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Frequently asked questions about the HealthyFood™ benefit

This document answers some questions your clients may have about the Discovery Vitality HealthyFood™ benefit. This new Vitality offer gives your clients a saving of up to 25% on healthy foods that have been approved by the dietary experts on the Vitality Nutrition Panel. Your clients will get a saving back every month on over 6 000 food items they buy from Pick n Pay. The questions and answers in this document will make it easy for you to give your clients the information they need to get the maximum saving on Vitality HealthyFood™.

Here are the possible questions you'll get from your clients and the answers you can give them:

1. How does Discovery Vitality work out my saving?

This example is for a **single** member:

This single member has not yet completed a Personal Health Review. The member gets a saving of up to 15% on a maximum of R2 000 he or she spends on Vitality HealthyFood™ a month, up to the value of the Vitality points available.

	January	February	March	April
Number of Vitality points	8 000	8 500	8 700	13 200
Total HealthyFood™ spend over the year to date	R0	R2 000	R2 800	R4 000
HealthyFood™ spend this month	R2 100	R800	R1 200	R1 200
HealthyFood™ spend on which the saving is based	R2 000*	R800	R1 200	R1 200
Saving for the month	R300	R120	R180	R180

* The monthly limit that qualifies for savings on HealthyFood™ is R2 000 and applies in January because the member spent more than R2 000 on HealthyFood™.

This example is for a **family**:

This is a family where the main member and spouse have both completed a Personal Health Review on www.discovery.co.za. The family gets a saving of up to 25% on a maximum of R4 000 spent on HealthyFood™ a month, up to the value of their Vitality points earned.



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	January	February	March	April
Number of Vitality points	5 500	6 375	7 000	17 250
Total HealthyFood™ spend over the year to date	R0	R3 500	R6 000	R7 000
HealthyFood™ spend this month	R3 500	R2 500	R3 200	R3 600
HealthyFood™ spend on which the saving is based	R3 500	R2 500	R1 000*	R3 600
Saving for the month	R875	R625	R250	R900

* In March, the family's spend on Vitality HealthyFood™ for the year to date is R6 000. They can only save on Vitality HealthyFood™ up to the total of 7 000 Vitality points. So, they only get their Vitality HealthyFood™ saving on R1 000 and not on the full R3 200 they spent in March (7 000 points – R6 000 = R1 000 on which they can save on Vitality HealthyFood™). To make sure they get more savings, the main member and spouse both completed a Vitality Nutrition Assessment and each earned 5 000 Vitality points for their family. So, they were once again able to get their Vitality HealthyFood™ saving in April.

2. When can I start using the HealthyFood™ benefit?

The Vitality HealthyFood™ benefit will be available from 24 February 2009.

3. I have a DiscoveryCard and I see the saving is paid into that account. Do I have an option to change it?

When you have a DiscoveryCard your Vitality HealthyFood™ saving will automatically go into your card account. Your saving with the Vitality HealthyFood™ benefit is paid into your DiscoveryCard in the same manner as the cash back you get from DiscoveryCard partner stores.

If the main member and the spouse on the membership both have a DiscoveryCard (in their own names and not secondary) the Vitality HealthyFood™ saving will be paid into the main member's DiscoveryCard account.

4. My bank details are not loaded. How do I load it to receive my Vitality HealthyFood™ saving?

You can update your banking details on www.discovery.co.za. Go to Your Vitality, HealthyFood™, Update banking details. You can also call the Vitality call centre on 0860 99 88 77 or email Vitalityinfo@discovery.co.za. You will have to complete a form to update your banking details for the Vitality HealthyFood™ saving.

Only the main member on the Vitality membership can update the banking details for the Vitality HealthyFood™ saving.



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5. How will my Vitality HealthyFood™ saving be paid to me?

Discovery Vitality will pay your Vitality HealthyFood™ saving into your DiscoveryCard account (if you have one) or into your bank account on the same day every month. This is called your billing cycle. Your billing cycle date is not the same date as when you activate the benefit. When your billing cycle date falls on a weekend or a public holiday they will pay your HealthyFood™ saving to you on the next work day.

6. How do I activate the Vitality HealthyFood™ benefit?

If you have a DiscoveryCard you can activate the benefit online at www.discovery.co.za or you can call Vitality on 0860 99 88 77 and a Vitality agent will activate the benefit for you. If you do not have a DiscoveryCard you can order a Vitality HealthyFood™ card (one for every family) on the website or by calling Discovery Vitality.

7. I received the wrong Vitality HealthyFood™ card. What can I do?

Please destroy the Vitality HealthyFood™ card you received and either go online to www.discovery.co.za to order a replacement card or call Discovery Vitality on 0860 99 88 77.

