



## VITALITY 65+

Adopting healthy lifestyles enables members to live longer, healthier lives. The benefits of healthy lifestyles are most pronounced at older ages, where adults face both elevated and unique health risks. Since August 2020, the Vitality programme has been enhanced for members 65 or older to identify the unique health risks specific to older adults and adapt to their engagement preferences through tailored health screening and boosted rewards. Introducing Vitality 65+.

### Who is eligible for Vitality 65+?

Vitality 65+ is available to members who:

- Are aged 65 years or older
- Have a full Vitality membership. This excludes Vitality Active and Vitality Active Rewards for Doctors
- Are on a Discovery Health Medical Scheme plan, on a Discovery Life policy or has a Discovery Invest policy with full Vitality
- Belong to a Scheme administered by Discovery Health that participates in Vitality 65+ with a full Vitality membership. These are:
  - LA Health (Active; Core; Comprehensive; Focus; KeyPlus)
  - Quantum (Essential Comp; Essential Saver; KeyCare Plus)
  - Remedi (Comprehensive; Classic; Standard)
  - Retail (Essential Plus; Essential)
  - TSGMS (Classic Comp) Tsogo Sun Group Med Aid Scheme (Classic Comp and Classic Saver) [TSGMS]
  - The Foschini Group Medical Aid Scheme (TFG Health and TFG Health Plus ([TFGMAS])).

### Vitality Health Check for 65+

Vitality 65+ members have access to the [Vitality Health Check for 65+](#), offered within the [Vitality Wellness Network for 65+](#) and considers the relevant health risks of members 65 years or older. One Vitality Health Check for 65+ is paid from the screening and prevention benefit of most medical scheme plans administered by Discovery Health once a year.

The **Vitality Health Check for 65+** is made up of the core Vitality Health Check that is an assessment that consists of five measures: blood pressure, blood glucose, cholesterol, a weight assessment (which includes weight, height, and waist circumference) and signing a non-smoker's declaration. We have

adjusted the biometric ranges for blood pressure and weight to reflect the changing health risks with age for our Vitality 65+ members.

The Vitality Health Check for 65+ includes a clinically verified screening, the **STEADI falls risk assessment** which assesses gait, strength and balance. This is in addition to the core Vitality Health Check assessments.

You can earn **up to 22,500 Vitality points** depending on how many of your core Vitality Health Check results are in range.

### Adjusted biometric ranges

The in-range criteria for weight and blood pressure have been adjusted to reflect the changing health risks with age in line with the latest international guidelines.\*

Metric	Current in-range criteria	Adjusted in-range for 65+
Waist circumference	Female: Less than 80 cm	Female: Less than 88 cm**
	Male: Less than 94 cm	Male: Less than 102 cm**
Blood pressure	Less than 130/80 mmHg	Less than 140/90 mmHg

\* As recommended by the European Society of Cardiology, European Society of Hypertension and South African national guidelines.

\*\* BMI between 25 kg/m<sup>2</sup> and 29.9 kg/m<sup>2</sup>.

### Age-specific pre-screening for health risks

The Vitality Health Check for 65+ includes a clinically verified screening test for age-specific health risks.

#### 1. STEADI falls risk assessment

This assessment is based on the Centres for Disease Control and Prevention's STEADI programme. The falls risk assessment forms part of the international best practice guidelines to prevent falls in older adults. The assessment measures gait, strength and balance.

Vitality 65+ members will get **500 Vitality points** for completing all the STEADI falls risk assessment. The points will be subject to the Vitality Health Check limit of 22 500 points, regardless of your results in the additional assessments.

### Preventive vaccines (optional)

Age-related immunity decline makes older adults more susceptible to disease. Vitality members 65 or older can reduce this risk by getting the flu and pneumococcal vaccines, now included as part of the Vitality Health Check for 65+.

- Seasonal flu vaccine: Adults 65 or older account for up to 75% of all flu-related hospitalisation. Therefore, flu vaccines are crucial to maintaining good health while ageing. **If you are 60 or older, you can earn 2,000 Vitality points per year. The vaccine needs to be administered between March and September for Vitality points to be awarded.**
- Pneumococcal vaccine: Pneumococcal disease causes severe infections of the lungs and bloodstream with a higher risk of contraction in older adults. **If you are 65 or older, you can earn 1,000 Vitality points for this vaccine once in your lifetime.**
- Shingles vaccine: If you would like to get a shingles vaccine during your Vitality Health Check for 65+, you will need a script from your GP. Please note that if you opt to get the pneumococcal vaccine during your Vitality Health Check for 65+, you will need to come back another day to get the shingles vaccine, as they cannot be administered on the same day. **If you are 65 or older, you can earn 1,000 Vitality points for this vaccine.**

### Costs for vaccines

- The shingles vaccination is funded from your health plan's day-to-day benefits and requires a doctor's prescription. If you would like to have your shingles vaccination, please take your script with you to the Vitality Health Check for 65+ appointment.
- The cost to administer vaccinations is funded from your day-to-day benefits.

