

# Vitality 2024

## Enhancements and Benefit Changes



### The next evolution of HealthyFood

Checkers and Checkers Sixty60 has been introduced as the new Vitality HealthyFood partner, with members being able to choose a primary in-store partner and a primary online grocery partner. Members can earn up to 75% back on thousands of HealthyFood items.

Enhanced HealthyFood benefit for 2024. To maximise the reward, simply follow the 4 easy steps.

#### ① Set up the benefit

Select a primary in-store partner and a primary online partner.

Checkers, Checkers Sixty60, PicknPay, PicknPay asap, Woolworths, Woolies Dash

**Get 10% back**  
at each primary partner.

#### ② Maximise rewards

Complete a Vitality Age assessment and a Vitality Health Check.

**Get 25% back**  
at each primary partner  
**+ get 10% back**  
at other partners.

#### ③ Use the partner loyalty card

Make sure the partner loyalty card is swiped at the point of purchase or loaded on the app when ordering online.



#### ④ Get rewarded

Buy HealthyFood at in-store and online partners and get rewarded.

Earn rewards on HealthyFood spend of **up to R2,500** for a single member.

Earn rewards on HealthyFood spend of **up to R5,000** for a family.

- ▶ HealthyFood
- ▶ Exercise anywhere
- ▶ Engagement with Vitality Health Checks

- ▶ Vitality fitness points
- ▶ Vitality updates 2024
- ▶ Aligning Vitality Travel

The HealthyFood Discount at the primary partners and other partners increase once a member has found out their Vitality age and completed a Vitality Health Check.

	Activate the benefit	Online Vitality Age and do a Vitality Health Check
Primary online grocery partner and in-store partner	10 %	25%
Other Partners	0%	10%

- Discounts apply separately to each member of the policy based on their engagement in the Vitality Age assessment and Vitality Health Check.
- You are able to change your primary partner once a year.
- Benefit will go live in 2024. Additional details will be provided closer to the go-live time.



## Exercise anywhere with Vitality Fitness

In 2024, Vitality will be addressing individual exercise needs through Vitality Fitness, which is an integrated exercise ecosystem which allows members to book and pay for classes seamlessly in the app, join the gym and engage with fitness facilities to earn Vitality points.

**Book a class** - Choose from over 400 exercise facilities and book a class in the expanded Vitality Fitness network. Plus, get 24 free visits a year. Members will need a qualifying Discovery Bank Account with Vitality Pay activated to book classes, make payments and qualify for the 24 free visits a year.

In addition, the 2 free visits are calculated monthly, and if not used by the end of the calendar month, they expire.

**Join a gym** - Instantly activate a Virgin Active or Planet Fitness membership in the Discovery app and save up to 75% on monthly membership fees. Plus, pay a flat activation fee of only R499. The Join Gym journey can be used by members with a qualifying Discovery Bank account.

**Pay-as-you-gym** - Use a smartphone camera to scan the QR code at Virgin Active or Planet Fitness and train on a pay-per-visit basis from R75. The first three visits to each facility are free.

**Exercise outdoors** - Join Team Vitality. Introducing Vitality's partnership with Africa Padel – SA's leading Padel provider. Get advanced booking access to any of their 14 Clubs (62 courts) and a 20% discount from November 2023. The number of bookings are not limited, and all adult members on the Vitality policy have access to the benefit.

Please refer to the [attached brochure](#) for details of the benefits and the terms and conditions applicable.

- ▶ HealthyFood
- ▶ Exercise anywhere
- ▶ Engagement with Vitality Health Checks

- ▶ Vitality fitness points
- ▶ Vitality updates 2024
- ▶ Aligning Vitality Travel

## Engagement with the Vitality Health Check

**Vitality Health Check:** From the 1st of January, members can earn up to 22 500 points for completing their Vitality Health Checks.

### Vitality Health Check base points:

Vitality is doubling the base points members can earn to 5 000 points for completing a Vitality Health Check.

Additional Vitality Health Check points can be earned by members in 2024.

The reason for this adjustment is to encourage members to address high-risk areas, enabling members to earn up to 17 500 additional points based on the outcomes of the VHC tests.

Additional points will be awarded for having 2 or more metrics in range provided no results are classified as high risk.

VITALITY POINTS FOR A VITALITY HEALTH CHECK		
In-range results	0 high-risk results	1 or more high-risk results
5	22,500	
4	15,000	5,000
3	10,000	5,000
2	7,500	5,000
1	5,000	5,000

### Cardio Fitness:

Cardio fitness is how well the body supplies oxygen during sustained periods of physical activity and is clinically proven to be a good measure of mortality. VO2 max is the most reliable and valid measure of cardio fitness. For this reason, Vitality members can earn up to 10,000 Vitality points depending on their VO2 max estimates measured via an Apple, Garmin or Samsung fitness device – point allocation is indicated in the table on the right:

Fitness level	Points
5	10,000
4	7,000
3	4,500
2	2,500
1	1,000

Please refer to the brochure for the details on this new point earning health measure.

