



HealthyFood benefit guide

Vitality Active

Get up to 25% back in Discovery Miles on thousands of HealthyFood items!

What is the HealthyFood benefit?

Discovery Vitality aims to make healthy eating easier with our HealthyFood benefit. The benefit offers you rewards of **up to 25% back on a range of qualifying HealthyFood** at Checkers and Woolworths, including vegetables, fruit, whole grain and high-fibre starchy foods, lean protein, fat-free dairy products, legumes and healthy fats and oils.

Who does this benefit guide apply to?

This benefit guide applies to you if you are a Vitality Active member, 18 years or older, without any qualifying Discovery Bank products.

If this benefit guide does not apply to you, please select the correct benefit guide applicable to you from the tab in [Vitality product rules, terms and conditions](#).

This document should be read together with the Discovery Miles benefit guide for Discovery Bank clients, as well as the Rewards percentages guide that applies to your Discovery Bank credit card colour. These documents are available [here](#).

Who can use the HealthyFood benefit?

Each qualifying member which is the main member, spouse, adult dependant, and child dependant 18 years or older will be able to activate and use the HealthyFood benefit.

What do you pay?

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

What are your Vitality HealthyFood rewards?

As an eligible member, you can receive up to 25% back in Discovery Miles for HealthyFood purchases made through your primary partner retail channels.

The primary partner retail channels refer to the in-store and online partner retail channels: Checkers or Woolworths Food and Checkers Sixty60 or Woolworths Online, Woolies app and Woolies Dash respectively. Note that primary partner retail channels are referred to in this document as **“primary partners”**.

Irrespective of who shops, the rewards for your HealthyFood benefit will be paid as Discovery Miles, at a rate of 10 Discovery Miles for every rand earned rounded up to the nearest whole Discovery Mile, into the Vitality Mall where the main member can redeem them. The main member's Discovery Miles balance will be displayed in the Vitality Mall, along with options for spending those Miles. Use your Discovery Miles within the Vitality Mall.

Discovery Miles is Discovery's one rewards currency that you can earn for getting healthy, driving well, and spending responsibly.

How do you activate the HealthyFood benefit?

As the main member, spouse, adult dependant or child dependant 18 years or older of an active Vitality Active membership, you will each need to activate the HealthyFood benefit by following these simple steps:

- Log in to your profile on the Discovery app or website. Navigate to the Vitality section and select Rewards. You can complete a quick activation that will activate all your HealthyLiving benefits (HealthyFood, HealthyCare, and HealthyBaby) at once. Alternatively, if you have already activated one of your other HealthyLiving benefits, you can choose to activate the remaining benefits separately at a later stage to start earning rewards if you do not have a partner rewards card at the time of activation.

- Choose your primary online partner (Checkers Sixty60 or Woolworths Online, Woolies app and Woolies Dash) and primary in-store partner (Checkers or Woolworths Food). These can only be changed by the main member once in a rolling 12-month period. View the rules for changing your selected partner below.
- You cannot activate the HealthyFood benefit at Checkers if you do not have a Checkers Xtra Savings card. You can get one in-store or order one through the Sixty60 app. Link your Checkers Xtra Savings card to your ID on the [Checkers website](#) or Sixty60 app.
- Once you have your Xtra Savings card, go to the Vitality HealthyFood benefit page on the Discovery website to link your Xtra Savings card to activate the Checkers HealthyFood benefit. Make sure that your ID number is linked to your Checkers profile.
- You cannot activate the HealthyFood benefit at Woolworths if you do not have a Woolworths WRewards card. You can get a WRewards card instore or on the Woolworths website or app. Link your Woolworths WRewards card to your ID on the [Woolworths website](#).
- Once you have activated the HealthyFood benefit, you will receive an SMS confirming your activation.
- Make sure that your applicable HealthyFood partner rewards card (Checkers Xtra Savings card or Woolworths WRewards card) is used when the sale is processed, or you will not get the HealthyFood reward.
- Note that if you have already activated the HealthyFood benefit through your Vitality Active membership and you are using a previously linked card (namely Woolworths MySchool, MyVillage or MyPlanet cards) for your rewards at Woolworths, you may continue using the card until it is lost, misplaced, damaged or expired. You will then need to get a new Woolworths WRewards card.

