

VITALITY  
**EMPLOYER  
GUIDE**





# 01

## Value of Vitality

Vitality is a behaviour change platform that guides and incentivises people towards better health. We have combined behavioural economics with insights from clinical science to reward members for taking steps to understand and improve their health.

# Rewarding healthy behaviours

Vitality harnesses the power of shared value to create healthier, more productive workplaces for sustainable businesses. We provide the tools to incentivise and reward our members for their healthy behaviours like when they exercise regularly, eat well and do regular health screenings. Vitality has proven that members are less likely to develop lifestyle-related diseases. This reduces absenteeism and creates a healthier, more productive workforce.

## Some of our flagship benefits include:



75% off local club membership fees at Virgin Active and Planet Fitness.



Up to 25% back at Checkers and Woolworths, in-store or delivered to your door.



Up to 25% off HealthyCare items at Clicks and Dis-Chem.



Up to 25% off flights, accommodation and car hire.



Half-price movies at Ster-Kinekor.



Exciting rewards for achieving weekly exercise goals with Vitality Active Rewards.

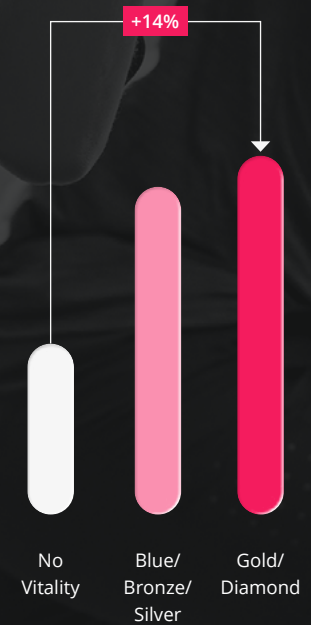
## Vitality offers value to employers by boosting employee productivity