## Vitality fitness points update for 2024

From 1 January 2024, Vitality will expand the ways members can earn Vitality fitness points, recognising short, high-intensity workouts and long, light-intensity workouts.

Fitness Points	50	100	200	300
Workouts	Online workout 30+ minutes	Gym workout 30+ minutes		
Steps	5,000 – 9,999 steps	10,000+ steps		
Speed		30+ minutes		
Light workouts (60–69% of max heart rate)		30 – 50 minutes	60 – 89 minutes	90+ minutes
Moderate workouts (70–79% of max heart rate)		15 – 29 minutes	30 – 59 minutes	60+ minutes
Vigorous workouts (80%+ of max heart rate)		15 – 29 minutes		30 – 59 minutes

### Recognising Shorter Workouts

Members who prefer doing shorter workouts at a moderate or high intensity of over 70% of their age-related maximum heart rate can now earn 100 points.

### Recognising Endurance Training

Members who do longer workouts at a light intensity of 60–69% of their age-related maximum heart rate can now earn 200 points for a workout of 60–89 minutes and 300 points for a workout longer than 90 minutes.

4

5

- ▶ HealthyFood
- ▶ Exercise anywhere
- ▶ Engagement with Vitality Health Checks

- ▶ Vitality fitness points
- ▶ Vitality updates 2024
- ▶ Aligning Vitality Travel

sasfin.com

## Vitality updates for 2024

**Discovery Miles:** From 1 October 2023, members can pay with Discovery Miles on the Takealot app.

Members will continue to get up to 15% off when spending their Discovery Miles and up to 30% on the 15th of every month.

**Vitality Active Gear:** From 1 January 2024, the Discovery Bank boost for fitness devices and Nike performance gear will be removed.

Members can continue to get up to 50% off by finding out their Vitality Age, completing a Vitality Health Check and achieving their Vitality Active Rewards exercise goals.

**Vitality High Performance Fitness Assessment:** Due to low engagement in previous years, members will no longer be able to do the Vitality High Performance Fitness Assessment.

Members will be able to earn up to 10,000 Vitality points based on their VO2 max in 2024.





## Aligning the Vitality Travel discount mechanisms to other Vitality Benefits 2024:

Increase the Vitality flight discount by knowing your health and get boosted discounts with Discovery Bank

- By activating the benefits members will receive a 10% discount.
- The discount benefit will increase to 25%, when a member goes online and complete the Vitality age check and do a Vitality health check.
- This discount can be boosted up to 75% with Discovery Bank.

Each adult member's discount will depend on their engagement with the programme.

	ACTIVATE BENEFIT	COMPLETE VITALITY AGE AND VITALITY HEALTH CHECK	DISCOVERY BANK BOOST
 HealthyFood	10%	25%	75%
 HealthyCare	10%	25%	50%
 HealthyBaby	10%	25%	50%
 Flights	10%	25%	75%
 HealthyDining	10%	25%	
 Sports gear and equipment	10%	25%	

- ▶ HealthyFood
- ▶ Exercise anywhere
- ▶ Engagement with Vitality Health Checks

- ▶ Vitality fitness points
- ▶ Vitality updates 2024
- ▶ Aligning Vitality Travel



## Client Support Team

Need help or advice? Our in-house team guarantees you access to a consultant from Monday to Friday during normal working hours. Get in touch with us today:

Email: [healthcare@sasfin.com](mailto:healthcare@sasfin.com)  
Telephone: +27 11 809 7714  
Office hours: 08h00 - 16h00

**Important:** This member communication is a summary of the changes announced by the Medical Scheme and is not a replacement for the official benefit brochures and/or Scheme rules. Please note that Medical Scheme changes are subject to approval by the Council for Medical Schemes (CMS) prior to implementation. Sasfin Health Consulting will keep you informed of further information or other changes we become aware of.

Sasfin Financial Advisory Services (Pty) Ltd is an Authorised Financial Services Provider (License number 5711) and accredited by the Council of Medical Schemes (Accreditation number ORG 544)

Sasfin Financial Advisory Services (Pty) Ltd | Reg no. 1997/010819/07

### Disclaimer:

The information and opinions in this publication are of a general nature and do not constitute advice and is not a replacement for the official benefit brochures and/or rules of the product supplier. Clients must consult their advisors and independently assess and confirm all material information before making any decisions or taking any actions about their financial products. Clients remain responsible for the financial products they hold, and the risks associated with their decisions, may be contained within the financial products or contracts issued by third party life offices, pension funds, medical schemes, collective investment schemes or other product providers and may be administered / managed by such providers or other third parties. Sasfin Financial Advisory Services takes all care to provide current and accurate information as at the date of publication but accepts no liability for errors, omissions or subsequent changes. The views and opinions expressed in this document do not necessarily reflect the views of Sasfin Wealth or its subsidiary companies and are subject to change at any time without notice.

- ▶ HealthyFood
- ▶ Exercise anywhere
- ▶ Engagement with Vitality Health Checks

- ▶ Vitality fitness points
- ▶ Vitality updates 2024
- ▶ Aligning Vitality Travel