### Comprehensive health risk management

Members completing the Vitality Health Check for 65+ get access to a detailed clinical report that highlights their key risk areas and offers personalised recommendations of available Vitality benefits to improve their health.

### New pathway for health risk management

If a member's Vitality Health Check for 65+ results show certain elevated health risks, they'll be referred to a doctor for more detailed assessments and health management advice. The following clinical referral pathways are new and exclusive to the Vitality Health Check for 65+:

1. Complete a Vitality HealthCheck for 65+ to identify key health risks	2. Get referred to relevant healthcare practitioners	3. Earn Vitality points for detailed assessments and management
Diagnosed or at risk of developing cardio-metabolic conditions*	Premier Plus GP consult*	Up to 2,500 points
At risk for vision impairment	Optometrist consult that consist of a glaucoma screening and a vision test	Up to 3,500 points
At risk for hearing loss	Audiologist consult	Get 1,000 points
At risk for falls	Vitality Functional Assessment with a biokineticist	Get 2,500 points

\* Funded from risk for members of Discovery Health Medical Scheme and certain schemes administered by Discovery Health. Points earned for a Premier Plus GP consult consist of the points earned for managing chronic conditions. Points earned for an optometrist consult consist of a glaucoma screening and a vision test.

All members who complete a Vitality Health Check for 65+ at one of our Vitality Wellness Networks for 65+ will receive a Vitality 65+ magazine., members can opt to do a VHC at Home with a nurse or just a [Virtual Vitality Health Check-in](#) to help you manage your health risks and limit your exposure to the virus.

### Virtual Vitality Health Check-in

A [Virtual Vitality Health Check-in](#) is available to all members from the comfort of your own home. If you have not completed a Vitality Health Check in the past 12 months, you can earn **2,500 Vitality points** for completing the Virtual Vitality Health Check-in. These points count towards the maximum 22,500 points you can earn for a Vitality Health Check.

The Vitality Health Check-in is a telephonic or online discussion with a wellness specialist. The check-in is designed to manage existing health risks you may have identified in previous Vitality Health Checks, identify potential new health risks and recommend ways to improve your overall health and wellness.

This discussion will take approximately 20 minutes. You can [schedule your appointment here](#).

The check-in considers your fitness level, diet, weight, mental wellbeing, falls risk (if you are aged 65 years or older) and any health concerns you might have, including those around COVID-19. Moreover, our team can advise you about any of your Health and Vitality benefits you may need help with in this unprecedented time.

Most medical schemes administered by Discovery Health will fund one virtual Vitality Health Check-in.

### **Earn Vitality fitness points**

For members 65 or older, points for physical activity have been adjusted to encourage regular exercise at a lower intensity, aligning with the relevant health risks of older adults.

Vitality 65+ members can earn up to 30,000 Vitality fitness points a year by tracking steps and have a monthly steps cap when completing 7,500 steps or more a day.

Vitality 65+ members earn 50 Vitality points for completing 5,000 to 7,499 steps and 100 points for completing 7,500 or more steps. The annual limit of 1,000 Vitality points for completing 5,000 to 7,499 steps will apply.

Vitality 65+ members also earn points based on average age-related heart rate for workouts.

- 200 points for a light workout lasting at least 60 minutes when maintaining 60% to 69% of their maximum age-related heart rate.
- 300 points for completing a 30-minute workout at 70% to 79% of their maximum age-related heart rate.

You can find more information on earning points for Vitality 65+ members [here](#).

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### **HealthMonitor Device benefit**

Vitality 65+ members can save up to 50% on selected health monitoring devices with the HealthMonitor Device benefit. Members get 25% upfront discount at Dis-Chem on completing a Vitality Health Check for 65+ or a Virtual Vitality Health Check-in. Plus, to get up to 25% back through the [HealthyCare benefit](#), you must complete your [Vitality Age assessment](#).

A full list of qualifying products can be found in the [Dis-Chem HealthyCare catalogue](#), these include a defined range of glucometers, blood pressure monitors and smart scales.

If you choose to buy your health device at Clicks, only the normal HealthyCare reward will apply with no upfront discount. If you choose to claim for your health device from your available day-to-day funds, you will forfeit your HealthyCare cash back and HealthMonitor device discount voucher, as these cannot be applied to claimed-for items.