PHYSICALLY ACTIVE AND EMOTIONALLY HEALTHY EMPLOYEES ARE LESS ABSENT

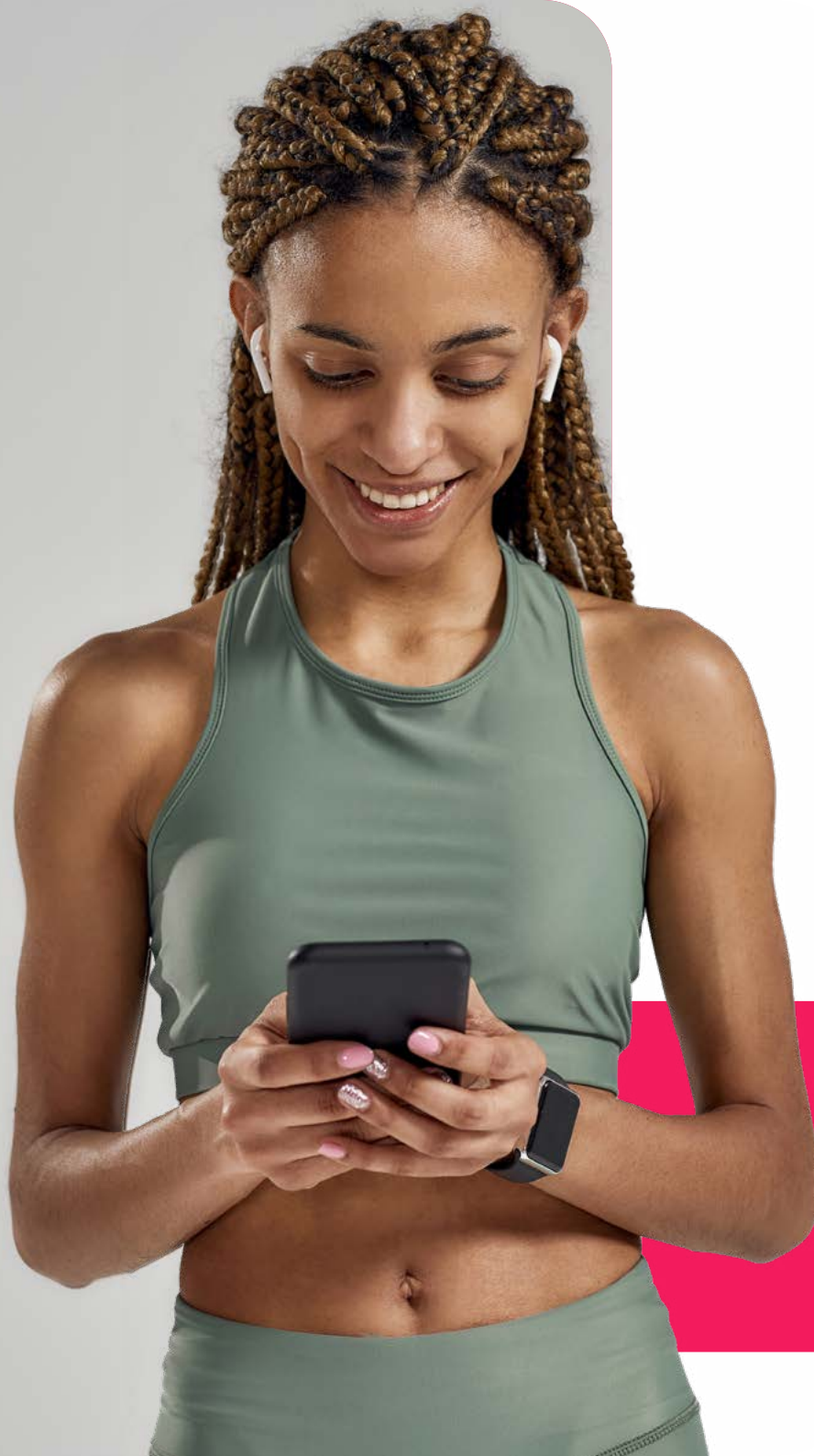


Physically active employees are **14% less absent** from work while **mentally healthy** employees are **11% less** absent from work

EMPLOYEES ENGAGING ON VITALITY ARE MORE PRODUCTIVE



Gold and Diamond employees are **14% more productive**



# 02

## Discovery Health Medical Scheme members get **up to 3 months'** **free Vitality**

All Discovery Health Medical Scheme members are offered up to 3 months' free Vitality engage with the programme and learn how to extract value from their benefits. This trial offer has been hugely successful in its purpose, with 71% of members on the free offer continuing with Vitality even after 6 months.

# Employees can join Vitality in one of these three ways:

01

An employee can log on to [www.discovery.co.za](http://www.discovery.co.za) and join within 60 seconds.

