

# Summary of Points



Get healthy  
Get rewarded

## Vitality points for each benefit and status

This document sets out the points you can earn when you engage in the Vitality Programme. For more information about how Vitality works, refer to the main rules.

### Maximum Points

The information that follows shows the points that all members aged 18 and older, unless otherwise specified, may earn in one calendar year.

#### 1. Find out your Vitality Age

Understand how healthy you are relative to your actual age: 2 500 Vitality points once a year

#### 2. Do your Vitality Health Check (for men and women 18 years and older)

The Vitality Health Check is made up 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. You can earn up to 22 500 Vitality points depending on how many results are in range. This means that at a Discovery Wellness Day, you can earn up to 30 000 points and reach Silver Vitality status by having all your results in range, finding out your Vitality Age and doing an HIV test.

### Earn Vitality points depending on how healthy you are

In range results	0 high risk results	1 high risk result	2 or more high risk results
5	22 500 pts		
4	15 000 pts	12 500 pts	
3	10 000 pts	7 500 pts	5 000 pts
2	5 000 pts	3 500 pts	2 500 pts
1	2 500 pts	2 500 pts	2 500 pts

### 3. Do further health checks depending on your age and gender

Health Check	Maximum points
Colon Cancer Screening for men and women 50 years and older. *	2 500 once a year
<b>Bone mass density test**</b> for women aged 65 and older, and men aged 70 and older	2 500 points
<b>Dental check-up</b>	1 000 once a year
<b>Glaucoma screening</b> for members 40 years and older	2 500 once a year
<b>HIV counselling and testing</b> for members 18 years and older	5 000 once a year
<b>Mammograms***</b> for women 40 years and older	2 500 once a year
<b>Pap smears***</b> for women between the ages of 16 and 65 years old	2 500 once a year
<b>Vision test</b> for members 60 years and older	1 000 once a year

\*Members who are within the 10 year period of having had a colonoscopy will not receive points for doing a faecal immunochemical test or faecal occult blood test. Please consult your doctor before choosing how you screen for colon cancer. Visit a healthcare provider for a colonoscopy once every ten years. You will earn the points in the year of the screening, and in the following nine years.

\*\*Bone mass density tests may be done by DEXA (Dual-energy X-ray absorptiometry) once every 2 years, and members will earn the points for both years that the test is valid. Please consult your doctor before choosing how you screen for osteoporosis.

\*\*\*Visit a healthcare provider for a Pap smear once every three years and for a Mammogram once every two years. You will earn the points in the year of the screening, and in the next year/s.

#### 4. Choose to eat healthy

<b>Eat Healthy</b>	<b>Maximum points for a member 18 years and older</b>
<b>HealthyFood items</b>	Earn up to 12 000 Vitality points a year <ul style="list-style-type: none"> <li>- 20 points for each HealthyFood item</li> <li>- 20 points deducted for each unhealthy item purchased</li> </ul>
<b>Learn more about your eating habits at a dietitian</b>	Up to 1 000 Vitality points

#### 5. Points for expecting and new mothers

<b>Vitality Baby</b>	<b>Maximum points for a member</b>
<b>Vaccinations 0 - 2 years</b>	500 points per vaccination event
<b>Attending antenatal classes</b> for expectant parents	2 000 Vitality points once a year
<b>CPR Course</b>	2 500 Vitality points once a year, for as many years as the certificate is valid
<b>Well Baby Clinic visits at Clicks or Dis-Chem</b>	Up to 2 500 Vitality points once a year

**PLUS** earn double points for selected fitness activities and for buying HealthyFood items during pregnancy and until your baby is six months old.

#### 6. Benefits where child dependants (younger than 18 years old) earn points

Child dependants on their parents Vitality policy, younger than 18 years can only earn points for certain benefits.

<b>Summary of points earned by child dependants younger than 18 years</b>		
<b>Kids Vitality Health Review</b>	500 a year	Child dependants from birth until 18 years
<b>Kids Vitality Health Check</b>	500 a year	Child dependants from birth until 18 years
<b>Dental Health Check</b>	1 000 a year	Child dependants older than two but younger than 18 years
<b>Optometry visit</b>	1 000 points in a lifetime	Children between three and five years old

<b>EyeGym</b>	Up to 2 500 Vitality points per year	Children aged 6-18 years old
<b>Taking part in a parkrun</b>	300 Vitality points	Only for children six years and older
<b>Gym partner visits</b>	100 Vitality points	Only for children six years and older
<b>Working out with a Vitality linked fitness device</b>	Up to 300 Vitality points	Only for children 14 years and older
<b>Vitality timed race events</b>	Up to 1 500 Vitality points	Only for children 16 years and older

\*Kids six years and older can start earning Vitality points for fitness activities. Kids can earn up to 20 000 fitness points a year.

\*\*The benefits for child dependants end at 12am (midnight) on the day of their 18th birthday. This means that they cannot use any benefits for child dependants under 18 on the day of their 18th birthday (or anytime afterwards).

