide applies to you if you are a Vitality Health member, 18 years or older, without any qualifying Discovery Bank products. If this benefit guide does not apply to you, please select the correct benefit guide applicable to you from the tab in [Vitality product rules, terms and conditions](#).

Who can use the HealthyFood benefit?

Each qualifying member, which is the main member, spouse, adult dependant, and child dependant 18 years or older, will be able to activate and use the HealthyFood benefit.

What do you pay?

You do not pay any fees for the Vitality HealthyFood benefit apart from your monthly Vitality Health contributions.

What are your Vitality HealthyFood rewards?

The rewards that you may earn are subject to you meeting the Rewards Qualifying rules detailed further in [this guide](#).

As an eligible member, you can receive up to 25% back in Discovery Miles as Vitality Health rewards for qualifying HealthyFood purchases made online and in-store through your primary HealthyFood partner.

The primary partner retail online and in-store partners are those from which members select to receive the higher reward: Checkers or Woolworths Food and Checkers Sixty60 or Woolworths Online, Woolies app and Woolies Dash, respectively. Note that primary retail partners are referred to in this document as “primary partners”

Additionally, you can earn up to 10% back in Discovery Miles on qualifying HealthyFood purchases through your non-preferred preferred in-store and online HealthyFood partners. Note that your non-preferred in-store and online HealthyFood partners are referred to in this document as “secondary partners”.

Irrespective of who shops, the rewards for your HealthyFood benefit will be paid as Discovery Miles, at a rate of 10 Discovery Miles for every rand earned rounded up to the nearest whole Discovery Mile, into the Vitality Mall, where the main member can redeem them. The main member’s Discovery Miles balance will be displayed in the Vitality Mall, along with options for spending those Discovery Miles. Use your Discovery Miles within the Vitality Mall. Discovery Miles is Discovery’s one rewards currency that you can earn for getting healthy, driving well, and spending responsibly.

How do you activate the HealthyFood benefit?

As the main member, spouse, adult dependant or child dependant 18 years or older of an active Vitality Health membership, you will each need to activate the HealthyFood benefit by following these simple steps:

- Log in to your profile on the Discovery app or website. Navigate to the Vitality section and select Rewards. You can complete a quick activation that will activate all your HealthyLiving benefits (HealthyFood, HealthyCare, and HealthyBaby) at once. Alternatively, if you have already activated one of your other HealthyLiving benefits, you can choose to activate the remaining benefits separately at a later stage to start earning rewards if you do not have a partner rewards card at the time of activation.
- Choose your primary online partner (Checkers Sixty60 or Woolworths Online, Woolies app and Woolies Dash) and primary in-store partner (Checkers or Woolworths Food). These can only be changed by the main member once in a rolling 12-month period. View the rules for changing your selected partner below.
- You cannot activate the HealthyFood benefit at Checkers if you do not have a Checkers Xtra Savings card. You can get one in-store or order one through the Sixty60 app. Link your Checkers Xtra Savings card to your ID on the [Checkers website](#) or the Sixty60 app.
- Once you have your Xtra Savings card, go to the Vitality HealthyFood benefit page on the Discovery website to link your Xtra Savings card to activate the Checkers HealthyFood benefit. Make sure that your ID number is linked to your Checkers profile.
- You cannot activate the HealthyFood benefit at Woolworths if you do not have a Woolworths WRewards card. You can get a WRewards card in-store or on the Woolworths website or app. Link your Woolworths WRewards card to your ID on the [Woolworths website](#).
- Once you have activated the HealthyFood benefit, you will receive an SMS confirming your activation.
- Make sure that your applicable HealthyFood partner rewards card (Checkers Xtra Savings card or

Woolworths WRewards card) is used when the sale is processed, or you will not get the HealthyFood reward.

- Note that if you have already activated the HealthyFood benefit through the Vitality Health programme, and you are using a previously linked card (namely Woolworths MySchool, MyVillage or MyPlanet cards) for your rewards at Woolworths, you may continue using the card until it is lost, misplaced, damaged or expired. You will then need to get a new Woolworths WRewards card.

What are the rules for changing your primary partners?