02

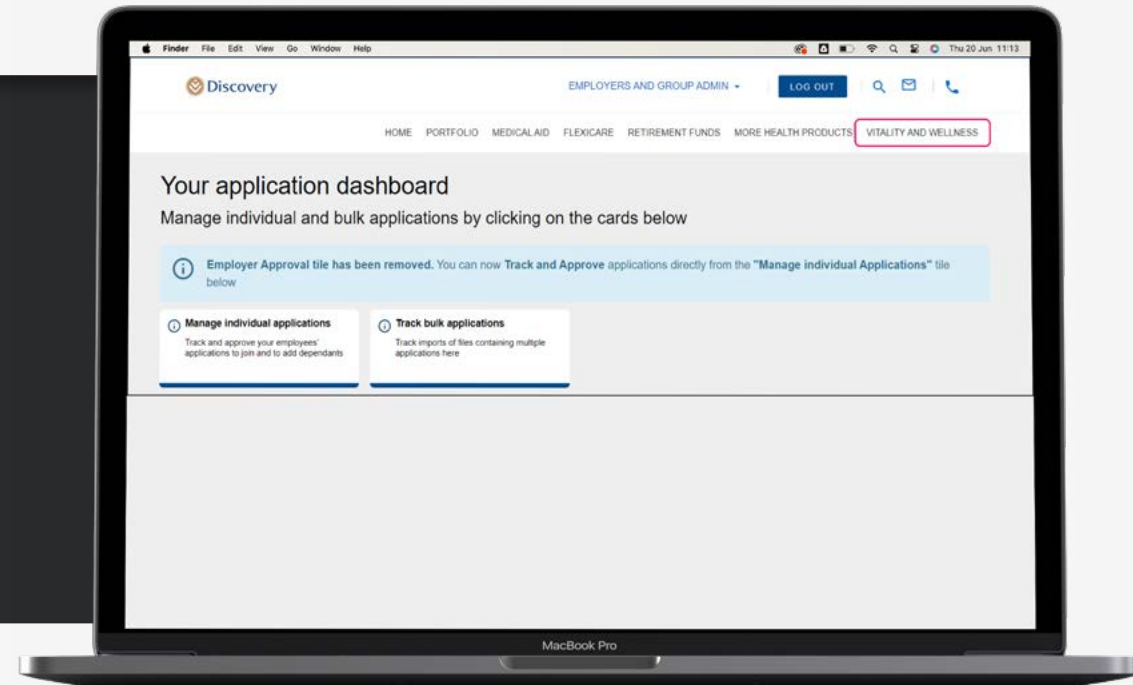
Contact the broker of the employer group to help activate Vitality

03

As an employer, you can send in an application for Vitality on behalf of an employee by completing the following steps on the **Employer Zone**:

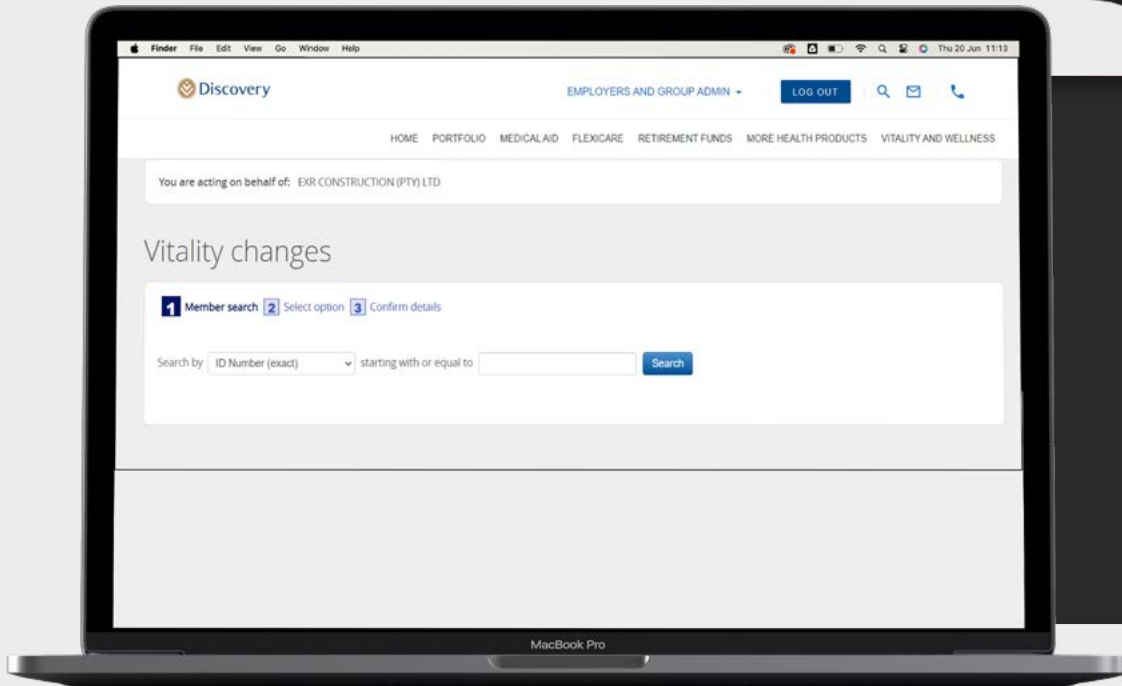
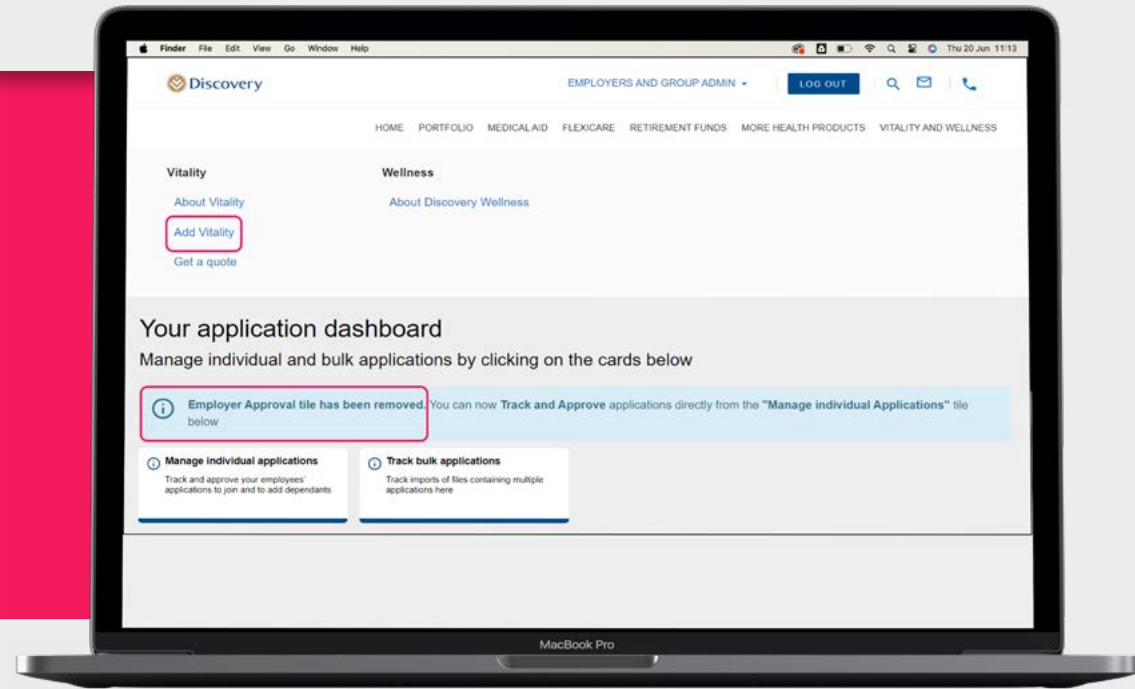
Step  
01

Click on **Vitality and Wellness** on the top right.