## 7. Vaccinations for the whole family

<b>Vaccinations</b>	
Flu vaccination (all Vitality members from the age of 6 months)	1 000 once a year
Flu vaccination (bonus points for members 60 years and older)	1 000 once a year
HPV Vaccinations for members between the ages of nine and 25 years old	1 000 once in a lifetime once you have completed the full course
Pneumococcal Vaccinations for members 65 years and older	1 000 per vaccination once a year
Shingles vaccinations for members 60 years and older	1 000 once a year
*Vaccinations for children under the age of two	500 per vaccination event
**Childhood Vaccinations for children aged four to seven	1 000 once in a lifetime
Meningococcal conjugate vaccination for children aged 11 to 12	500 Vitality points once in a lifetime
Meningococcal conjugate vaccination (Booster dose) for children aged 16	500 Vitality points once in a life time

\*Please send us proof of the vaccination once your child has received the vaccination and before your child's second birthday to earn Vitality points. You can upload the proof on <https://www.discovery.co.za/portal/individual/claim-vitality-points>

\*\*All children on Vitality who are between four and seven years old will earn Vitality points for having the five repeat vaccinations.

## 8. Earn points for getting active

Vitality Fitness points event	Maximum points per member 18 years and older for each event																																								
<b>*Overall maximum Vitality fitness points</b>	30 000 per year																																								
<b>*Overall maximum Vitality fitness points for Kids</b>	20 000 per year																																								
<b>Vitality Fitness Assessment</b>	Up to 7 500 Vitality points once a year																																								
<b>Vitality High Performance Fitness Assessment</b>	A bonus of up to 10 000 Vitality points depending on how fit you are																																								
<b>Maximum points earned for tracking step activity</b>	1 200 per month																																								
<b>Earning Vitality points for different fitness activities</b>																																									
<table border="1"> <thead> <tr> <th></th> <th colspan="4">Fitness points</th> </tr> <tr> <th></th> <th>50</th> <th>100</th> <th>200</th> <th>300</th> </tr> </thead> <tbody> <tr> <td><b>Workout activities</b></td> <td></td> <td>myrun (2.5km) Health clubs Round of golf Run/Walk For Life</td> <td></td> <td>myrun (5km) parkrun Run/Walk For Life 5km+</td> </tr> <tr> <td><b>Steps**</b></td> <td>5 000 – 9 999 steps*</td> <td>10 000+ steps</td> <td></td> <td></td> </tr> <tr> <td><b>Speed workouts</b></td> <td></td> <td>30+ min</td> <td></td> <td></td> </tr> <tr> <td><b>Light workouts at 60 – 69% of max heart rate</b></td> <td></td> <td>30+ min*</td> <td></td> <td></td> </tr> <tr> <td><b>Moderate workouts at 70 – 79% of max heart rate</b></td> <td></td> <td></td> <td>30 – 59 min</td> <td>60+ min</td> </tr> <tr> <td><b>Vigorous workouts at 80%+ of max heart rate</b></td> <td></td> <td></td> <td></td> <td>30+ min</td> </tr> </tbody> </table>			Fitness points					50	100	200	300	<b>Workout activities</b>		myrun (2.5km) Health clubs Round of golf Run/Walk For Life		myrun (5km) parkrun Run/Walk For Life 5km+	<b>Steps**</b>	5 000 – 9 999 steps*	10 000+ steps			<b>Speed workouts</b>		30+ min			<b>Light workouts at 60 – 69% of max heart rate</b>		30+ min*			<b>Moderate workouts at 70 – 79% of max heart rate</b>			30 – 59 min	60+ min	<b>Vigorous workouts at 80%+ of max heart rate</b>				30+ min
	Fitness points																																								
	50	100	200	300																																					
<b>Workout activities</b>		myrun (2.5km) Health clubs Round of golf Run/Walk For Life		myrun (5km) parkrun Run/Walk For Life 5km+																																					
<b>Steps**</b>	5 000 – 9 999 steps*	10 000+ steps																																							
<b>Speed workouts</b>		30+ min																																							
<b>Light workouts at 60 – 69% of max heart rate</b>		30+ min*																																							
<b>Moderate workouts at 70 – 79% of max heart rate</b>			30 – 59 min	60+ min																																					
<b>Vigorous workouts at 80%+ of max heart rate</b>				30+ min																																					
<p><b>Earn speed workout fitness points by:</b>            Running at an average of 5.5+ km/hr            Swimming at an average of 1.5+ km/hr            Cycling at an average of 10+ km/hr</p> <p><b>Heart rate target tip:</b>            Calculate your maximum heart rate by subtracting your age from 220.            Use <a href="#">this easy guide</a> for more info.</p>																																									
<p><b>*1000 fitness points threshold.</b> Earn 50 Vitality points for tracking between 5 000 and 9 999 steps in a day or 100 points for a 30+ minute workout where you are able to maintain 60 – 69% of your maximum age-related heart rate. These activities recognise that important first step for many of our members who are just starting out. For this reason, these points will contribute to your weekly Vitality Active Rewards goal, but will be subject to a cap of <b>1 000 points</b> per year towards your Vitality Status.</p> <p><b>**2019 Update: Members will earn up to 1200</b> Vitality points per month by tracking step activity. All step activity will continue to count towards Vitality Active Rewards.</p>																																									

### Timed and verified race events points

Claim your Vitality points online or via the Discovery app. Remember to attach your proof of race completion with a race certificate or other supporting documentation.