What are the rules for changing your primary partners?

- You can select Checkers as either your primary in-store and online partner, or only as your primary in-store partner or only as your primary online partner if you have a Checkers Xtra Savings card and your profile is linked to your ID. Alternatively, you can select Woolworths as your primary in-store and online partner, or only as your primary in-store partner or only as your primary online partner if you have a Woolworths WRewards card and your profile is linked to your ID.
- If the main member on a Vitality Active membership selects primary partners, the same primary partners will apply to the other adults on the same Vitality Active membership.
- When activating the HealthyFood benefit, if the main member hasn't chosen the primary partners, either the spouse, adult dependent, or child dependent aged 18 or older on the

Vitality Health membership can choose them. This choice will be based on who activated the HealthyFood benefit first.

- The main member of the Vitality Active membership has the right to override the primary HealthyFood partners selected by the spouse or dependants on their membership.
- Once the main member on the Vitality Active membership selects the HealthyFood primary partners, the spouse, adult dependant, or child dependant 18 years or older cannot change the primary partners thereafter.
- Once you have activated the HealthyFood benefit, only the main member on the Vitality Active membership may change the primary partners once every rolling 12-month period from the date of activation and thereafter from the date of change.
- You begin earning rewards right away with your chosen primary and secondary partners as soon as you activate the HealthyFood benefit. However, if you change your primary and secondary partners, you will start earning rewards with your new selections from the 1st of the following month.
- The rules for changing partners apply separately to online and in-store primary partner changes.

Here is an example to illustrate this rule. In case of any discrepancy between the example and the benefit rules, the benefit rules will take effect.

Let's consider a family with a Vitality Active membership. In this case, Lesedi is the main member, and her son Banele is an adult dependant.

On 13 January 2025 Banele activates the HealthyFood benefit and chooses Woolworths Food as their primary in-store partner and Woolworths Online, Woolies app and Woolies Dash as the primary online partner. On 20 January 2025 Lesedi changes only the primary online partner to Checkers Sixty60. After this, she cannot change the online partner again until 20 January 2026, but she can still change the primary in-store partner at any time

How do you earn, increase, and qualify for HealthyFood rewards?

All adults on the Vitality Active membership must activate the benefit on their own Vitality profiles to earn rewards. As a Vitality Active member, your HealthyFood rewards are based on your engagement with the Vitality Active programme. To earn and increase your HealthyFood rewards as a Vitality Active member, every member needs to activate the benefit and select their primary partners. By activating the HealthyFood benefit, the main member, spouse, adult

dependant, or child dependant 18 years or older on the Vitality Active programme will get up to 10% back at both primary in-store and online HealthyFood partners.

How do you engage with Vitality Active to get up to 25% back?

To maximise your HealthyFood Vitality rewards, each adult 18 years or older on a Vitality Active membership, who has activated the HealthyFood benefit, will earn their own personalised rewards percentages based on having completed their Vitality Age assessment and Vitality Health Check (or where applicable a Vitality Health Check for 65+) once every rolling 12 months. Rewards earned will contribute to the family's monthly rewards.

Do your [Vitality Age](#) assessment and book your [Vitality Health Check](#) online. Where applicable book your [Vitality Health Check for 65+](#). If you can't get to an accredited clinic, you can book your [Vitality Health Check at home](#).

Every adult on the Vitality Active membership must complete both these health assessments once every rolling 12-month period to earn up to 25% back at their primary partners when purchasing HealthyFood items through the Vitality Active programme.

Reward levels with the Vitality Active programme	What to do
Up to 10% back at primary partners	Activate the benefit.
Up to 25% back at your partners	As an adult 18 years or older on a Vitality membership that has activated the HealthyFood benefit, do your Vitality Age and completes your Vitality Health Check (where applicable book your Vitality Health Check for 65+)

Rewards are determined on the last day of the month depending on the validity of both assessments and are locked in on the last day of the month for the month ahead. The reward level will only change from the start of the month, which will increase following the completion of both assessments and will decrease following the expiry of one of the assessments.