# Step 02

Click on  
**Add Vitality.**



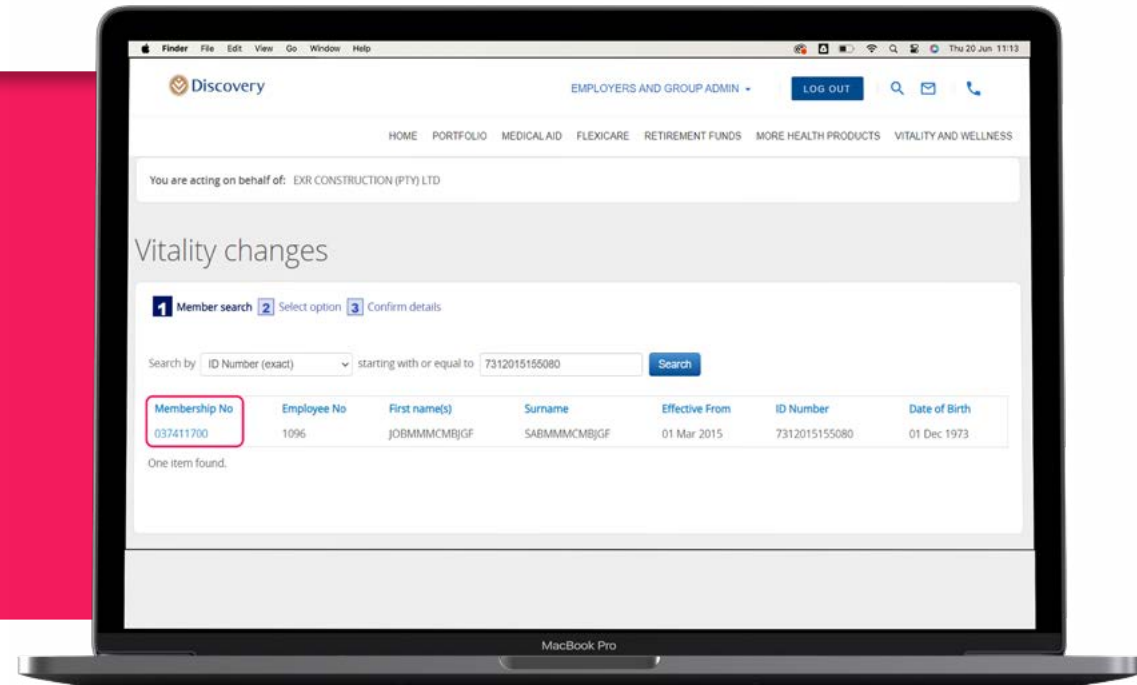
# Step 03

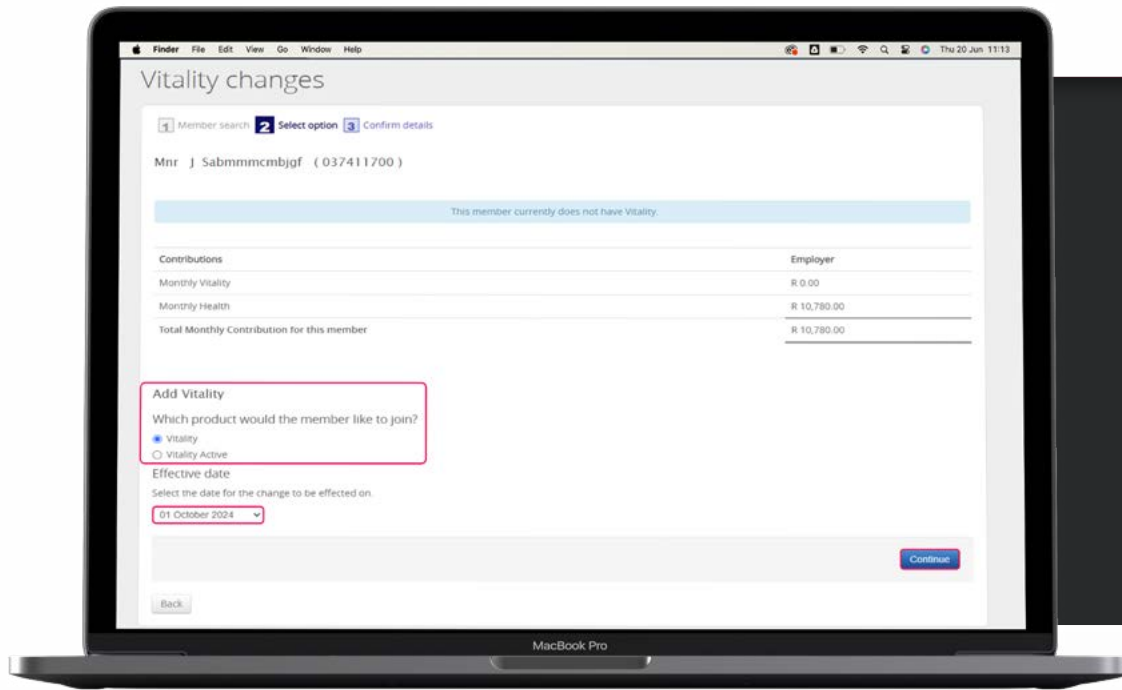
Search for the  
member's details using  
one of the options in  
the **dropdown** menu.



