

# Get up to 20% back on hundreds of HealthyFood items

This guide to the HealthyFood benefit is for members of Vitality Active without Discovery Bank products.

Discovery Vitality aims to make healthy eating easier with the HealthyFood benefit. The benefit offers you rewards of up to 20% back on a range of healthy foods, including vegetables, fruit, starchy foods, lean protein, fat-free dairy products, legumes, and healthy fats and oils, at Pick n Pay or Woolworths.

Specific limits, terms and conditions apply to each benefit and may change at any time. We will inform you when we make product or benefit changes.

If, for any reason, there is a conflict between the rules in this benefit guide and the Vitality Main Rules, the <u>Vitality Main Rules</u> will apply at all times.

### Who this benefit guide is for

This benefit guide applies Vitality Active members with no Discovery Bank products.

If you not a Vitality Active member without any Discovery Bank products, please select the correct benefit guide applicable to you from the tab in this link <u>Vitality product rules | Everything you need to know - Discovery</u>

There are no extra fees for this benefit

You do not pay any fees for the Vitality HealthyFood benefit apart from your monthly Vitality Active contributions.

If you are a Bankmed member on the Balance programme, you will need to log in to your profile on <a href="www.balancesa.co.za">www.balancesa.co.za</a> to view your benefit guide and see how to get the most out of your Balance rewards.

### Who may use the HealthyFood benefit

The HealthyFood benefit is for personal use only. To use the benefit, you must be:

- A Vitality Active member
- 18 years or older
- The main member or spouse on Vitality Active.

### Get rewarded for buying healthy foods

As a Vitality Active member, you can:

- **Get up to 20% back in cash** on HealthyFood items bought from your preferred HealthyFood partner (Pick n Pay or Woolworths) and **up to 10%** back with the other partner.
- Earn Vitality points for buying HealthyFood items.

### How to activate the HealthyFood benefit

### Step 1: Loyalty cards

To activate the HealthyFood benefit, you will need a loyalty card for Pick n Pay or Woolworths, or both, as set out in the table below:

HealthyFood partner	Loyalty card to use	What you need to know
Pick n Pay	Smart Shopper	We no longer use the Discovery Vitality HealthyFood card to link to the HealthyFood benefit at Pick n Pay. If you have one of these cards, you will need to get a Smart Shopper card to get your HealthyFood rewards.
Woolworths	<b>W</b> Rewards MySchool MyVillage	You can use any of the cards listed on the left, to activate your HealthyFood benefit.

MyPlanet	Get a Woolworths MySchool card by visiting www.myschool.co.za and follow these steps to create				
<b>y</b>					
	your profile and link your Woolworths profile to Vitality:				
	o Create a profile, add your ID number to your profile and				
	give permission for MySchool to share your personal				
	information with Discovery Vitality Pty Ltd.				
	o Contact Woolworths on 0860 02 20 02 and request				
	to have your MySchool card linked to your Woolworths				
	profile.				
	o If you have already linked your Woolworths profile to				
	Vitality, you're all set up to be rewarded. If you haven't,				
	click here to link your Woolworths profile to Vitality to				
	earn HealthyFood rewards.				

These are **not credit, debit or guarantee cards**. For the HealthyFood benefit, they are used only to work out the rewards you get when buying HealthyFood items.

If someone other than yourself uses your loyalty card, we can cancel your HealthyFood benefit.

### ■ To get a **Smart Shopper card for Pick n Pay:**

- You can apply for the Smart Shopper card at any Pick n Pay store.
- Make sure that your ID number is linked to the Pick n Pay Smart Shopper card by visiting www.pnp.co.za:
  - Log in to your profile, then click the **Your Account** dropdown menu.
  - Go to My Dashboard, then Edit Profile to check that your ID number has been linked.

See our website for more information on How to link your Smart Shopper card.

### ■ To get a Woolworths loyalty card:

- You can apply for a Woolworths loyalty cards in-store or online.
- Contact Woolworths on **0861 50 20 50** to confirm that your Woolworths card has been linked to your Woolworths customer profile under your ID number.
- If you lose your Woolworths card, call the Woolworths customer care centre on 0860 02 20 02.

### Step 2: Activate the HealthyFood benefit on your Vitality profile

- 1. Log in to your profile on the Discovery app or website.
- 2. Go to the Vitality section and choose **Rewards**.

Choose either Pick **n Pay or Woolworths** as your preferred HealthyFood partner.