Because each member is responsible for completing their assessments themselves, potentially members on the same Vitality Active membership may have different reward levels, depending on the validity of their assessments.

Here is an example to explain the rule regarding how to get up to 25% back:

Using the same example of a family with a Vitality Active membership; Lesedi is the main member and her 23-year-old son, Banele, is an adult dependant. Both have activated the HealthyFood benefit, and Checkers is the family's online and in-store partners. Both Lesedi and Banele earn 10% back in rewards at Checkers for activating the HealthyFood benefit.

On 14 September 2024 Lesedi completes her Vitality Health Check. The next day she completes her Vitality Age assessment. From 1 October 2024 Lesedi earns 25% back in rewards when she purchases HealthyFood items from Checkers.

On 14 September 2025 Lesedi's Vitality Health Check expires and her Vitality Age assessment expires on 15 September 2025. She does not repeat her assessments in September and from 1 October 2025 her reward level decreases to 10% at Checkers. She repeats both her assessments on 15 December 2025 and continues earning 10% reward at Checkers until 1 January 2026 when her reward level increases to 25% back at Checkers and will remain as such until the assessments expire on 15 December 2026.

Banele completes both his Vitality Health Check and Vitality Age assessment on 10 October 2024. From 1 November 2024 and for the next 12 months he earns 25% in rewards at Checkers. On 5 October 2026, before his assessments expire on 10 October 2025, he repeats both assessments and from 1 November 2025 his reward level remains at 25% at Checkers until the end of October 2026.

If you as an adult 18 years or older on a Vitality Active membership with an active HealthyFood benefit, completes either your Vitality Age assessment or your Vitality Health Check (or where applicable your Vitality Health Check for 65+) but not both, or one of the assessments expires or your completed a virtual Vitality Health Check instead of an in-person Vitality Health Check, you will get 10% back at your primary partners until both your Vitality Age and Vitality Health Check (or where applicable your Vitality Health Check for 65+) assessments have been completed and are valid. These assessments must be valid on the last day of the calendar month prior to your monthly reward calculation. Your assessments are valid for a 12-month period. Find out how to maximise your rewards and if your assessments are valid on the [Discovery website](#).

How do you earn rewards on your HealthyFood purchases?

To earn HealthyFood rewards from the Vitality Active programme, you must use your Checkers Xtra Savings card or your Woolworths WRewards card, where applicable, when paying for your purchases.

- If your partner rewards card is not linked to your partner profile, you will not earn any rewards through the Vitality HealthyFood benefit from that applicable partner.
- Use your linked partner reward card when making payments for your purchases in-store and online. Your linked partner rewards cards will be used to apply the necessary rewards.
- When making Checkers purchases, you will earn Vitality rewards for purchases made through selected third-party apps and online services that are offered directly by Checkers only, namely Checkers Sixty60.
- When making Woolworths purchases, you will earn Vitality rewards for qualifying purchases made through selected third-party apps and online services that are offered directly by Woolworths only, namely Woolworths Online, Woolies app and Woolies Dash.
- For all online and app transactions, the collection or delivery date will be the date the transaction was processed and not the date on which the order was placed.

Here is an example to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.

Lesedi places an order via Checkers Sixty60 at 21:00 on 31 August. The next available slot to deliver her order is 08:00 on 1 September. The transaction date Vitality will use to process her reward is 1 September and the rewards locked in for September will be applied.

What are the rules about the HealthyFood benefit?

If you allow any other person to use your linked partner rewards card (Checkers Xtra Savings or Woolworths WRewards cards, we reserve the right to cancel your HealthyFood benefit.

The HealthyFood partner rewards cards (Checkers Xtra Savings and Woolworths WRewards cards) are not credit, debit or guarantee cards. They are only used to allocate rewards for purchases at the HealthyFood partner stores.

Please note that the HealthyFood benefit is only available at the following partner store types:

- Checkers, Checkers Food, Checkers Hyper stores and Checkers Sixty60.
- Woolworths Food, Woolworths online, Woolies app and Woolies Dash.