- You can select Checkers as either your primary in-store and online partner or only as your primary in-store partner or only as your primary online partner if you have a Checkers Xtra Savings card and your profile is linked to your ID. Alternatively, you can select Woolworths as your primary in-store and online partner, or only as your primary in-store partner or only as your primary online partner if you have a Woolworths WRewards card and your profile is linked to your ID.
- If the main member on a Vitality Health membership selects primary partners, the same primary partners will apply to the other adults on the same Vitality Health membership.
- When activating the HealthyFood benefit, if the primary member hasn't chosen the primary partners, the spouse, adult dependant, or child dependant aged 18 or older on the Vitality Health membership can choose them. This choice will be based on who activated the HealthyFood benefit first.
- The main member of the Vitality Health membership has the right to override the primary HealthyFood partners selected by the spouse or dependants on their membership.
- Once the main member of the Vitality Health membership selects the HealthyFood primary partners, the spouse, adult dependant, or child dependant 18 years or older cannot change the primary partners.
- Once the HealthyFood benefit is activated, only the main member of the Vitality Health membership can change the primary partners once every rolling 12-month period from the date of activation and after that from the date of change.
- You begin earning rewards right away with your chosen primary and secondary partners as soon as you activate the HealthyFood benefit. However, if you change your primary and secondary partners, you will start earning rewards with your new selections from the 1st of the following month.

- The rules for changing partners apply separately to online and in-store primary partner changes.

Here is an example to illustrate this rule. In case of any discrepancy between the example and the benefit rules, the benefit rules will take effect.

Let's consider a family with a Vitality Health membership. In this case, Lesedi is the main member, and her son Banele is an adult dependant.

On 13 January 2025 Banele activates the HealthyFood benefit and chooses Woolworths Food as their primary in-store partner and Woolworths Online, Woolies app and Woolies Dash as the primary online partner. On 20 January 2025 Lesedi changes only the primary online partner to Checkers Sixty60. After this, she cannot change the online partner again until 20 January 2026, but she can still change the primary in-store partner at any time.

How do you engage with Vitality Health to get up to 25% back?

As a Vitality Health member, your HealthyFood rewards are based on your engagement with the Vitality Health programme. All adults on the Vitality Health membership must activate the benefit on their Vitality profiles to earn rewards.

By activating the HealthyFood benefit and subject to meeting the [Rewards Qualifying rules](#), the main member, spouse, adult dependant, or child dependant 18 years or older on the Vitality Health programme will get up to 25% back at both primary in-store and primary online HealthyFood partners provided that each member on the policy has completed their online Vitality Age assessment **and** Vitality Health Check (or, where applicable, a Health Check for 65+) within the last rolling 12-month period

Every adult on the Vitality Health membership must complete both these health assessments once every rolling 12 months to earn up to 25% back at their primary partners and up to 10% back at their secondary partners when purchasing HealthyFood items through the Vitality Health programme.

The table below explains how your HealthyFood reward percentage is earned:

Reward levels with the Vitality Health programme	What to do
Up to 10% back at primary partners	Activate the benefit. <ul style="list-style-type: none"> • To understand how to ensure that you receive rewards, learn more here.
Up to 25% back at primary partners and up to 10% back at secondary partners	As an adult 18 years or older on a Vitality membership that has activated the HealthyFood benefit, do your Vitality Age and complete your Health Check (where applicable, your Health Check for 65+).

To understand how to ensure that you receive rewards, [learn more here](#).

* Note the percentages represented in the above table is subject to the Rewards Qualifying rules being met.

Rewards are determined on the last day of the month, depending on the validity of both assessments and are locked in on the last day of the month for the month ahead. The reward percentage will only change from the start of the month, which will increase following the completion of both assessments and will decrease following the expiry of one of the assessments.

Because each member is responsible for completing their assessments themselves, members of the same Vitality Health membership may have different reward levels depending on the validity of their assessments.

Here is an example to illustrate this rule. In case of any discrepancy between the example and the benefit rules, the benefit rules will take effect.

Using the same example of a family with a Vitality Health membership, Lesedi is the main member and her 23-year-old son, Banele, is an adult dependant. Both have activated the HealthyFood benefit and have met the [Reward Qualifying rules](#), and Checkers is the family's primary partner, while Woolworths is their secondary partner. Both Lesedi and Banele earn 10% back in rewards at Checkers and 0% at Woolworths for activating the HealthyFood benefit.

On 14 September 2024, Lesedi completes her Health Check. The next day she completes her Vitality Age assessment. From 1 October 2024, Lesedi earns 25% back in rewards when she purchases HealthyFood items from Checkers, and 10% back at Woolworths.

