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Discovery
Vitality



The Vitality HealthyFood™ benefit

From 24th February 2009, Discovery Vitality makes eating healthily easy with the new HealthyFood™ benefit. By activating the Vitality HealthyFood™ benefit you will save 15% or 25% on HealthyFood™ you buy at Pick 'n Pay. This document explains how to get the most from the Vitality HealthyFood™ benefit.

What is the HealthyFood™ benefit?

HealthyFood™ is a range of foods including vegetables, fruits, carbohydrate-rich foods, dairy and dairy alternatives, protein-rich foods, lentils and legumes and good fats such as oils, spreads, nuts and seeds that help prevent chronic diseases of lifestyle, such as diabetes, hypertension and heart disease, high blood pressure and high cholesterol. So, you can enjoy a variety of Vitality HealthyFood™ for better health and you'll get great savings too. You'll also be able to earn Vitality points for every HealthyFood you buy.

Increase your saving from 15% to 25%

You automatically qualify for 15% off HealthyFood™, but to increase your cash back amount from 15% to 25% is easy: All you have to do is log into www.discovery.co.za, and complete a Personal Health Review. Completing the Personal Health Review tells you more about your health status and immediately increases your saving on HealthyFood™ to 25%. On a family membership both the main member and spouse need to complete a Personal Health Review to qualify for the 25% saving.

There are **two ways** of getting your saving on HealthyFood™ paid back to you as a Vitality member, either by using your Discovery Visa Credit Card, or if you don't have a DiscoveryCard you will be issued a HealthyFood™ card which will be posted to you.





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1. Vitality members with a DiscoveryCard

To get your saving on HealthyFood™ on your DiscoveryCard you have to activate the benefit.

Activating is easy, log into www.discovery.co.za, click on the HealthyFood™ link on the left of the page and follow the steps to activate your HealthyFood™ benefit. You can also activate your HealthyFood™ benefit by calling 0860 99 88 77. You will also receive a HealthyFood catalogue in the post to identify which foods are HealthyFoods.

Start swiping your DiscoveryCard right away and start saving

Once you have activated the HealthyFood benefit on your DiscoveryCard you can use your DiscoveryCard to get your HealthyFood™ saving and get even more cash back at Pick n Pay.

Your DiscoveryCard is your Visa credit card that gives you cash back at Pick n Pay and other partner stores. If you have a DiscoveryCard you can now also use it to get your saving on Vitality HealthyFood™. This is over and above the normal cash back you get at Pick n Pay.

It's easy to get your savings, remember to swipe your DiscoveryCard at the Pick n Pay till before the cashier scans your items to get your Vitality HealthyFood™ saving. Also, don't forget that when you use your Visa DiscoveryCard to pay, you get an extra 5% to 10% cash back (depending on your Vitality status) on all your groceries at Pick n Pay. So you could be enjoying a cash back of up to 35% on Vitality HealthyFood™ at Pick n Pay.

Normal DiscoveryCard savings at Pick n Pay

Blue	Bronze	Silver	Gold	Diamond
5%	6%	7%	8%	10%

You'll also earn 10 Vitality points for every Vitality HealthyFood™ product you buy up to a maximum of 500 points.

We pay your Vitality HealthyFood™ cash back into your DiscoveryCard

We will pay your Vitality HealthyFood™ cash back into your DiscoveryCard every month.



2. Vitality members without a DiscoveryCard

To get your saving on HealthyFood™ you need to activate the benefit.

Activating is easy, log into www.discovery.co.za, click on the HealthyFood™ link on the left of the page and follow the steps to activate your HealthyFood™ benefit. You can also activate your HealthyFood™ benefit by calling 0860 99 88 77. Once you have activated the benefit we will post your HealthyFood™ card to you.

Start swiping your HealthyFood™ right away and start saving

Please sign the back of your Vitality HealthyFood™ card before you use it. Please remember to swipe your HealthyFood card at the Pick n Pay till before the cashier scans your items to make sure you get your Vitality HealthyFood™ saving. You'll earn your 15% or 25% cash back on HealthyFood™ you buy at Pick 'n Pay and 10 Vitality points for every Vitality HealthyFood™ product you buy up to a maximum of 500 points.

If you lose your HealthyFood™ card you will need to pay R35 for a new card. You can order a new Vitality HealthyFood™ card on www.discovery.co.za

We pay your Vitality HealthyFood™ cash back into your nominated bank account

We will pay your Vitality HealthyFood™ cash back into your bank account which we have on file every month. To change your bank account details, please go to www.discovery.co.za or call us on 0860 99 88 77.



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How your HealthyFood™ cash back is calculated

As a **family**, you get cash back on a maximum of R4 000 a month that you spend on Vitality HealthyFood™. As a **single member**, you get cash back on a maximum of R2 000 a month that you spend on Vitality HealthyFood™. Your HealthyFood™ spend that you get cash back on is limited to the number of Vitality points you have for the year. So make sure you keep doing healthy activities to earn Vitality points.

