



# Discovery Vitality and DiscoveryCard

Features for 2011

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# KeyFIT is Discovery's wellness programme exclusively for the KeyCare market

KeyFIT draws on the strengths of KeyCare and Vitality to deliver a cost-effective wellness programme that has been tailor made for KeyCare members.

## KeyCare delivers affordable healthcare cover for the lower income market

Since its launch in 2002 the KeyCare plans have experienced exceptional growth. Today KeyCare covers over 320 000 lives and remains the fastest growing plan range in the market. KeyCare's success is due to efficient provider networks that deliver affordable premiums without sacrificing the quality of benefits.

## Discovery Vitality has extensive experience in promoting healthy behaviour change

Compared to non-members and inactive Vitality members, Vitality members who exercise regularly:

- are admitted to hospital less frequently
- experience lower hospitalisation costs, and
- stay in hospital for shorter periods.

Six months after activating the HealthyFood™ benefit, Vitality members increased the proportion of HealthyFood™ items they buy **by 7%** compared to less desirable food choices. Twice as many Personal Health Reviews were completed in the year the HealthyFood™ benefit was launched, compared to the previous year.



## KeyFIT is structured to guide its members to better health

KeyFIT uses Vitality's proven methods of promoting exercise, good nutrition and preventive screening and KeyCare's experience in managing cost-efficient networks to give members access to the Facilities, Incentives and Tools they need to improve their health.

## Facilities to help members improve their health

Members access gyms on the KeyFIT network at reduced rates and save on HealthyFood™ at Pick n Pay.



### Members save up to 67% on their monthly Virgin Active gym fees

KeyFIT members can access 45 Virgin Active health clubs in the KeyFIT gym network at reduced costs:

- The main member and spouse save 67% on the monthly fee. Each member pays a once-off activation fee of R295.
- Adult dependants and children older than 18 years save 50% on the monthly fee. The once-off activation fee of R295 also applies.

The gyms in the KeyFIT network have been chosen especially for the KeyFIT market based on their location and affordability.

To encourage regular exercise, KeyFIT members are required to attend gym 24 times in a rolling 12-month period. Members who do not meet this requirement will have their 67% saving reduced to 50%. Once they go to gym 24 times in a rolling 12-month period, their saving will return to 67%.

#### Virgin Active health clubs on the KeyFIT gym network

Virgin Active health clubs					
Ormonde	Tramshed	Comaro View	Vanderbijlpark	Hatfield	Northgate
Welkom	Vereeniging	Fichardt Park	Watermeyer Park	Humewood	Sunward Park
Benoni	Athlone	Potchefstroom	Bloemfontein	Fourways	East London
Durbanville	Bruma Lake	Wonderpark	Mount Edgecombe	Krugersdorp	N1 City
Polokwane	Horizon View	George	Eco Park	Nelspruit	Paarl
Southgate	Middelburg	Germiston	Kenilworth 2	Edenglen	Richards Bay
Kimberley	Pinetown	Lenasia	Rustenburg	Glen Acres	
Mitchells Plain	Amanzimtoti	Lorraine	Durban		



### Members save on HealthyFood™ at Pick n Pay

KeyFIT members will automatically save up to 10% on HealthyFood™ purchased at all Pick n Pay stores throughout the country. A list of HealthyFood™ items is available on [www.discovery.co.za](http://www.discovery.co.za) or [discoveryhealthyfood.mobi](http://discoveryhealthyfood.mobi)



KeyFIT members activate the HealthyFood™ benefit and receive their savings in the same way as Vitality members do. The KeyFIT HealthyFood™ saving applies to a maximum of R1 000 spend a month on an individual membership, and to a maximum of R2 000 spend on family memberships.

## Incentives and rewards to promote healthy behaviour

To encourage members to look after their health, members who have a Vitality Check will increase their HealthyFood™ saving, their Clicks Cash-back Rewards and their KeyFIT funeral cover benefit.