On 14 September 2025, Lesedi's Health Check expires, and her Vitality Age assessment expires on 15 September 2025. She does not repeat her assessments in September and from 1 October 2025, her reward level decreases to 10% at Checkers and 0% at Woolworths. She repeats both her assessments on 15 December 2025 and continues earning a 10% reward only at Checkers until 1 January 2026, when her reward level increases to 25% at Checkers and 10% at Woolworths. Her rewards will remain at these levels until the assessments expire on 15 December 2026.

Banele completes both his Health Check and Vitality Age assessment on 10 October 2024. From 1 November 2024, and for the next 12 months, he earns 25% back in rewards at Checkers and 10% at Woolworths. On 5 October 2026, before his assessments expire on 10 October 2025, he repeats both assessments and from 1 November 2025, his reward level remains at 25% at Checkers and 10% at Woolworths until the end of October.

If you, as an adult 18 years or older on a Vitality Health membership with an active HealthyFood benefit, complete either your Vitality Age assessment or your Health Check (or, where applicable, your Health Check for 65+) but not both, or one of the assessments expires or you complete a virtual Health Check instead of an in-person Health Check, you will get 10% back at your primary partners and 0% back at your secondary partners until both your

Vitality Age and Health Check (or, where applicable, your Health Check for 65+) assessments have been completed and are valid. These assessments must be valid on the last day of the calendar month prior to your monthly reward calculation. Your assessments are valid for 12 months. Find out if your assessments are valid and how to maximise your rewards on the Discovery website.

Log in to your Discovery profile on the Discovery app or the Discovery website to view your personalised dynamic HealthyFood reward percentage.

Can I stop earning HealthyFood rewards?

Vitality ensures that our members stay on top of their health. As such, to keep your HealthyFood benefit active and earning rewards, every member so the policy needs to make sure that their online Vitality Age assessment and Vitality Health Check (or, where applicable, your Health Check for 65+) are current. **If your assessments are not up to date you will not qualify for Vitality Health HealthyFood rewards. To learn more about these Reward Qualifying rules, [please click here](#).**

How are your HealthyFood rewards calculated?

1. Determine the Vitality points limit

The membership's Vitality points limit for the month is calculated as follows:

- Membership's total Vitality points earned from 1 January each year to the end of the previous month (expressed as a notional rand amount).
- Less: Membership's total qualifying spend amount from 1 January to the end of the previous month.

2. Obtain the HealthyFood maximum spend limit

The HealthyFood maximum spend limit for the membership is defined in the HealthyFood benefit rules as follows:

- A single membership's limit for spending on qualifying items is R2,500 a month.
- A family membership's limit for spending on qualifying items is R5,000 a month.

3. Apply minimum spend limit to determine qualifying in-store and online HealthyFood transactions

- Vitality receives transactions from all applicable in-store and online HealthyFood partners that you have activated.
- This includes Checkers and Woolworths for in-store transactions, and Checkers Sixty60 and Woolworths online, Woolie app or Woolies Dash for online.
- The transactions made on one membership are grouped according to where the transaction took place: in-store or online.
- Each transaction is analysed, with non-qualifying items identified and discarded. Only qualifying items are reflected in the final transaction total.
- At the end of each month, add up the value of the membership's qualifying items bought at all applicable in-store and online HealthyFood partners (separately).
- A single membership's minimum qualifying spend on qualifying items is **R150 a month**, at each of the applicable HealthyFood partners retail channels per month. In order to earn rewards, you must ensure that you have met the minimum qualifying spend each month.

- A family membership's minimum qualifying spend on qualifying items is **R250 a month** at each of the applicable HealthyFood partners retail channels per month. In order to earn rewards, you must ensure that you have met the minimum qualifying spend each month.
- Apply the membership's minimum spend limit value to all applicable online and in-store HealthyFood partners (separately).
- A HealthyFood partner is considered qualifying if the spend on qualifying items exceeds the minimum spend limit at all applicable online and in-store HealthyFood partners (separately).
- If the spend on qualifying items is below the minimum spend limit in-store and online (separately) through your HealthyFood partner, transactions will be disregarded and not count toward that month's rewards calculation.

Here is an example to illustrate this rule. In the event of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.