- 3. How to choose a preferred partner
- You can earn up to 20% back at your preferred HealthyFood partner and up to 10% back at the other partner.
- Your preferred HealthyFood partner can be changed once in a rolling 12-month period (see How to change a preferred partner).
- You will receive an SMS confirming that your HealthyFood benefit is active.

If there is more than one member on the same Vitality Active membership, both the main member and spouse must start the benefit on their own Vitality profiles to earn rewards.

### How to choose a preferred partner

- If the main member on a Vitality Active membership chooses a preferred partner:
  - That preferred partner will also apply to the spouse on the same Vitality Active membership
  - The spouse cannot change the preferred partner.
- If the spouse on the Vitality Active membership chooses a preferred partner before the main member does:
  - The main member can override their choice and choose another preferred partner for their membership.

### How to change a preferred partner

- Log into <u>www.discovery.co.za</u> and visit the **Rewards** page under **Vitality**. Select **Learn more** under the HealthyFood section, and choose your new preferred partner.
- Only the main member can change the preferred partner.
- Should you select to change your preferred partner, the update will take effect on the first of the month following your preferred partner selection.
- The change can be made 12 months from:
  - The date the HealthyFood benefit starts
  - And thereafter, every 12 months from the date of change.

**For example**, if you activated the HealthyFood benefit on 1 April 2021, you can change your preferred partner from 31 March 2022. If you choose to change your preferred partner on 31 July 2022, you can do so again 12 months from that change.

### How to earn HealthyFood rewards

Once you have activated the HealthyFood benefit, you can earn rewards by engaging with Vitality Active and buying HealthyFood items.

### Engage with Vitality Active

As a Vitality Active member, your Vitality HealthyFood rewards are based on your engagement with the Vitality Active programme.

This means **you must do either** the <u>Vitality Age</u> online assessment or <u>Vitality Health Check</u> once every 12 months to start earning HealthyFood rewards.

If there is a **main member and a spouse** on the membership, **both** the main member and the spouse must do at least one of these assessments every 12 months.

If you do both assessments, you can earn maximum rewards.

### Your engagement with Vitality Active

The percentage we use to work out your HealthyFood rewards each month is based on your engagement with Vitality Active, as set out in the table below.

Table 1: Rewards you can earn after activating the HealthyFood benefit

Single member	Family membership				
How to get up to 10% back at your preferred partner					
<ul> <li>Activate the HealthyFood benefit on your</li> <li>Vitality Active profile on our website.</li> </ul>	Both the main member <b>and</b> spouse on the members must:				
<ul> <li>Do either your <u>Vitality Age</u> online assessment</li> <li><u>or</u> <u>Vitality Health Check</u> once every 12 months.</li> </ul>	<ul> <li>Activate the HealthyFood benefit on their Vitality Activate profiles.</li> </ul>				
	<ul> <li>Do either their <u>Vitality Age</u> online assessments</li> <li><u>or</u> <u>Vitality Health Checks</u> once every 12 months.</li> </ul>				
How to get up to 20% back at your preferred partr	ner and up to 10% back at the other partner				
<ul> <li>Activate the HealthyFood benefit on your Vitality Active profile on our website.</li> <li>Do both your <u>Vitality Age</u> online assessment and <u>Vitality Health Check</u> once every 12 months.</li> </ul>	<ul> <li>Both the main member and spouse must:</li> <li>Activate the HealthyFood benefit on their Vitality Active profiles.</li> <li>Do both their <u>Vitality Age</u> online assessment and <u>Vitality Health Checks</u> once every 12 months.</li> </ul>				

### About the assessments

■ <u>Vitality Health Checks</u> can be done at any pharmacy in the <u>Vitality Wellness Network</u>.

- Your assessments are valid for 12 months. They must still be valid on the last day of the calendar month before we work out your monthly reward.
- See the HealthyFood benefit information on your profile (on the Discovery website or app) to see when your assessments expire.

For more information, see Examples of how the HealthyFood benefit works.

### Buy HealthyFood items

You can buy HealthyFood items in-store, online or on the app for Pick n Pay or Woolworths.

The HealthyFood benefit is **not available** at:

- Pick n Pay Express stores at BP garages
- Woolworths Foodstop stores at Engen garages.