8. How do I order a new Vitality HealthyFood™ card for my spouse?

Your spouse cannot get a separate Vitality HealthyFood™ card. You can order one card on your Vitality membership (policy). The main member and the spouse's names will be on the Vitality HealthyFood™ card. If you lose this card and you want to replace it, you have to pay a R35 card fee. We will cancel the first card and activate the new card. Call Discovery Vitality on 0860 99 88 77 to order a Vitality HealthyFood™ card for your family or go to www.discovery.co.za

9. Who can order a Vitality HealthyFood™ card?

Either the main member or spouse can go online to order a Vitality HealthyFood™ card. You can order one Vitality HealthyFood™ card on your Vitality membership (policy). It will be issued with both the main member and spouse's names on it and will function as a family card. If you lose your card you can order a replacement card and pay the R35 card fee. We will cancel the first card and activate the new card.



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Example: For a **family**, the 12-month period starts when both the main member and spouse have completed the Personal Health Review. If the first member (main or spouse) completes the Personal Health Review on 18 May 2009 the family will still save up to 15% on HealthyFood™. When the second member (main member or spouse) completes the Personal Health Review for the family on 20 August 2009, the saving will increase to up to 25%. So, the saving of up to 25% for the family is valid from when both the members have completed the Personal Health Review (20 August 2009) until 12 months after the first Personal Health Review was completed (17 May 2010).

14. What criteria did Discovery Vitality use to identify Vitality HealthyFood™?

The Vitality HealthyFood™ range is based on the South African Food-based Dietary Guidelines which include the following:

Enjoy a variety of foods

Make starchy foods the basis of most meals

Enjoy plenty of vegetables and fruits every day

Eat dry beans, peas, lentils and soy regularly

Eat chicken, fish, milk, meat or eggs daily

Eat fats sparingly

Use salt sparingly

Drink lots of clean, safe water

If you drink alcohol, drink sensibly

Eat and drink foods and drinks with sugar sparingly and not between meals.

The foods they chose are also in line with the World Health Organization's goals for preventing lifestyle-related chronic disease. These include limiting the intake of saturated fat, trans fats, salt and added sugars. The guidelines aim to promote optimal energy and fibre intake.

15. Why have certain foods and drinks been excluded from the Vitality HealthyFood™ catalogue?



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In every food category, for example oils, grains or cereals only certain food products meet the Vitality HealthyFood™ criteria.

Certain products in Pick n Pay stores have not been approved as part of the Vitality HealthyFood™ range, although these foods may form part of an individual's healthy eating and exercise programme. Specific exclusions:

Red meat: lean red meat may be part of a healthy balanced diet. The South African Food-based Dietary Guidelines recommend reducing your red meat intake to 560 g per week. On average South Africans eat more than this recommended amount. In an attempt to implement the South African Food-based Dietary Guidelines and help all Vitality members to achieve the goal, red meat has not been included in the Vitality HealthyFood™ benefit, however, many healthy alternatives are included on the list.

Low-fat dairy: dairy has an important part to play in the diet. Adults can have both low-fat and fat-free products. Low-fat dairy products have more saturated fats than fat-free products and because Vitality HealthyFood™ supports the best choice within each food group, only fat-free dairy products have been included in the Vitality HealthyFood™ benefit.

Water: while bottled water is a convenient choice, tap water in South Africa is currently considered clean and safe to drink. Discovery Vitality still encourages people to drink enough water, but bottled water is not included in the Vitality HealthyFood™ benefit.

Fruit juices: although fruit juices are healthy drinks of choice, whole fruit is still the better choice. Fruity drinks often add to caloric intake and to maintain a calorie balance, people drink water and eat whole nutritious foods.

The approved products represent the healthiest choices within each food group and when taken in the recommended quantities all form part of a healthy balanced diet. The Vitality HealthyFood™ list is constantly under review and the panel adds and takes off products where relevant.

16. How did Discovery Vitality get my banking details?

They use your banking details that were available on your Discovery membership. You can change the banking details for the payment of your Vitality HealthyFood™ saving. Only your bank details for your Vitality HealthyFood™ saving will be updated and your bank details for paying claims or debit orders will stay the same.



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17. Who can update my banking details for the payment of my Vitality HealthyFood™ saving?

Only the main member on Discovery Vitality can update the banking details. You can update banking details at www.discovery.co.za or by calling Discovery Vitality on 0860 99 88 77.

18. How many bank accounts can I add for the payment of my Vitality HealthyFood™ saving?

You can have only one bank account for the payment of your Vitality HealthyFood™ saving. Your bank account details are loaded on your Vitality membership and not for every member that uses the benefit. The benefit works on your policy and points and limits are applied for every policy and not for every member.

19. When will my Vitality points for buying Vitality HealthyFood™ show on my Vitality Points Monitor?

The Vitality points for the Vitality HealthyFood™ items you buy during a month will be awarded within three days after you bought it.

20. What is the minimum amount Discovery Vitality will pay back when I use the Vitality HealthyFood™ benefit?

Your HealthyFood™ saving will be paid according to your billing cycle (refer to question 5) if it is more than R50 for the month. If your saving, in a specific month, is less than R50 they will add it to your saving in following months and pay it to you when the total saving is more than R50.

We hope these questions and answers are useful in giving your clients information about their savings, the approved foods and using the Vitality HealthyFood™ benefit. If you have any question, please call us on 0860 99 88 77.