Lesedi is the main member, and her son Banele is an adult dependant. Transactions made in-store or online (separately) by Lesedi and Banele from 1 – 31 March 2025 are grouped together. The membership has met the [Rewards Qualifying rule](#). Lesedi has selected Checkers and Checkers Sixty60 as their primary in store and online part. The total spend on qualifying items purchased at Checkers amounts to R2,600, at Checkers Sixty60 is also R2,600, at Woolworths (in-store) was R100, and at Woolworths Online, Woolies app and Woolies Dash is R1,500. Each of these amounts meets the required spend limit of R250 and will be included in the calculation of the membership's qualify spend and Vitality Health reward. However, transactions made at Woolworths, totalling R100, do not meet the minimum R250 spend limit and will therefore be disregarded for September.

Transaction date	HealthyFood purchases in-store and online	Total amount of transaction	Total amount spent on qualifying items for the transaction	Qualifying transaction considered for rewards calculation
2 September	Checkers	R5,000	R2,000	Yes
30 September	Checkers	R800	R600	Yes
15 September	Checkers Sixty60	R4,000	R2,000	Yes
20 September	Checkers Sixty60	R900	R600	Yes
10 September	Woolworths (in-store)	R600	R100	No
1 September	Woolworths Online, Woolies app and Woolies Dash	R3,000	R1,500	Yes

1. Determine the minimum qualifying spend

- To determine whether your membership has met the minimum qualifying spend criteria, add the value of all qualifying items from transactions made at all applicable online and in-store HealthyFood partner (separately) during the month. For family memberships, this includes transactions from all family members who have an active HealthyFood benefit.

- Should you not meet the Rewards Qualifying rules, your minimum spend shall not be considered for that month's reward calculation

2. Determine the qualifying spend amount to be used to calculate rewards

To determine your membership's qualifying spend amount for the month that will be used to calculate your rewards, apply the lowest of the three limits: the Vitality points limit, the maximum spend limit, and the qualifying items limit. Your membership's Vitality points limit does not apply when determining the qualifying spend amount for January.

3. Identify contributing transactions

1. Group transactions by each qualifying member at all applicable in-store and online HealthyFood partner (separately) in a month.
2. Transactions are rolled up for each member (who made the transaction) ~~and~~ on the membership's qualifying online and in-store HealthyFood partners (where the transaction occurred).
3. Rank transactions in the following order:
 - a. Member role:
 - i. First, list the main member, followed by the spouse, adult dependants, and then child dependants aged 18 or older.
 - ii. Among adult dependants and child dependants aged 18 or older, we prioritise the purchases made by the individual who joined the policy first. If the monthly cap has not been reached, we will calculate the purchases made by the next member on the policy.
 - b. In-store and online transactions:
Within each member's transactions, the HealthyFood partners are listed in the following order:
 - i. Primary in-store partner
 - ii. Primary online partner,
 - iii. Secondary in-store partner,
 - iv. Secondary online partner.
4. Select the transactions that fall within the qualifying spend amount.
5. Disregard transactions that fall outside of the qualifying spend amount.

Here is an example to illustrate this rule. In the event of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.

*Lesedi is the main member, with her son Banele as an adult dependant. Both have met the [Rewards Qualifying rules](#). The primary partners for the membership are Checkers and Checkers Sixty60 with Woolworths in-store and Woolworths online Woolies app and Woolies Dash as secondary partners. Transactions made by Lesedi and Banele from 1 – 31 March 2025 are listed below to identify the contributing transactions. Their qualifying spend amount for March 2025 is **R5,000**.*

Transaction date	Member role	HealthyFood purchases in-store and online	Total transaction amount	Amount spent on qualifying items	Running total of qualifying items	Contributing transaction which qualify for rewards calculation
2 March	Main member (Lesedi)	Checkers	R5,000	R2,000	R2,000	R2,000
15 March	Main member (Lesedi)	Checkers Sixty60	R4,000	R2,000	R4,000	R2,000
30 March	Adult dependant (Banele)	Checkers	R800	R600	R4,600	R600
20 March	Adult dependant (Banele)	Checkers Sixty60	R900	R600	R5,200	R400*
1 March	Adult dependant (Banele)	Woolworths Online, Woolies app and Woolies Dash	R3,000	R1,500	R6.700	R0**

*A portion of the qualifying amount contributes to the reward, as only the portion up to the lowest of the three limits, R5,000, is considered.