Swipe your cards in-store

To get your HealthyFood reward, make sure you swipe your card at the till when you shop instore (your Vitality HealthyFood card, Pick n Pay Smart Shopper card, Discovery Card, Woolworths WRewards, MySchool, MyVillage or MyPlanet card).

If you don't swipe your card, you will not get the HealthyFood reward.

Link your cards online and on the apps

- **Pick n Pay:** When you buy online at <a href="www.pnp.co.za">www.pnp.co.za</a>, you will need to link your Pick n Pay Smart Shopper card to your Pick n Pay online profile.
- **Woolworths:** When you buy online at <a href="www.woolworths.co.za">www.woolworths.co.za</a>, you will need to link your Woolworths loyalty card to your Woolworths Food online profile. On checkout, your linked Woolworths loyalty card will be used to work your rewards.

Once you have linked the card to your online profile, your HealthyFood rewards will be calculated automatically when you complete your shopping online or using the app (that is, after checkout and payment).

When making Woolworths purchases, you will earn Vitality rewards for purchases made through selected third-party apps and online services that are offered directly by Woolworths only. These include Woolworths standard delivery, Click & Collect and Dash Delivery.

When making Pick n Pay purchases, you will only earn Vitality rewards for purchases made through Pick n Pay online, the Pick n Pay ASAP! app and the Mr D food app. No other online service and third-party apps used to purchase Pick n Pay grocery items, except for those mentioned above, will enable you to earn rewards.

The collection or delivery date for online orders will be when Vitality processes the transaction (i.e. delivery or collection date is the transaction date). The date that the order was places is not the transaction date.

The example below explains how online transactions are processed.

On 31<sup>st</sup> May, you put an order for groceries through a HealthyFood partner. On 1<sup>st</sup> June, the groceries are delivered or collected. The date Vitality utilises to calculate your reward is the delivery or collection date of the order on 1<sup>st</sup> June rather than your order date of 31<sup>st</sup> May, then this will fall in the June calculation period and paid out in July.

### How we work out Healthy Food rewards each month

Your Vitality HealthyFood monthly reward is based on the following:

- As a single member on a Vitality Active membership, you get rewarded on a maximum of R2,000 a month that you spend on HealthyFood items.
- As a family on a Vitality Active membership, you get rewarded on a maximum of R4,000 a month that you collectively spend on HealthyFood items.
  - The Vitality Active main member's HealthyFood spend is always rewarded first, and if this is below the R4,000 limit, then the HealthyFood purchases made by other members on the same Vitality Active membership are included in the reward, according to the following hierarchy:
    - Main member's qualifying spend
    - Spouse's qualifying spend
- The Vitality Active members' qualifying spend at the preferred partner on the benefit is always rewarded first, followed by qualifying spend at the other partner on the benefit on a per member basis.
- Your HealthyFood spend that you get rewarded on from the Vitality Active programme is limited to the number of Vitality Active points that the membership has for the year to date.
- All eligible members on a Vitality Active membership will have their HealthyFood rewards paid to the main member's nominated account and not into the individual accounts of family members.

See details on how this works in the section below: **Examples of how the HealthyFood benefit** works.

Your reward is based on your Vitality points and your spend

• The reward you get is based on the number of Vitality points that you have as well as the amount that you spend on HealthyFood at the partner stores.

- The starting point for working out your reward is the number of Vitality points that you have.
- To work out your reward, we apply your qualifying discount percentage to your HealthyFood spend in the month.
- The percentage is 0%, 10% or 20%, depending on the health assessments that you have completed.
- As a family, your qualifying spend limit on HealthyFood items a month is R4,000.
- As a single member, your qualifying spend limit on HealthyFood items a month is R2,000.
- Your HealthyFood spend that you get rewarded on the Vitality Health programme is limited to the number of Vitality points that your policy has accumulated for the year to date. Your reward is further subject to our payout rules detailed below.
- Your current month's earned reward percentage is the rate at which you will earn rewards on qualifying HealthyFood purchases made in the current calendar month.
   This allows you to make informed HealthyFood purchase decisions.
- Your current month's earned percentage is based on the validity of your Vitality health assessments as at the last day of the previous calendar month.
- Your dynamic reward percentage for next month changes throughout the current month based on the completion status of your Vitality health assessments.
- Your rewards are based on qualifying HealthyFood purchases made during the current calendar month, based on your earned reward percentage and will be allocated to you in the first two weeks of the following month.
- You will be able to see your current month's earned reward percentage in the Discovery app and on the Discovery website.