### Immediate benefit

10% HealthyFood™ saving



### With Vitality Check

15% HealthyFood™ saving

Once they have completed a Vitality Check, they will increase their saving to 15%. On a family membership, the main member and spouse need to have a Vitality Check to get the increased saving.



### Immediate benefit

5% in Clicks Cash-back Rewards



### With Vitality Check

10% in Clicks Cash-back Rewards

Members need to get a Clicks ClubCard from their local Clicks store and then activate the benefit on [www.discovery.co.za](http://www.discovery.co.za)



### Immediate benefit

R10 000 funeral cover for members and up to three spouses  
R5 000 funeral cover for up to five children



### With Vitality Check

R15 000 funeral cover for members and up to three spouses  
R7 500 funeral cover for up to five children

Only memberships that begin before the main member turns 65 qualify for the funeral cover benefit. To claim, members need to call Discovery Life on 0860 54 33 22, fax 011 539 7388 or email [groupfuneral@discovery.co.za](mailto:groupfuneral@discovery.co.za) with the details of the claim.

### Members get immediate access to lifestyle rewards through KeyFIT

KeyFIT members get a 5% discount on prepaid airtime from Cell C, Vodacom, MTN and Telkom. They also qualify for the Discovery Baby programme, which gives new and expecting parents a baby bag filled with useful information, important baby products and discount vouchers on nappies, prams and car seats.

## Tools for members to learn about their health and increase their rewards

The Vitality Check includes four quick tests to determine members' risk for common chronic diseases of lifestyle. These tests determine the risk for diseases like hypertension, type 2 diabetes, high cholesterol and obesity.

The Vitality Check is paid for once a year from the Screening and Prevention Benefit on members' KeyCare health plans. Members can have a Vitality Check at any pharmacy in the Vitality Wellness Network, which includes all Clicks and Dis-Chem pharmacies, or at their company's Wellness Day.

Having a Vitality Check increases KeyFIT members' qualifying savings for the rest of the calendar year and the whole of the next year. After this the saving will return to the standard rate until the member has a Vitality Check again.

### The Vitality Check includes the following tests:

- Blood pressure
- Glucose
- Cholesterol
- Weight assessment

## Example of a family's savings through KeyFIT

In a month, a family of four (main member, spouse and two children) spends R500 on HealthyFood™ at Pick n Pay, R200 at Clicks and R150 in prepaid airtime. The main member has a two-year contract at Virgin Active Germiston, where the monthly rate is R279. They also have R10 000 funeral cover for the main member and spouse and R5 000 cover for each child. Let's see how much they will save through KeyFIT:

Monthly expenses	Current cost	Cost with KeyFIT	Cost with KeyFIT and completing a Vitality Check
Pick n Pay	R500	R450	R425
CLICKS	R200	R190	R180
Virgin Active	R279	R92	R92
Vodacom  MTN	R150	R143	R143
Discovery Life	R45	R0	R0*
<b>Total expenses</b>	<b>R1 174</b>	<b>R875</b>	<b>R840</b>

\*Funeral cover increases to R15 000 for each adult and R7 500 for each child.

With KeyFIT, this family will save **R299** a month. If the main member and spouse both complete a Vitality Check, they will increase their monthly saving to **R334!**

Getting all these savings and improved health for affordable monthly contributions, makes joining KeyFIT the smart choice.

Main member	Main member + 1	Main member + 2 or more
R27	R33	R42

## KeyFIT replaces KeyClub

Members of the KeyClub rewards programme will be transferred to the KeyFIT wellness programme and will be able to enjoy all KeyFIT benefits from 1 January 2011. The savings at Greyhound and Southern Sun are not available on KeyFIT. Members on Discovery Health Plans other than KeyCare cannot get KeyFIT as a stand-alone product.