# Step 04

The member's details will populate. Click on their membership number under the tab **Membership No.**



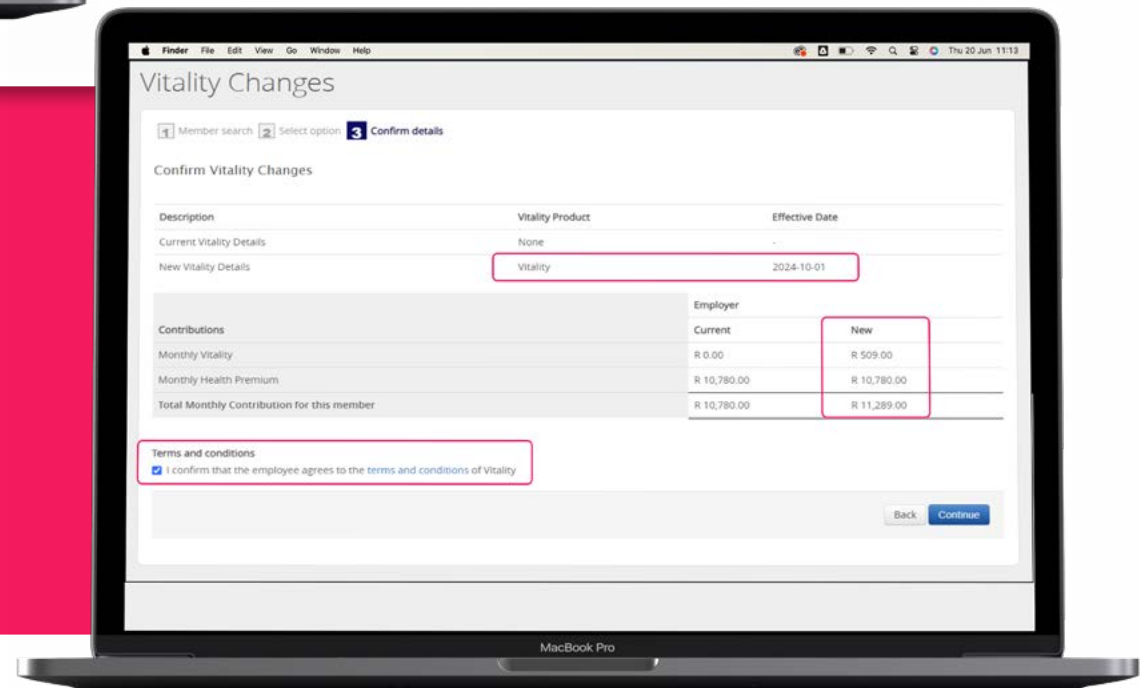


# Step 05

Select the **Vitality product** (which Vitality option you're choosing for the employee), the **Effective date** (start date) and then click **Continue**.

# Step 06

Ensure that the information is correct, accept the **Terms and conditions**, then click **Continue**.







# 03

## **Vitality telesales process**

A Discovery Vitality consultant will call your employees to inform them of the free Vitality offer available to them as part of their Discovery Health Medical Scheme membership. The consultant will give them an overview of the benefits of the programme.



Following the sales call, our process at Discovery is to inform members of their benefits and membership details. We aim to make engagement easy from the very beginning and throughout their journey with us, starting with the free offer period. This helps members to experience Vitality's exceptional value and includes:



A WhatsApp onboarding journey to assist with benefit activation based on the members benefit preference.