You need to have Vitality points available to save on Vitality HealthyFood™, You'll earn 10 Vitality points for every HealthyFood™ you buy, up to a maximum of 500 Vitality points every month. So you can eat healthily and improve your Vitality status too.

You save on HealthyFood™ up to the number of Vitality points you have earned and have available. Your saving applies on HealthyFood™ items of up to R2 000 (single members) and up to R4 000 (families) a month. These examples explain how the saving is worked out for a single member and a family.

Single member

This example is based on a single member who has not yet completed a Personal Health Review. The member gets a 15% saving on a maximum of R2 000 spent on HealthyFood™ a month, up to the value of his 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 single members can spend on HealthyFood™ and save is R2 000. The member spends more than R2 000 on HealthyFood™ in January and the saving is worked out only on R2 000, not R2 100.

Family membership

This example is based on a family where the main member and spouse have completed a Personal Health Review. The family gets a 25% saving on a maximum of R4 000 they spend on HealthyFood™ a month, up to the value of their Vitality points earned.

	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 total spend on HealthyFood™ for the year is R6 000 and they only have a total of 7 000 Vitality points for the year. So, they only get their HealthyFood™ saving on R1 000 and not on the full R3 200 they spent in March (7 000 points – R6 000 = a saving of 25% of R1 000). To make sure they can continue to save, the main member and spouse both completed a Vitality Nutrition Assessment and each earned 5 000 Vitality points. So, they were once again able to buy and save on HealthyFood™ in April.



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Online shopping

From April 2009 you can also get your HealthyFood™ saving when you shop from home at Pick n Pay Online at www.pnponline.

Your Vitality HealthyFood™ catalogue lists the foods that meet predetermined nutrition criteria

Your Vitality HealthyFood™ catalogue shows you the more than 6 000 foods which qualify for the benefit. The criteria according to which the foods were selected were determined by the Vitality Nutrition Panel using both local and internationally accepted and clinically sound dietary guidelines. By using your Vitality HealthyFood™ catalogue when you shop at Pick n Pay, you can make sure you're making healthy food choices and saving as a result!

Once you have activated the benefit we will send you a HealthyFood™ catalogue in the post with a list of all the items in the Vitality HealthyFood™ range that will give you the saving. There will be more information in your catalogue as well as on www.discovery.co.za

The Vitality HealthyFood™ list

The experts on the Vitality Nutrition Panel reviews the list of foods

The foods in the HealthyFood™ range are approved by the Vitality Nutrition Panel, which consists of experts in the field of clinical practice, scientific research, the food industry, health promotion and health and behavioural economics. This independent panel will periodically review the criteria according to which the foods are selected, and make amendments to the product list accordingly.

The approved foods are in line with internationally accepted dietary guidelines, including the World Health Organization's goals for preventing lifestyle-related chronic disease. These guidelines include limiting the intake of bad fats, salt and added sugars. Following these guidelines also aim to promote optimal energy and fibre intake. If these criteria are met, the product will be included in the HealthyFood™ list

The criteria also include the South African food-based dietary guidelines:

1. Enjoy a variety of foods
2. Be active
3. Make starchy foods the basis of most meals
4. Enjoy plenty of vegetables and fruits every day
5. Eat dry beans, peas, lentils and soy regularly
6. Chicken, fish, milk, meat or eggs could be eaten daily
7. Eat fats sparingly
8. Use salt sparingly.
9. Drink lots of clean, safe water
10. If you drink alcohol, drink sensibly
11. Use food and drinks containing sugar sparingly and not between meals



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The Vitality HealthyFood™ product categories

HealthyFood™ product categories



Fruits



Vegetables



Carbohydrate
-rich
foods



Dairy and dairy
alternative



Protein-rich food



Lentils and
legumes



Oils, spreads,
nuts and seeds

*Please note that only certain products in each category will qualify as a Vitality HealthyFood™.



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Some foods have not been included in the Vitality HealthyFood™ benefit

Please note that in every food category, for example oils, grains or cereals only certain food products meet the 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, we have not included red meat 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 we are supporting the best choice within each food group, only fat-free dairy products have been included in the HealthyFood™ benefit.
- **Drinks are not included on the Vitality HealthyFood list:**
 - **Water:** while bottled water is a convenient choice, tap water in South Africa is currently considered clean and safe to drink.
 - **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, we recommend the intake of water and 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.

Stay in touch

If you have any questions about this fantastic benefit, please visit www.discovery.co.za us on 0860 99 88 77. Enjoy eating a healthy variety of foods and get the added reward of better health and great savings.

NOW, MORE THAN EVER, IT PAYS TO BE HEALTHY