# Vitality members now save on flights to 45 international destinations

There have been more than 450 000 flight bookings by Vitality members on kulula.com and British Airways in the last year, with members' savings exceeding R50 million. For 2011 we've streamlined and enhanced our travel benefit, giving our members greater choice and even better savings on their domestic and international travel. Emirates will become a Vitality travel partner and all Vitality members (including Blue Vitality status) travelling locally on British Airways will enjoy savings of 15% to 35% on the lowest publicly available rates. Plus, British Airways and Emirates flight bookings can be made on the kulula.com website.

**kulula.com** **BRITISH AIRWAYS** **Emirates**

The savings Vitality members will get in 2011:

Blue	Bronze	Silver	Gold	Diamond
15%	20%	25%	30%	35%

These savings apply on all flights, domestic and international, booked through our travel partners.

## Introducing Emirates as a new international travel partner

From January 2011, Vitality members can enjoy savings on Emirates, in addition to British Airways international.

### Savings on Emirates flights to 14 international destinations

**Emirates**

- Bangkok
- Beijing
- Cairo
- Delhi
- Dubai
- Hong Kong
- Istanbul
- Kuala Lumpur
- Maldives
- Moscow
- Mumbai
- Shanghai
- Singapore
- Tokyo

## New exciting destinations with British Airways international

Vitality members have enjoyed savings on travel to 16 exciting international destinations with British Airways. Now we have added six new African destinations and nine new European destinations.

### 31 British Airways international destinations

**BRITISH AIRWAYS**

- Amsterdam\*
- Athens
- Barcelona
- Chicago
- Dar es Salaam\*
- Edinburgh
- Frankfurt\*
- Geneva
- Harare\*
- Lisbon\*
- Livingstone\*
- London
- Los Angeles
- Madrid\*
- Manchester
- Mauritius\*
- Miami
- Munich\*
- New York
- Nice\*
- Paris
- Prague\*
- Rome
- San Francisco
- Tel Aviv
- Toronto
- Vancouver
- Victoria Falls\*
- Vienna\*
- Windhoek\*
- Zurich\*

\* 15 new international destinations for 2011

### British Airways international savings in 2011 compared to 2010

2010	Blue	Bronze	Silver	Gold	Diamond
Less than 3 years on Vitality	5%	10%	15%	20%	-
3 years or more on Vitality	10%	15%	20%	25%	30%
2011	Blue	Bronze	Silver	Gold	Diamond
Travel savings	15%	20%	25%	30%	35%

Travel savings have been enhanced for all Vitality statuses and are no longer dependent on length of Vitality membership in 2011.

## The Vitality international flight benefit spans the globe



### Points to keep in mind about the Vitality flight savings

- The Vitality savings only apply to economy and premium economy class tickets.
- Each member may book a maximum of 12 return domestic flights a year at the Vitality rate.
- Members need to book international flights at least six weeks in advance to get the Vitality savings.
- Each member may book a maximum of two return international flights a year at the Vitality rate.
- The Vitality savings do not apply to airport taxes and fuel levies.
- Members can continue to spend their Discovery Miles to increase their savings on kulula.com flights.
- Members who join Vitality more than three months after they have joined Discovery will have a three-month waiting period before they can enjoy the savings offered by our travel partners.
- From 1 January 2011, the DiscoveryCard and Discovery Miles savings on British Airways international flights fall away.



# Latest Vitality updates

## Extending access to wellness

### Vitality is making it easier for members to earn points for outdoor sporting events


We have partnered with some of South Africa's leading brands to give our members a variety of ways to get active and get healthier. Whether it's a workout in the gym, a hike in the mountains, a round of golf or the challenge of an Iron Man event, we understand that our members have different ways of getting active.

**From January 2011, members no longer need to pay the R120 sa-active.com annual fee to earn their Vitality points for outdoor events they participate in.** Members can simply enter and claim their points online for timed outdoor events through sa-active.com.

sa-active.com offers a range of events, from timed 5 km family walks to extreme endurance events, so there is something to cater for every fitness level and sporting discipline.