See details on how this works in the section below: **Examples of how the HealthyFood benefit** works.

### Earn Vitality Health points for buying HealthyFood items

- You earn 20 Vitality points for every HealthyFood item that you buy at Pick n Pay and Woolworths.
- You can earn a **maximum of 1,000** Vitality points on your HealthyFood purchases each month, which adds up to a maximum total of 12,000 Vitality points a year per membership.
- We will take off 20 points for every unhealthy item that you buy. However, you will never have negative points. The least amount of points that you can earn is zero.

HealthyFood items that qualify for rewards

### How to identify HealthyFood items

Use the official online catalogues:

See the Pick n Pay and Woolworths HealthyFood catalogues for a full list of HealthyFood items.

These catalogues give the official list of HealthyFood items. You will not earn rewards on a product if it is not in either of these catalogues, even it has a HealthyFood label on a shelf or on its packaging in-store.

The products in these catalogues:

- Can change at any time
- May not always be available, depending on the time of year (season) and product suppliers
- May be available at certain Pick n Pay and Woolworths stores only.

#### In-store:

Look out for the Vitality HealthyFood stamp on product labels in-store to identify HealthyFood items.

### On till slips:

All HealthyFood items are shown as "VIT" or "V" on your till slips.

### How we choose HealthyFood items

Discovery Vitality bases its HealthyFood principles on the most current policies and guidelines from local and international bodies. We follow these recommendations when setting criteria for foods that are part of the Pick n Pay and Woolworths HealthyFood catalogues.

The products in these catalogues represent the healthiest options in each food group and, when taken in the required quantities, all form part of a healthy, balanced diet.

There is always new scientific evidence being reviewed and we try to make sure that our health promotion policies align with the latest guidelines. We look at the choices we make about the HealthyFood benefit regularly. These choices could change based on scientific and industry developments.

### How the types of food you buy affect your HealthyFood rewards

The table below sets out the three main categories we use on the HealthyFood benefit, and how these link to the rewards you get with HealthyFood.

Type of foods	Description	Examples	How the type of food links to your HealthyFood benefit
Healthy foods  When a variety of healthy foods are combined, they create a diet that promotes good health.	<ul> <li>Minimally processed or whole foods</li> <li>Nutrient-dense</li> <li>Low in added sugar or salt (sodium)</li> <li>Free from trans fats.</li> </ul>	<ul> <li>Vegetables</li> <li>Fruit</li> <li>Starchy foods</li> <li>Lean protein</li> <li>Fat-free dairy products</li> <li>Legumes</li> <li>Healthy fats and oils</li> </ul>	When you buy healthy foods, you can:  Get up to 20% back in cash on HealthyFood items bought from your preferred HealthyFood partner (either Pick n Pay or Woolworths) and up to 10% back with the other partner  Earn 20 Vitality points for every HealthyFood item that you buy at Pick n Pay and Woolworths.
Unhealthy foods  Unhealthy foods and drinks can be harmful to health if you have too much of them.	<ul> <li>Highly processed</li> <li>High in added sugar or sodium</li> <li>Energy-dense and nutrient-poor</li> </ul>	<ul> <li>Sweets, chocolates and biscuits</li> <li>Desserts, cakes and pastries</li> <li>Sugary drinks (including fruit juice)</li> <li>Sugary foods (e.g. jams and ice creams)</li> <li>Processed meats (cold meats, sausages and bacon)</li> <li>Condiments and flavourings such as salted spices</li> </ul>	■ We will subtract 20 points for every unhealthy item that you buy. However, you will never have negative points.

		and seasoning, stock cubes and powder, soup and gravy powder, high-salt spreads and sauces)  Crisps (chips), pretzels, flavoured corn and popcorn	
Neutral foods  Neutral foods still have a place in a healthy diet, depending on the portion consumed, one's age, health status and exercise habits.	There are no rewards or p encourage you to make th	•	ods in this group; however, we the healthy foods group).

### How HealthyFood rewards are paid to you

### Rewards are always paid to the main member's account

## The HealthyFood reward is always paid to the main member's chosen bank account – even if the rewards are earned by other people on their Vitality Active membership.

It is the main member's responsibility to make sure the account details we have are correct.

Your reward calculation is based on the date we receive the transaction file from the partner. This may be different to the date on which you made the purchase.

### If your account details change:

- Please log in to your Discovery profile and update your details **or**
- Call us on 0860 99 88 77 to update your details.