** Since the membership cap has been reached, we would not calculate purchases made by this individual

4. Apply reward percentages

- Selected transactions that contribute to the qualifying spend amount are grouped by member and in-store and online transactions.
- Each member's reward percentage is applied to their respective transactions.
- Add the members' rewards to calculate the total reward for the membership.
- Pay the total reward for the month to the main member in Discovery Miles.

Here is an example to illustrate this rule. In the event of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.

On 31 August 2024, Lesedi had a valid Vitality Age assessment and Vitality Health Check. Both have met the [Rewards Qualifying rules](#). Her reward on qualifying transactions at Checkers and Checkers Sixty60 is 25% and 10% at Woolworths and Woolworths Online, Woolies app and Woolies Dash. Banele's Vitality Age assessment is valid, yet his Vitality Health Check expired. His reward on qualifying transactions at Checkers and Checkers Sixty60 is 10% and he does not earn rewards at Woolworths and Woolworths Online, Woolies app and Woolies Dash.

Transaction date	Member's role	HealthyFood purchases in-store and online	Qualifying transaction	Reward percentage	Reward (Rands) per transaction
2 September	Main member (Lesedi)	Checkers	R2,000	25%	R500
15 September	Main member (Lesedi)	Checkers Sixty60	R2,000	25%	R500
30 September	Adult dependant (Banele)	Checkers	R600	10%	R60
20 September	Adult dependant (Banele)	Checkers Sixty60	R400	10%	R40
			Total reward: R1,100 = ₧11,000		

How do you earn rewards on your HealthyFood purchases?

To earn HealthyFood rewards from the Vitality Health programme, you must use your Checkers Xtra Savings card or your Woolworths WRewards card, where applicable, when paying for your purchases.

- If your partner rewards card is not linked to your partner profile, you will not earn any rewards through the Vitality HealthyFood benefit from that applicable partner.
- Use your linked partner reward card when making payments for your purchases in- store and online. Your linked partner rewards cards will be used to apply the necessary rewards.
- When making Checkers purchases, you will earn Vitality rewards for purchases made through selected third-party apps and online services that are offered directly by Checkers only, namely Checkers Sixty60.
- When making Woolworths purchases, you will earn Vitality rewards for purchases made through selected third-party apps and online services that are offered directly by Woolworths only, namely Woolworths Online, Woolies app and Woolies Dash.
- For all online and app transactions, the collection or delivery date will be the date the transaction is processed and not the date on which the order was placed.

Here is an example to illustrate this rule. In case of any discrepancy between the example and the benefit rules, the benefit rules will take effect.

Lesedi places an order via Checkers Sixty60 at 21:00 on 31 August. The next available slot to deliver her order is 08:00 on 1 September. The transaction date Vitality will use to process her reward is 1 September and the rewards locked in for September will be applied.

What are the rules about the HealthyFood benefit?

If you allow any other person to use your linked partner rewards card (Checkers Xtra Savings or Woolworths WRewards cards, we reserve the right to cancel your HealthyFood benefit.

The HealthyFood partner rewards cards (Checkers Xtra Savings and Woolworths WRewards cards) are not credit, debit or guarantee cards. They are only used to allocate rewards for purchases at the HealthyFood partner stores.

Please note that the HealthyFood benefit is only available at the following partner store types:

- Checkers, Checkers Food, Checkers Hyper stores and Checkers Sixty60.
- Woolworths Food, Woolworths Online, Woolies app and Woolies Dash.

Any stores not mentioned above are excluded from the HealthyFood benefit. The excluded stores extend to, without limitation, Checkers Liquor, Shoprite, WCellar and Woolworths Foodstop stores at Engen garages.

- The HealthyFood benefit is for personal household use only.
- These terms and conditions may change at any time, and we will notify you of any changes beforehand.

How much can you get back in rewards each month?

The HealthyFood spend that you get rewarded with on the Vitality Health programme is limited to the number of Vitality Health points that the membership has for the year to date. The starting point for working out your reward is the number of Vitality points that you have. Your reward is further subject to our payout rules, which are detailed below.

A single membership includes only one member, known as the principal or main member. In contrast, a family membership includes multiple members: the main member, a spouse, adult dependants, and child dependants aged 18 years or older.