### Members will earn Vitality points based on the intensity of the event

The way members will earn points for various events will be based on the type of event and the type of training needed to participate in the event. Members can earn up to 5 000 points for various events. Members who have completed their fifth event through sa-active.com in a year will still earn 5 000 bonus Vitality points.

 <p><b>Walking</b> 5 – 30 km 500 – 5 000 points</p>	 <p><b>Running</b> 5 – 42.2 km 500 – 5 000 points</p>
 <p><b>Cycling/mountain biking</b> 10 – 100 km 500 – 5 000 points</p>	 <p><b>Swimming</b> 1 – 3 km 500 – 1 500 points</p>
 <p><b>Triathlon</b> 20 – 226 km 2000 – 5 000 points</p>	 <p><b>Canoeing</b> 10 – 30 km 500 – 3 000 points</p>

### Giving our members all the information they need to get active

We understand that people often need assistance when starting a training programme, so we're giving our members the tools to make training easier.

In 2011, members can find a host of training programmes on [www.discovery.co.za](http://www.discovery.co.za) which will give them all the information they need – from what equipment they need, to how to train and which foods to eat. Our members will benefit from the expertise of the Sports Science Institute of South Africa, who developed the training programmes in partnership with Discovery Vitality.

## Introducing the HealthyFood™ cookbook

In October 2010, Discovery Vitality brings HealthyFood™ to life with the launch of the official HealthyFood™ cookbook, *Simply Good Food*.

With over 120 recipes, *Simply Good Food* is sure to put the flavour back into healthy eating.

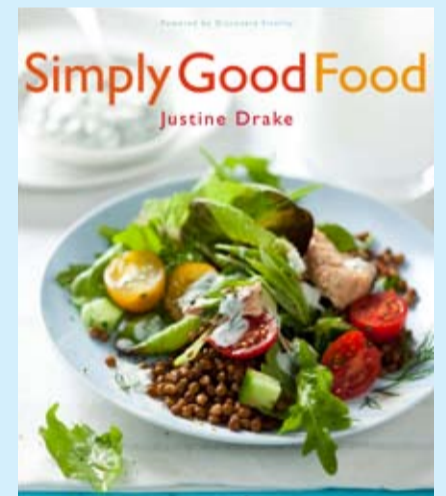
Visit Discovery Vitality's *Simply Good Food* gallery at this year's Taste of Joburg festival from 30 September to 3 October at Montecasino where we introduce the new cookbook to Discovery members. We have an exciting line up for the whole family that includes cook-offs with some of your favourite celebrities.

***Simply Good Food* is available at all major book retailers from 1 October 2010.**

### Exclusive to Vitality and DiscoveryCard members

Silver, Gold and Diamond Vitality members can buy their copy of the cookbook on VitalityMall and get 10% back in VitalityMall credit.

DiscoveryCard holders can buy their copies at Exclusive Books and selected Pick n Pay stores and get cash back.



## Changes to the Vitality Clicks ClubCard benefit



The Clicks Cash-back Rewards for Vitality members have been adjusted and from January 2011, members will receive the following savings:

Blue	Bronze	Silver	Gold	Diamond
5%	7%	9%	12%	15%

Members will receive their Cash-back Rewards at the end of every quarter. To receive their Cash-back Rewards, members must spend more than R500 in that quarter or their spend will be transferred to the next quarter.

Please note: Members will not get Clicks Cash-back Rewards for buying medicine from Clicks Pharmacies.

### Activating the benefit is easy

Members who already have a Clicks ClubCard can simply go to [www.discovery.co.za](http://www.discovery.co.za) and activate the benefit online or call Discovery on 0860 99 88 77.

Members who don't have a Clicks ClubCard can go to their nearest Clicks store and apply there, visit [www.clicks.co.za](http://www.clicks.co.za) or call Clicks on 0860 254 257.

### All Vitality members can now earn points!

From 1 January 2011, child dependants older than 18 years can earn Vitality points for all activities\*. This means that Vitality now offers wellness activities for the whole family.

\* Age and gender categories still apply.