We will apply these rules to the benefit discount vouchers:

- The discount voucher is only valid for use on the list of qualifying products which can be found in the Dis-Chem HealthyCare catalogue, these include a defined range of glucometers, blood pressure monitors and smart scales
- This discount voucher is valid at any Dis-Chem in South Africa, subject to stock available
- This discount voucher is not redeemable for cash
- We give one rewards code for each member in their lifetime
- The reward can only be used once and must be redeemed before date of expiry
- The discount voucher will expire 6 months from date of issue
- This reward cannot be used to purchase any gift card or gift vouchers in-store or online.
- This reward cannot be used in conjunction with any other promotion, discount or voucher
- Members can use the rewards code on only one qualifying health monitoring device. In other words, if you have more than one device in the same basket when checking out, the voucher can only apply to one of those devices
- The rewards code is an upfront percentage discount on the qualifying device's retail price. In Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Terms, conditions and limits apply.

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- The rewards code will be sent to you by SMS once you completed your Vitality Health Check for 65+ or Virtual Vitality Health Check-in
- Full Vitality 65+ Rules apply to the use of the voucher
- Dis-Chem terms and conditions may apply

## Rewards

### Vitality Active Rewards

As a Vitality Health member, you are eligible for discounts on select [Vitality Active Rewards](#) redemptions in the Vitality Mall in the Discovery app. Discovery Bank clients access the Vitality Mall from their Discovery Bank app. . Most rewards worth 350 Discovery Miles or more qualify for discounts based on the Vitality programmes you have activated. These will be indicated on each qualifying reward in the Discovery app. These discounts cannot be used in conjunction with another promotion.

Vitality Programme	Discount percentage
Vitality Health	5% discount
Vitality Drive	5% discount
Vitality Money	5% discount

The above discounts apply if you have not completed your Vitality Age and Vitality Health Check 65+ assessments. If you have completed both assessments, you are eligible for a **25% discount off all Vitality Active Rewards redemptions in the Vitality Mall in the Discovery app worth 350 DiscoveryMiles** for 12 rolling months.

### Apple Watch benefit

As a Vitality Health member, you can fully fund your Apple Watch by achieving all your weekly Vitality Active Rewards exercise goals over a consecutive 24-month period. You must have a qualifying DiscoveryBank credit card that is in good standing.

Vitality 65+ members can now fully fund an **Apple Watch** Series SE GPS Aluminum Case Sport 40mm or Apple Watch Series 9 GPS Aluminum Case Sport 41mm over 24 months and get the full activation fee of R1,199 back. This will be paid at the end of the following month of your Apple Watch activation and into your qualifying Discovery Bank credit card that the activation fee was deducted from. You can only get the activation fee back in its entirety once in your lifetime.

For more information on the Apple Watch benefit, please view the Vitality Active Rewards with [AppleWatch benefit guide](#) and [Frequently asked questions](#).

### Gym with Virgin Active or Planet Fitness

As a Vitality Health member, you can get up to **75% off your monthly gym fees**.

As a Vitality 65+ member, you can **join the gym without having to pay the gym activation fee**. This is applicable to all gym membership types.

You must work out at the gym 36 times in a rolling 12-month period to keep your maximum gym savings. Read more information on the [Virgin Active](#) and [Planet Fitness](#) gym benefit.

### Vitality Health upfront discounts

Vitality Health clients earn up-front discounts on various travel offerings with Vitality Travel with Discovery Bank. You can access Vitality Travel through the new Discovery Account, a fully digital bank account with zero monthly fees, or a Discovery Bank transaction or credit card account OR maximise your benefits and rewards with a full banking suite. You can find out more about Vitality Travel [here](#).

## What you pay for Vitality 65+

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Vitality 65+ enhancements do not come at any additional cost to members. Other than your normal monthly Vitality membership fee and data costs when using the app, you don't have to pay anything to be part of Vitality 65+.

When you turn 65, you will automatically be part of Vitality 65+ and enjoy all the enhancements that come with this programme.

## Your privacy is important to us

To participate in the Vitality Active Rewards Health goals programme, you will be asked to agree to certain privacy settings. You can control who can see your profile. Information you can agree to share through the Discovery app includes your name, profile picture, Vitality Health Check for 65+ outcomes, goal reached 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 if you change your mind.

By using the Vitality programme, you agree that Discovery Vitality, Vitality's health partners and Vitality's rewards partners may share your personal and payment information as is strictly necessary to administer your selected benefits effectively. Your personal and payment information will be processed in line with the [Vitality main rules](#).




## Find out more

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

## Stay in touch

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Limits, 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). If for any reason there is a conflict between rules in this benefit guide and the Vitality Main Rules, the [Vitality main rules](#) will apply at all times.

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

Discovery Health Medical Scheme, registration number 1125, is regulated by the Council for Medical Schemes and administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider.

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