Your Vitality HealthyFood monthly reward is based on the following:

- The spend caps based on your single or family policy mentioned above.
- The process for calculating rewards for a family membership is that each qualifying person will contribute to the overall monthly cap on the membership.
- Transactions will be processed in the following order: first for the main member, followed by the spouse, adult dependants, and then child dependants 18 years or older.
- Among adult dependants and child dependants 18 years or older, priority is based on their membership join date.
- Transactions by those members who joined earlier take precedence.
- Each member's transactions will be prioritised first by their primary in-store partner, then their primary online partner, then their secondary in-store partner, and finally their secondary online partner.
- The reward calculation is based on the date we receive the transaction file from the partner. This may be different to the date on which you made the purchase.

Here is a detailed example to illustrate this rule:

In case of any discrepancy between the example and the benefit rules, the benefit rules will take precedence.

The family membership has Checkers as the primary in-store and online partner and Woolworths as the secondary partners. At the end of August, Lesedi's transactions will be processed as follows:

Transaction #1: 2 August > Checkers

Transaction # 2: 20 August > Checkers

Transaction # 3: 15 August > Checkers Sixty60

Transaction #4: 10 August > Woolworths Food

Transaction #5: August > Woolworths Online, Woolies App and Woolies Dash

Next, Banele's transactions will be processed in the same order until the maximum value for the rewards calculated is reached (lesser of the year-to-date Vitality points or their HealthyFood spend limit, or the qualifying spend).

How are your rewards calculated?

- The reward you get is based on the number of Vitality points that you have and the amount that you spend on HealthyFood at partner stores. The starting point for working out your reward is the number of Vitality points that you have.
- A further explanation: Your reward calculation is based on the lesser of the following three values: 1) year-to-date Vitality points, 2) HealthyFood spend limit and 3) qualifying spend. The applicable reward percentage will be applied to the lowest value among these to determine your final reward.
- We express the points as a rand amount, to which the reward percentage will apply.
- Here are examples to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take effect.
- Using a single membership as an example: If your year-to-date points total 1,000, we will convert the points into a rand amount, which in this case is R1,000. If your HealthyFood spend limit is R2,500 and your qualifying spend is R3,000, the rewards percentage will be applied to the R1,000 value for the reward calculation, as it is the lesser of the year-to-date Vitality points, HealthyFood spend limit, and the qualifying spend.
- Using a family membership as an example: If your year-to-date Vitality points amount to 7,000 (R7,000), your HealthyFood spend limit is R5,000, and your qualifying spend is R6,000, the reward percentage will be applied to the R5,000 value for the reward calculation. Your current month's reward percentage is based on the validity of your Vitality Health assessments on the last day of the previous calendar month.
- To work out your reward, we apply your dynamic reward percentage to your qualifying HealthyFood spend in the month.
- Your dynamic reward percentage for next month changes throughout the current month based on the validity of your Vitality Health assessments.
- You can see your current month's earned reward percentage in the Discovery app and on the Discovery website.

How and when are your rewards paid?

- A HealthyFood reward will be paid to the main member every monthly reward payout cycle.
- Irrespective of who shops, the rewards for your HealthyFood benefit will be paid as Discovery Miles into the Vitality Mall, where they can be redeemed by the main member.
- Your monthly reward cycle is aligned to a calendar month cycle.
- Rewards will be allocated by the 15th of the following calendar month for transactions made in the current calendar month.
- Any delayed Discovery Miles allocations do not earn interest.
- The Discovery Miles earned through the HealthyFood benefit will be earned cumulatively and allocated to you as a single allocation during your monthly reward cycle.
- Your membership of the Vitality Health programmes needs to be active at the time of allocation to be still eligible for your HealthyFood reward.
- Should we receive a late transaction (within 12 months from the date of the transaction), we will calculate the late transaction in the month in which we received it. In the late transaction calculation, we will consider the limits that should have been applied in the month in which the transaction occurred.
- If you earned rewards from HealthyFood purchases before 31 August 2024, but your banking details were invalid, your reward will be held in reserve until you update your details. Once your details are updated, you will receive the reward as cashback in your rewards account. Please note that you must update your details within 12 months of the purchase to avoid forfeiting the reward.
- We do not generally send reward statements. If you need a statement, please contact Vitality to request one.

Here is a detailed example to illustrate this rule. In case of any discrepancy between the example and the benefit rules, the benefit rules will take effect.

Using the same example of a family with a Vitality Health membership, Lesedi is the main member and her 23-year-old son, Banele, is an adult dependant. Both have activated the HealthyFood benefit and have met the [Rewards Qualifying rules](#), and Checkers is the family's primary in-store and online partner, while Woolworths is the secondary in-store and online partner.