### If you join Discovery Bank:

■ Your HealthyFood reward is paid to you as Discovery Miles, into your Discovery Miles account.

### When we pay your HealthyFood rewards

- We pay your HealthyFood rewards monthly.
- Your monthly reward cycle has been aligned to a calendar month cycle.
- We only pay your reward into your nominated bank account if your monthly reward is above the minimum amount of R50 for the benefit, which would include both your preferred and non-preferred partner
- Starting 1 March 2023, if your reward does not add up to R50 over 2 months, then the first month's amount is written off and the second month's amount transfers to the next period.

### For example:

- Month 1: R25 earned is less than R50 so we will not pay the cash back, it rolls over to the next month.
- Month 2: R25 + R10 = R35 which is still less than R50 so we do not pay the cash back. The R25 from the month before is written off and only the R10 rolls over to the next month.
- Month 3: R10 + R43 = R53. This is more than R50 so we pay the R53 cash back to you.
- Should we receive a late transaction (within 12 months from the date of the transaction), we will calculate the late transaction in the current month in which we

received it. In the late transaction calculation, we will take into account the limits that should have been applied in the month in which the transaction first occurred.

We calculate late transactions separately from normal reward calculations (due to timing differences). If the late transactions reward amount and the current reward amount be over R50, we will pay the amount to you. If the current bundle amount (late transaction and any current rewards) is less than R50, we will roll over the late transaction(s) until the reward amount is equal to or more than R50. We will pay the amount to you once it has reached R50.

Late transactions examples:

#### Example 1:

#### Month 1 (Feb 2023):

- Rewards earned was R45 (under R50) so it will be rolled over to month 2.
- Late transaction received was R2 (under R50) and will be rolled over.

#### Month 2 (March 2023):

• Normal rewards earned was R2 (R45 + R2 +R2 =R49). We will write off the R45 as it is less than R50.

#### Month 3 (April 2023).

• Normal rewards earned was R55 plus the R2 from the late event of month 1 + R2 normal reward earned in month 2. As the amount is more than R50, we will pay you the R59.

### Example 2:

#### Month 1 (Feb 2023):

- Rewards earned was R70. The calculation period for the reward earned was from the 5th to the 10th of the month. We will pay you the R70.
- Late transaction received was R50. The calculation period for the late transaction was from the 11th to the 15th of the month. We will pay you the R50.
- The reward we hold back does not earn interest.
- This minimum amount may change at any time. However, we will let you know before we make any change to the amount.
- For reward queries, please call Vitality on 0860 99 88 77.

### How to query your reward

You need to keep your valid receipts for 60 (sixty) working days after purchase:

- In case you have a query related to your reward
- To verify your purchases

To award the appropriate rewards for your quality purchases.

The following would invalidate your receipt, and do not qualify you for rewards:

- Receipts that have been photoshopped or photocopied
- Receipts created by a partner employee for purchases you did not buy
- Blank images with no receipts in view
- Receipts that are unclear or have blurry images
- Receipts that are missing information, such as the partner's name and loyalty card number.
   We require a full receipt with all information (no information must be cut off or missing from the receipt)
- Receipts submitted for the incorrect partner. This is when the receipt you submit does not match the selected partner or is not from a partner associated with the benefit
- We will not accept a bank statement in place of a receipt.

### Tax and interest on rewards

You will **not earn** any interest on rewards as they build up. You might have to pay tax on the rewards that you earn. Please speak to a tax practitioner to get advice about this. We are not responsible for any consequences if you fail to ask a tax practitioner for advice or if you do not pay any tax owing.

### Examples of how the HealthyFood benefit works

The example below explains how the reward payout is calculated for a Vitality family that activated the HealthyFood benefit at both Pick n Pay and Woolworths

- The main member and spouse have both found out their Vitality Age and each completed their Vitality Health Check.
- They chose to get up to 20% back at their preferred HealthyFood partner, Woolworths, and up to 10% back at Pick n Pay.
- The monthly limit that a family membership can spend on HealthyFood and earn rewards on is R4,000, up to the value of their Vitality points available.