300	600	1 500	3 000
5 – 9km walking/running event	10 – 20km walking/running event	21 – 41km walking/running event	42km+ walking/running event
0,5 – 1km swimming event	1,1 – 3km swimming event	3,1 – 5,9km swimming event	6km+ swimming event
25 – 49km cycling event	50 – 99km cycling event	100 – 179km cycling event	180km+ cycling event

We also recognise our duathletes and triathletes with the full set of points per event discipline for example, earn 9 000 points for a full Ironman.

### Endurance and High Performance athletes

#### Fitness points

	50	100	200	300	450	600
<b>Workout activities</b>		Health clubs Round of golf Run/Walk For Life		parkrun Run/Walk For Life 5km+		
<b>Steps**</b>	5 000 – 9 999 steps*	10 000+ steps				
<b>Speed workouts</b>		30+ min				
<b>Light heart rate workouts at 60 – 69%</b>		30 – 89min*		90 – 119 min	120 – 179 min	180+ min
<b>Moderate heart rate workouts at 70% – 79%</b>			30 – 59min	60 – 89 min		
<b>Endurance heart rate workouts at 70%+</b>					90 - 119 min	120+ min
<b>Vigorous heart rate workouts at 80%+</b>				30 – 89 min		

#### Earn speed workout fitness points by:

Running at an average of 5.5+ km/hr  
Swimming at an average of 1.5+ km/hr  
Cycling at an average of 10+ km/hr

#### Heart rate target tip:

Calculate your maximum heart rate by subtracting your age from 220.  
Use this [easy guide](#) for more info.

\*These points contribute to weekly Vitality Active Rewards goals but are capped at 1 000 points per year towards Vitality Status.

\*\*2019 Update: Members will earn up to 1200 Vitality points per month by tracking step activity. All step activity will continue to count towards Vitality Active Rewards.

Note: Points will only be awarded for one fitness activity a day. If you complete more than one fitness activity in a day, then the higher of the activities will be awarded.

The points you earn from your Vitality Fitness Assessment contribute towards your yearly cap of 30 000 fitness points. The bonus points you earn from your Vitality High Performance Fitness Assessment don't contribute towards your yearly cap of 30 000 fitness points.

## 9. Converting Vitality reward points

Up to 2 500 Vitality reward points earned through Vitality Active Rewards can be converted into Vitality points per adult member – on your Vitality membership. These points will count towards your overall Vitality status. Vitality reward points can be earned by reaching Vitality Active Rewards goals, and by achieving Vitality health goals. You need to have at least 100 Vitality reward points available in order to convert them to Vitality points

## 10. Vitality Drive

If you have insured your car on the Classic Plan or Executive Plan with Discovery Insure, you can join Vitality Drive and earn up to 6 000 Vitality points per year for driving well.

Discovery Insure Ltd is an authorised financial services provider. Registration number 2009/011882/06. Product rules, terms and conditions apply.

### Points needed to reach each status

The table below shows how many Vitality points members need to reach each status.

	<b>Blue status</b>	<b>Bronze status</b>	<b>Silver status</b>	<b>Gold status</b>	<b>Diamond status</b>
Single member	You start at Blue Vitality status	10 000	30 000	45 000	Reach Gold Vitality status for three consecutive years
Main member +1 member 18 years and older		20 000	60 000	90 000	
Main member +2 members 18 years and older		30 000	80 000	120 000	
For each additional member 18 years and older		10 000	20 000	30 000	

When a child dependant turns 18 during any month of the year, the Vitality status points threshold for the family will only increase in the January after the dependant's 18<sup>th</sup> birthday.

Terms and conditions apply. If you have any questions or need more information and a set of the full Vitality rules, please check the website.

### Find out more

If you have any questions or need more information about Vitality points and status, go to [www.discovery.co.za](http://www.discovery.co.za). You will also find a full set of Vitality rules. 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.

### Stay in touch

If you have any questions or need more information about this benefit, please visit [www.discovery.co.za](http://www.discovery.co.za)

Keep up to date with the latest news from Vitality: visit [www.discovery.co.za](http://www.discovery.co.za), download the



Discovery app, follow Discovery Vitality on    (@Discovery\_SA) and  (DiscoverySA).

Last updated January 2019