	October 2024
Lesedi's reward level as of 30 September 2024	25% primary partners 10% secondary partners As a result of a valid Vitality Health Check and Vitality Age assessment

Banele's reward level as of 30 September 2024	10% primary partners 0% secondary partners As a result of a valid Vitality Health check but Vitality Age not completed
1. Vitality points the family have earned by 31 October 2024	3,000
Amount spent by Lesedi in October on HealthyFood items at the family's primary partners	R2,000
Amount spent by Lesedi in October on HealthyFood items at the family's secondary partners	R2,000
Amount spent by Banele in October on HealthyFood items at the family's primary partners	R1,000
Amount spent by Banele in October on HealthyFood items at the family's secondary partners	R1,000
2. Total amount spent by the family on HealthyFood items in October	R6,000
3. HealthyFood spend limit per month for a family on a Vitality Health membership	R5,000
Amount that the reward will be based on	R3,000 (No. 1, Vitality points are the lowest of the three values)
Total Vitality Health reward earned by the family for October	Lesedi (main member) Primary partners: R2,000 x 25% = R500 Secondary partners: R1,000 x 10% = R100 Total reward is R600 x 10 = R6,000.
	On 15th November R6,000 will be paid to Lesedi as Discovery Miles

Another example to illustrate how rewards are earned and paid the following month:

	November 2024
Lesedi's reward level as of 31 October 2024	25% primary partners 10% secondary partners As a result of a valid Vitality Health Check and Vitality Age assessment

Banele's reward level as of 31 October 2024	25% primary partners 10% secondary partners As a result of a valid Vitality Health Check and Vitality Age assessment
1. Vitality points the family have earned by 30 November 2024	7,000
Amount spent by Lesedi in November on HealthyFood items at the family's primary partners	R2,000
Amount spent by Lesedi in November on HealthyFood items at the family's secondary partners	R2,000
Amount spent by Banele in November on HealthyFood items at the family's primary partners	R500
Amount spent by Banele in November on HealthyFood items at the family's secondary partners	R350
2. Total amount spent by the family on HealthyFood items in November	$R2,000 + R2,000 + R500 + R350 = R4,850$
3. HealthyFood spend limit per month	R5,000
Amount that the reward will be based on	R4,850 (No 2, Total spend on HealthyFood items is lowest of the three values)
Reward based on Lesedi's spend	Primary partners: $R2,000 \times 25\% = R500$ Secondary partners: $R2,000 \times 10\% = R200$
Reward based on Banele's spend	Primary partners: $R500 \times 25\% = R125$ Secondary partners: $R350 \times 10\% = R35$
Total reward earned by the family for November	$R500 + R200 + R125 + R35 = R860 \times \text{R}10 = \text{R}8,600$
	On 15 December, R8,600 will be paid to Lesedi as Discovery Miles

How do you earn Vitality Health points for purchasing HealthyFood?

The Vitality points you earn for purchasing HealthyFood items are based on the following:

- You can earn 20 Vitality points for every HealthyFood item that you buy at Checkers and Woolworths.
- We will deduct 20 points for every unhealthy item that you buy.
- You will never accumulate a negative point value from a transaction and the least number of points that you can earn from a transaction is zero. Each membership can earn a maximum of 1,000 Vitality points from

HealthyFood purchases per month, up to a total of 12,000 per year.

- Vitality points from HealthyFood purchases accumulate towards the membership's total.
- The allocation of points to members of a family membership follows the same process used for processing transactions to calculate rewards.
- Vitality points earned will be allocated to members, starting with the main member and followed by the spouse, adult dependants, and child dependants 18 years or older.

Here is an example to illustrate this rule. In case of any discrepancy between the example and the benefit rules, the benefit rules will take effect.

Lesedi purchased one bag of apples, which is a HealthyFood item and earns 20 points. During the same shop, she purchased a slab of chocolate and two packets of chips, which are three unhealthy items that add up to 60 negative points.

She also purchased a loaf of white bread, which is a neutral item, contributing 0 points. The total Vitality points earned for this transaction is 0.

How do we classify HealthyFood items?

We apply selection criteria to each food group and segment foods into three categories, with qualifying healthy foods earning rewards and unhealthy foods resulting in a penalty.

Healthy foods qualify for HealthyFood rewards because they include a variety of whole or minimally processed foods that are nutrient dense, meaning they are rich in vitamins, minerals and other nutrients important to our health.