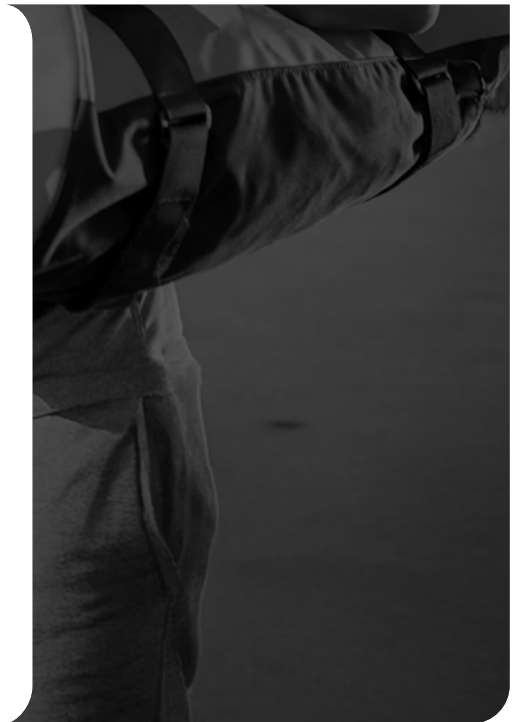


A welcome email when their policy is activated, containing information to assist with benefit activation based on the members benefit preference.



A reminder email in the month before the free offer is due to end, including a summary of Vitality's benefits and what the first billing date will be once the free offer period ends.

As an employer who has chosen to pay the Vitality contributions for your employees, you will receive an email with confirmation of the employees' bill that is due for all your employees that take up Vitality.





# 04

## **Vitality** **administration** **guidelines**

We need advance notice of all administrative changes. For example, if we received a notification today, the change would only take place on the first day of the next month.

## We need the following information when requesting a change:



The member's name and health membership number (the nine-digit number), preferably in the subject line.



Effective date of change.



### WHEN WE ALLOW PLAN CHANGES



We allow a change from Vitality Active to Vitality Premium or vice versa throughout the year, but these changes may not be backdated.



Changing from Vitality Premium to Vitality Active may have an impact on benefits.



#### **Withdrawal of a Vitality membership –**

The main member needs to inform Vitality of their intention to cancel their Vitality Health membership a full calendar month in advance. The notice period will start from the first day of the month following the cancellation request.



Only members in a free offer period are allowed to cancel at the end of the free offer period. If a member fails to withdraw their Vitality membership in time, we will apply the withdrawals rule as explained in the point above.

If an employee would like to upgrade or downgrade their Vitality membership, they may contact Vitality on 011 529 7504. They can upgrade or downgrade their memberships at any time during the year. The Vitality team will inform them of any impact to their benefits.



For more information, refer to the communication called **Vitality Main Rules** on [www.discovery.co.za](http://www.discovery.co.za)

## PAYING YOUR EMPLOYEES' VITALITY MEMBERSHIP FEES

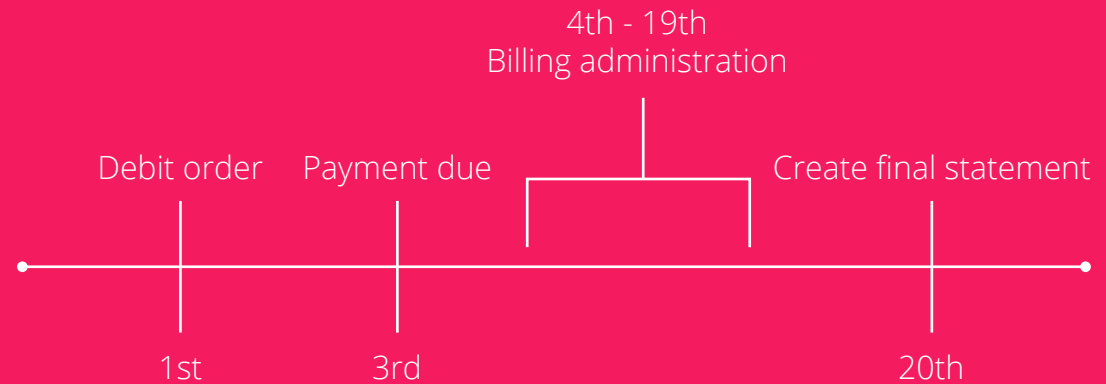
The Vitality contribution is **employer-billed** unless the employer instructs Vitality to bill the member. This means that you, the employer, pay for Vitality unless you tell us to bill your employees for their Vitality memberships.