Any stores not mentioned above are excluded from the HealthyFood benefit, including without limitation, Checkers Liquor, Shoprite, WCellar and Woolworths Foodstop stores at Engen garages.

The HealthyFood benefit is for personal household use only.

These terms and conditions may change at any time, and we will notify you of any changes beforehand.

How much can you get back in rewards each month?

The HealthyFood spend that you get rewarded with on the Vitality Active programme is limited to the number of Vitality Health points that the membership has for the year to date. The starting point for working out your reward is the number of Vitality points that you have. Your reward is further subject to our payout rules which are detailed below.

A single membership includes only one member, known as the main member. In contrast, a family membership includes multiple members: the main member, a spouse, adult dependants, and child dependants aged 18 years or older.

Your Vitality HealthyFood monthly reward is based on the following:

- As a single member of a Vitality Active membership, you get rewarded on a maximum of R1,250 a month that you spend on HealthyFood items.
- As a family on a Vitality Active membership, you get rewarded on a maximum of R2,500 a month that you spend on HealthyFood items.
- The process for calculating rewards for a family membership is that each qualifying person will contribute to the overall monthly cap on the membership.
- Transactions will be processed in the following order: first for the main member, followed by the spouse, adult dependants, and then child dependants 18 years or older.
- Among adult dependants and child dependants 18 years or older, priority is based on their membership join date. Transactions by those members who joined earlier take precedence.
- Each member's transactions will be prioritized first by their primary in-store partner and then their primary online partner.
- The 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.

Here is a detailed example to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.

The family membership has Checkers as their in-store and online partner

At the end of August, Lesedi's transactions will be processed as follows:

Transaction #1 2 August > Checkers

Transaction # 2 20 August > Checkers

Transaction # 3 15 August > Checkers Sixty60

Next, Banele's transactions will be processed in the same order until the maximum value for the rewards calculated is reached (lesser of the year-to-date Vitality points or their HealthyFood spend limit, or the qualifying spend).

How are your rewards calculated?

- The reward you get is based on the number of Vitality points that you have and the amount that you spend on HealthyFood at partner stores.
- The starting point for working out your reward is the number of Vitality points that you have. A further explanation:
Your reward calculation is based on the lesser of the following three values: 1) year-to-date Vitality points; 2) HealthyFood spend limit and 3) qualifying spend. The applicable reward percentage will be applied to the lowest value among these to determine your final reward.
- We express the points as a rand amount, to which the reward percentage will apply.
- Here are examples to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.
- Using a single membership as an example: If your year-to-date points amount to 1,000, we will convert the points into a rand amount, which in this case is R1,000. If your HealthyFood spend limit is R1,250 and your qualifying spend is R3,000, the reward percentage will be applied to the R1,000 value for the reward calculation.
- Using a family membership as an example: If your year-to-date Vitality points amount to 7,000 (R7,000), your HealthyFood spend limit is R2,500, and your qualifying spend is R6,000, the reward percentage will be applied to the R2,500 value for the reward calculation.
- Your HealthyFood spend that you get rewarded on in the current calendar month is limited to the number of Vitality points that your membership has accumulated for the year to date.
- Your current month's reward percentage is based on the validity of your Vitality Health assessments as at the last day of the previous calendar month.
- To work out your reward, we apply your dynamic reward percentage to your qualifying HealthyFood spend in the month.
- Your dynamic reward percentage for next month changes throughout the current month based on the validity of your Vitality Health assessments.
- You will be able to see your current month's earned reward percentage in the Discovery app and on the Discovery website.

How and when are your rewards paid?