Neutral foods do not earn HealthyFood rewards or incur penalties when purchased. However, their role in a healthy eating pattern depends on individual factors like age and physical activity levels.

Unhealthy foods result in a penalty when purchased as they are high in salt, added sugars and saturated fats. Regular consumption of these foods can contribute to weight gain and increase the risk of chronic conditions such as type 2 diabetes, heart disease and cancer.

Examples include processed snacks, sugary drinks (including fruit juice) and food, salty foods (snacks, seasoning, spreads) and processed meats (bacon, sausages). View the [Checkers HealthyFood catalogue](#) and the Woolworths [HealthyFood catalogue](#).

- Products listed in these catalogues can change at any time.
- Look out for the Vitality HealthyFood stamp on shelf labels in-store and the logo online to identify HealthyFood items. All HealthyFood items are identified as "VIT" or "V" on in-store till slips.
- The HealthyFood items listed in the Checkers and Woolworths HealthyFood catalogues will always take precedence over the information provided on in-store shelf labels, online logos, in-store till slips and online invoices
- Products listed in the catalogues are subject to seasonal and supplier availability and may only be available at certain Checkers and Woolworths stores.

- Vitality bases its HealthyFood principles on the most current policies and guidelines from local and international bodies. The product selection process for the HealthyFood benefit is constantly under review and subject to change, considering scientific and industry developments.

How do you query your reward?

Contact us if you have any queries on 0860 99 88 77 or chat to us on [WhatsApp](#). Alternatively, you can chat to a Vitality agent 24/7 through Ask Discovery on the website or Discovery app. Look out for the pink chat icon and tap to start chatting.

Register for Ask Discovery on WhatsApp. If you have already registered, scan this QR code to start chatting:

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To query your reward, you need to keep your valid receipts for 60 (sixty) working days after purchase. This is to verify your purchases so that Vitality can award the appropriate rewards for your qualifying purchases.

The following would invalidate your receipt and do not qualify you for rewards:

- Receipts that have been altered, photoshopped or photocopied
- Receipts created by a partner employee for purchases you did not buy
- Blank images with no receipts in view
- Receipts that are unclear or have blurry images
- Receipts that are missing information, such as the partner's name and loyalty card number. We require a complete receipt with all information (no information must be cut off or missing from the receipt)
- Receipts submitted for the incorrect partner. This is where the receipt you submit does not match the selected partner or is not from a partner associated with the benefit
- Bank statements will not be accepted in place of a receipt.

What tax is there on rewards?

You may have a duty to pay tax on the rewards that you earn. You are responsible for speaking to a tax practitioner to get advice in this regard. We are not responsible for any consequences if you fail to ask a tax practitioner for advice or if you fail to pay the applicable tax.

How do you end this benefit?

If your Vitality Health membership ends or you downgrade to a membership that does not qualify for the

HealthyFood benefit, you will no longer have access to the HealthyFood benefit to earn and receive your HealthyFood rewards. You will forfeit any rewards earned in the month prior to you ending your benefit.

Do you want to stay in touch and ask questions?

If you have any questions or need more information about the Vitality HealthyFood benefit, visit the [Vitality HealthyFood Help page](#) and refer to the contact details above.

Acceptance of benefit terms and conditions

By activating the Vitality HealthyFood benefit, you agree to the limits, terms and conditions set out in this benefit guide.





Third-party consent when activating any Vitality benefit

You acknowledge that by activating the HealthyFood benefit and continuing to use the HealthyFood benefit, you agree and consent to Discovery Vitality (Pty) Limited, their authorised partner network and third parties associated with the benefit sharing your payment and personal information (including ID number) as well as total transaction data, in accordance with the Discovery Vitality Main Rules and privacy statement. This will be used for the following purposes:

1. To manage the HealthyFood benefit.
2. To assess and make recommendations for improvements to the HealthyFood benefit based on purchase data.
3. To allow retail partners associated with the HealthyFood benefit to reach out to you with offers and promotions, helping you to maximise your HealthyFood benefit.

Refer to the Vitality Main Rules and Vitality's privacy statement for further details.

Keep up to date with the latest news from Vitality

Download the  Discovery app. Follow Discovery Vitality on   (@Discovery_SA) and  (DiscoverySA).

Specific limits, terms and conditions apply to each benefit and may be subject to change. We will inform you when we make product or benefit changes.

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