## EMPLOYERS PAYING BY DEBIT ORDER

There are benefits for you, the employer, in paying your employees' contributions by debit order:

- We deduct the correct amount and your employees don't risk having their memberships suspended for late or short payments.
- The payment is allocated automatically so there is no need for proof of payment.
- The reconciliation at member level is done automatically.

## HERE IS AN EXAMPLE OF AN EMPLOYER WITH A STATEMENT DATE OF THE 20TH OF THE MONTH.



## BILLING METHOD

We bill Vitality memberships using the same structure that applies for Discovery Health memberships. If the Discovery Health membership is billed in arrears, the Vitality contributions will also be collected using the same billing method.



## BANKING DETAILS FOR MANUAL PAYMENTS

If you, the employer, need to pay your employees' Vitality contributions manually, you must use the following account details:

Bank: FNB

Account name: Discovery Health Pty Ltd

Branch code: 255005

Account number: 6202 9166 825

Type of account: Cheque

Reference number: Your 18-digit reference number appears on the billing statement.

Using the reference number is essential. We cannot allocate the payment without this reference number, and this can result in us having to suspend your employees' Vitality benefits.



## CHANGING WHO PAYS FOR VITALITY

To change the billing structure for Vitality from **employer-paid to member-paid**, you must let us know in advance by completing the *Vitality billing process change form* which is available on the **Employer Zone**. We can then update your **employer profile**. Please send your completed form to us at [administration@discovery.co.za](mailto:administration@discovery.co.za). The updated billing structure will only apply to new Vitality policies. Meaning if you ask for Vitality to be member-paid, we will only need the nominated banking details for new employees who are joining Vitality.

**Important note:** Employers asking for their employees who are Vitality members to change to member-paid billing will need to get completed *Change of banking details* forms along with the supporting documents from these employees.

## HOW WE KEEP YOU INFORMED ABOUT CHANGES

- If you are paying for your employees' Vitality memberships, we will send you a monthly report confirming any new membership activations so that you can amend your billing.
- We will send you Discovery communication at the end of each year to keep you informed about any important changes.
- This *Vitality Employer Guide* will be available on the Employer Zone for ease of reference.
- You will also have access to the *Vitality billing process change form* that will be available on the Employer Zone and will allow you to update your billing structure for any new employees that join Vitality.





05

**Vitality 2025**  
**contributions**

VITALITY  
CONTRIBUTIONS  
FOR 2025

Member	Member + 1	Member + 2
R399	R479	R559

KEYFIT  
PREMIUMS  
FOR 2025

	Member	Member + 1	Member + 2
KeyFit	R85	R109	R129
Vitality and KeyFit Combo	R439	R529	R589

VITALITY ACTIVE  
CONTRIBUTIONS  
FOR 2025

Principal member	Adult dependant/spouse
R145	R145



# How to contact us

Got questions? We're here to help!

If your employees have any questions, concerns or need more information about Vitality, feel free to chat with Ask Discovery on WhatsApp (0860 75 67 56), the Discovery app or our website. You can also give us a call on 0860 99 88 77 from Monday to Friday between 07:00 and 18:00.

If you have any queries, please contact your assigned billing specialist. If you do not have a billing specialist assigned, please email us at [administration@discovery.co.za](mailto:administration@discovery.co.za) for more assistance.





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