	January	February	March
Vitality points they have earned to date	1,000	5,500	9,500
Accumulated year to date HealthyFood spend on which the reward is based	N/A	1,000	4,550
Points limit	N/A	4,500	4,950
Spend at Pick n Pay	R600	R2,200	R1,000
Spend at Woolworths	R1,350	R1,350	R1,250
Total qualifying spend	R1,950	R3,550	R2,250
Maximum qualifying spend cap*	4,000	4,000	4,000
Amount that the reward will be based on	R1,000	R3,550	R2,250
Pick n Pay reward	RO	R220	R100
Woolworths reward	R200	R270	R250
Total reward for the month	R200	R490	R350

<sup>\*</sup>Please note that there is a Maximum qualifying spend cap of R4,000 for family memberships regardless of whether the members Vitality points are above 4,000. Where the members have less than 4,000 Vitality points, the Total qualifying spend is limited to the Vitality points accumulated depicted in Rands. For example, if the members have 2000 Vitality points they are limited to a Maximum Qualifying Spend of R2,000.

The example below explains how the reward payout is calculated for a single Vitality member who has activated the HealthyFood benefit at both Pick n Pay and Woolworths

- The member has found out their Vitality Age but not completed a Vitality Health Check.
- They still shop at their main HealthyFood partner.
- The member gets 10% back at their preferred partner due to having completed either a Vitality Age or a Vitality Health Check.

	January	February	March	April
Number of Vitality points	8,000	8,500	8,700	13,200
Total qualifying spend accumulated over the year to date	RO	R2,000	R2,800	R4,000
HealthyFood spend this month	R2,100	R800	R1,200	R1,200
HealthyFood spend on which the reward is based	R2,000*	R800	R1,200	R1,200
Total rewards for the month	R200	R80	R120	R120

<sup>\*</sup> The member spends more than R2,000 on HealthyFood in January and the reward is worked out only on R2,000, not R2,100.

The example below explains how the reward payout is calculated for a Vitality family that's activated the HealthyFood benefit at both Pick n Pay and Woolworths

- This example is based on a family that shops at their preferred HealthyFood partner.
- Both the main member and spouse have found out their Vitality Age and completed a Vitality Health Check.
- The family gets up to 20% back on a maximum of R4,000 that they spend on HealthyFood a month, up to the value of their Vitality points earned.
- In March, the family's total spend on HealthyFood for the year is R6,000 and they only have a total of 7,000 Vitality points for the year.

	January	February	March	April
Number of Vitality points	5,500	6,375	7,000	17,250
Total qualifying spend accumulated over the year to date	RO	R3,500	R6,000	R7,000
HealthyFood spend this month	R3,500	R2,500	R3,200	R3,600

HealthyFood spend on which the reward is based	R3,500	R2,500	R1,000*	R3,600
Total reward for the month	R700	R500	R200	R720

<sup>\*</sup>They only get their HealthyFood reward on R1 000 and not on the full R3,200 that they spent in March (7,000 points – R6,000 = reward of R250)

- To make sure that they can continue to get rewarded, the main member and spouse both found out their Vitality Age and completed a Vitality Health Check, for which they earned 2,000 Vitality points each.
- This means that they can once again buy and get rewards on HealthyFood in April.

### Ending this benefit

You will no longer have access to the HealthyFood benefit if:

- Your Vitality Active membership ends
- You downgrade to a Vitality membership that does not qualify for the HealthyFood benefit.

You will lose any rewards earned in the month before your benefit ended.

Accepting the terms and conditions of the HealthyFood benefit

By activating he Vitality Active HealthyFood benefit, you:

- Agree to the limits, terms and conditions set out in this benefit guide.
- Agree that Discovery Vitality (Pty) Limited and the third parties (Pick n Pay and Woolworths) associated with the benefit may share your payment and personal information (including ID number) and transaction data, in line with the <u>Vitality Main Rules</u>.

This information will be used to administer your HealthyFood benefit.

### Where to go if you have questions

If you have any questions or need more information about the Vitality HealthyFood benefit, you can use Vitality 24/7 to chat to a live agent at any time of the day through Ask Discovery. Once in the chat function, type chat to an agent to get real-time assistance.

Alternatively, call 0860 99 88 77 from Monday to Friday between 07:00 and 18:00.

Keep up to date with the latest news from Vitality:

- Download the Discovery app
- Chat to us on WhatsApp

■ Follow Discovery Vitality on <u>Facebook</u>, <u>Twitter, Instagram</u> and <u>YouTube</u>.

Specific limits, terms and conditions apply to each benefit and may be subject to change. We will inform you when we make product or benefit changes.

Last updated June 2023