- A HealthyFood reward will be paid out to the main member every monthly reward payout cycle.
- Irrespective of who shops, the rewards for your HealthyFood benefit will be paid as Discovery Miles into the Vitality Mall where they can be redeemed by the main member.
- Your monthly reward cycle has been aligned to a calendar month cycle.
- Rewards will be allocated by the 15th of the following calendar month for transactions made in the current calendar month.
- Any delayed Discovery Miles allocations do not earn interest.
- The Discovery Miles earned through the HealthyFood benefit will be earned cumulatively and allocated into your Discovery Miles account as a single allocation during your monthly reward cycle.
- Your membership on the Vitality Active programme needs to be active at time of allocation to still be eligible for your HealthyFood reward.
- Should we receive a late transaction (within 12 months from the date of the transaction), we will calculate the late transaction in the month in which we received it. In the late transaction calculation, we will consider the limits that should have been applied in the month in which the transaction first occurred.
- If you earned rewards from HealthyFood purchases before 31 August 2024, but your banking details were invalid, your reward will be held in reserve until you update your details. Once your details are updated, you will receive the reward as cashback in your rewards account. Please note that you must update your details within 12 months of the purchase to avoid forfeiting the reward.

Here is an example to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.

Using the same example of a family with a Vitality Active membership; Lesedi is the main member of the membership, and her 23-year-old son, Banele, is covered as an adult dependant. Both have activated the HealthyFood benefit, and Checkers is the family's primary partners.

	October 2024
Lesedi's reward level as of 30 September 2024	25%
Banele's reward level as of 30 September 2024	10%
1, Vitality points the family have earned by 31 October 2024	3,000
Amount spent by Lesedi in October on HealthyFood items at the family's primary partners	R5,000
Amount spent by Banele in October on HealthyFood items at the family's primary partners	R1,000
2, Total amount spent by the family on HealthyFood items in October	R6,000
3. HealthyFood spend limit for a family per month for a family on a Vitality Active membership	R2,500
Amount that the reward will be based on	R2,500 (HealthyFood spend limit is the lowest of the 3 values)
Total reward earned by the family for the month of October	$R2,500 \times 25\% = R625 \times \text{R}10 = \text{R}6,250$ On 15 th November R6,250 will be paid to Lesedi as Discovery Miles

Another example to illustrate how rewards earned and paid the following month:

	November 2024
Lesedi's reward level as of 31 October 2024	25%
Banele's reward level as of 31 October 2024	25%
1, Vitality points the family have earned by 30 November 2024	7,000

Amount spent by Lesedi in November on HealthyFood items at the family's primary partners	R4,000
Amount spent by Banele in November on HealthyFood items at the family's primary partners	R850
2, Total amount spent by the family on HealthyFood items in November	R4,850
3. HealthyFood spend limit per month for a family on a Vitality Active membership	R2,500
Amount that the reward will be based on	R2,500 (Total spend on HealthyFood items is the lowest of the 3 values)
Reward based on Lesedi's spend	R2,500
Reward based on Banele's spend	R0
Total reward earned by the family for the month of November	Lesedi's spend: $R2,500 \times 25\% = R625$ Banele's spend: R0 $R625 \times \text{R}10 = \text{R}6,250$ On 15 th December R6,250 will be paid to Lesedi as Discovery Miles

How do you earn Vitality points for purchasing HealthyFood?

The Vitality points you earn for purchasing HealthyFood items are based on the following:

- You can earn 20 Vitality points for every HealthyFood item that you buy at Checkers and Woolworths.
- We will deduct 20 points for every unhealthy item that you buy.
- You will never accumulate a negative point value from a transaction and the least number of points that you can earn from a transaction is zero.
- Each membership can earn a maximum of 1,000 Vitality points from HealthyFood purchases per month, up to a total of 12,000 per year.
- Vitality points from HealthyFood purchases accumulate towards the membership's total.

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- The allocation of points to members on a family membership follows the same process used for processing transactions to calculate rewards.
- Vitality points earned will be allocated to members in the following order: first to the main member, followed by the spouse, adult dependants, and child dependants 18 years or older.

Here is an example to illustrate this rule. In case of any discrepancy between the examples and the benefit rules, the benefit rules will take precedence.

Lesedi purchased 1 bag of apples which is a HealthyFood item and earns 20 points.

During the same shop she purchased a slab of chocolate and 2 packets of chips which are 3 unhealthy items which accumulate to 60 negative points.

She also purchased a loaf of white bread, which is a neutral item, contributing 0 points.

The total Vitality points earned for this transaction is 0.

How do we classify HealthyFood items?

We apply selection criteria to each food group and segment foods into three categories, with qualifying healthy foods earning rewards and unhealthy foods resulting in a penalty.

Healthy foods qualify for HealthyFood rewards because they include a variety of whole or minimally processed foods that are nutrient dense meaning they are rich in vitamins, minerals and other nutrients important to our health.

Neutral foods do not earn HealthyFood rewards or incur penalties when purchased. However, their role in a healthy eating pattern depends on individual factors like age and physical activity levels.

Unhealthy foods result in a penalty when purchased as they are high in salt, Added sugars and saturated fats. Regular consumption of these foods can contribute to weight gain and increase risk of chronic conditions, such as type 2 diabetes, heart disease and cancers. Examples include processed snacks, sugary drinks (including fruit juice) and food, salty foods (snacks, seasoning, spreads) and processed meats (bacon, sausages).

- View [Checkers HealthyFood catalogue](#)
- View [Woolworths HealthyFood catalogue](#)
- Products listed in these catalogues can change at any time.
- Look out for the Vitality HealthyFood stamp on shelf labels in-store and the logo online to identify HealthyFood items and all HealthyFood items are identified as "VIT" or "V" on your in-store till slip.

- The HealthyFood items listed in the Checkers and Woolworths HealthyFood catalogues will always take precedence over the information provided on in-store shelf labels, online logons and on your in-store till slip.
- Products listed in the catalogues are subject to seasonal and supplier availability and may only be available at certain Checkers and Woolworths stores.
- Vitality bases its HealthyFood principles on the most current policies and guidelines from local and international bodies. The product selection process for the HealthyFood benefit is constantly under review and subject to change, considering scientific and industry developments.

How do you query your reward?

Contact us if you have any queries on 0860 99 88 77 or chat to us on [WhatsApp](#). Alternatively, you can chat to a Vitality agent 24/7 through Ask Discovery on the website or Discovery app. Look out for the pink chat icon and tap to start chatting.

Register for Ask Discovery on WhatsApp. If you have already registered, scan this QR code to start chatting:



To query your reward, you need to keep your valid receipts for 60 (sixty) working days after purchase. This is also to verify your purchases so that Vitality can award the appropriate rewards for your qualifying purchases.

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

- Receipts that have been altered, 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.

What tax is there on rewards?

You might have a duty to pay tax on the rewards that you earn. It is your responsibility to speak to a tax practitioner to get advice in this regard. We are not responsible for any consequences if you fail to ask a tax practitioner for advice or if you fail to pay the applicable tax.

How do you end this benefit?

If your Vitality Active membership ends or you downgrade to a Vitality membership that does not qualify for the HealthyFood benefit, you will no longer have access to the HealthyFood benefit to earn and receive rewards. You will forfeit any rewards in the month prior to you ending your benefit.

Do you want to stay in touch and ask questions?

If you have any questions or need more information about the Vitality HealthyFood benefit, visit the [Vitality HealthyFood Help page](#) and refer to the contact details above.

Acceptance of benefit terms and conditions

By activating the Vitality HealthyFood benefit, you agree to the limits, terms and conditions set out in this benefit guide.



Third party consent when activating any Vitality benefit

You acknowledge that by activating the HealthyFood benefit and continuing to use the HealthyFood benefit, you agree and consent to Discovery Vitality (Pty) Limited, their authorised partner network and third parties associated with the benefit sharing your payment and personal information (including ID number) as well as total transaction data, in accordance with the Discovery Vitality Main Rules and privacy statement. This will be used for the following purposes:

1. To manage the HealthyFood benefit.
2. To assess and make recommendations for improvements to the HealthyFood benefit based on purchase data.
3. To allow retail partners associated with the HealthyFood benefit to reach out to you with offers and promotions, helping you to maximise your HealthyFood benefit.

Refer to the [Vitality Main Rules](#) and [Vitality's privacy statement](#) for further details.

Keep up to date with the latest news from Vitality

Download the  Discovery app, follow Discovery Vitality on   (@Discovery_SA) and  (DiscoverySA).

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.

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