

**Dis-Chem**  
PHARMACIES  
Pharmacists who care

**CLICKS**+

**Discovery**  
*Vitality*



Get up to  
**25% CASH BACK**

on thousands of HealthyCare items  
at Clicks or Dis-Chem.

## HealthyLiving made easier with up to 25% cash back on HealthyCare at Clicks or Dis-Chem

The Vitality HealthyCare benefit ensures Vitality members take better care through prevention and makes every day personal and family care easier and more affordable with cash back on thousands of HealthyCare items at Clicks or Dis-Chem.

### What this benefit offers Vitality members

The Vitality HealthyCare benefit gives you cash back on thousands of HealthyCare items on your Clicks ClubCard or Dis-Chem HealthyCare card. You will also get up to 25% cash back on selected fitness devices on your Clicks ClubCard or Dis-Chem HealthyCare card, and you can claim from your Medical Scheme plan administered by Discovery Health if you have funds available and if applicable.

### Who may use the benefit

Vitality members 18 years and older can activate the benefit on [www.discovery.co.za](http://www.discovery.co.za). You have to be on an active Vitality membership.

By using this benefit, you agree that Discovery Vitality, Clicks and Dis-Chem may share your payment and personal information to manage the benefit effectively.

### What you pay

You do not pay any fees for the Vitality HealthyCare benefit apart from your monthly Vitality fees.

## How it works

### Getting started

#### *Activate the HealthyCare benefit*

**Step 1: Activate** your Vitality HealthyCare benefit on [www.discovery.co.za](http://www.discovery.co.za) or call 0860 99 88 77 and get up to 10% cash back on HealthyCare products on both your Clicks ClubCard and Dis-Chem HealthyCare card.

**Step 2: Choose your preferred partner** and find out your **Vitality Age to get up to 15% cash back** on your Clicks ClubCard or Dis-Chem HealthyCare card. You and your spouse (if applicable) need to find out your Vitality Age every 12 months to increase your cash back or keep it at up to 15%.

**Step 3: Complete a Vitality Health Check** at an accredited pharmacy in the Vitality Wellness Network to get up to **25% cash back** at your preferred partner and up to **10% cash back** on HealthyCare items at the other. You and your spouse (if applicable) need to complete a **Vitality Health Check** every 12 months to increase your cash back or keep it at up to 25%.

The Vitality Health Check consists of the following tests:

- Blood pressure
- Blood glucose
- Weight assessment
- Cholesterol

#### **Places where you can complete the Vitality Health Check**

1. At a pharmacy in the [Vitality Wellness Network](#)
2. At a Discovery Wellness Day
3. At a Discovery Wellness Centre (through your financial Adviser)

If you complete a Vitality Health Check at a Vitality Wellness Network pharmacy, a Discovery Wellness Day or a Discovery Wellness Centre, your results will be submitted automatically. If you complete your health checks at a GP or other authentic test facilities, you can send your results by email to [claimvitalitypoints@discovery.co.za](mailto:claimvitalitypoints@discovery.co.za) or by fax to 011 539 7347.

**Step 4:** Buy HealthyCare products

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### **At Clicks:**

Swipe your Clicks ClubCard at any Clicks till anytime during the transaction to earn cash back on HealthyCare items.

Your cash back at Clicks will be converted into loyalty points and paid out in Clicks ClubCard Cash-back Rewards after each billing cycle, and you can view these details on [www.discovery.co.za](http://www.discovery.co.za) or log into [www.clicks.co.za](http://www.clicks.co.za)

You can get a Clicks ClubCard by enrolling at [www.clicks.co.za](http://www.clicks.co.za) or in a Clicks store. You'll get a temporary card while you wait for your Clicks ClubCard to be posted to you. This should take four to six weeks. If you already have a Clicks ClubCard, use your ClubCard number to activate the HealthyCare benefit.

### **At Dis-Chem:**

Swipe your Dis-Chem HealthyCare card at any Dis-Chem till before the cashier rings up your items to each cash back on HealthyCare items. Your Dis-Chem cash back will be converted into loyalty points and paid into your store card after billing cycle, and you can view these details on [www.discovery.co.za](http://www.discovery.co.za) or log into [www.dischem.co.za](http://www.dischem.co.za)

You can get a Dis-Chem HealthyCare card by applying at [www.dischem.co.za](http://www.dischem.co.za) or in a Dis-Chem store. Collect your card at your nearest store and use it to activate your HealthyCare benefit. If you already have a Dis-Chem HealthyCare card, you can use it to activate the HealthyCare benefit.

Vitality members will not earn Vitality points for buying HealthyCare items.

## **The Clicks and Dis-Chem HealthyCare online catalogues**

You can earn cash back on every HealthyCare item you buy at Clicks and Dis-Chem. The HealthyCare benefit applies only on products at partner stores in the Republic of South Africa.

Products that qualify for the Vitality HealthyCare benefit are chosen at our own discretion and may change from time to time. Discovery has worked closely with its partners to ensure the products included are safe and promote a healthier lifestyle. Every effort has been made to choose the best quality products to promote overall health and wellness. However, Discovery is not responsible for any side effects or reactions an individual may experience as a result of using these products. Discovery is also not responsible for any products that do not work for any reason. Please speak to a healthcare professional before buying any of the products and read the package inserts on how to use these products safely.

Refer to the Clicks HealthyCare catalogue or the Dis-Chem HealthyCare catalogue on [www.discovery.co.za](http://www.discovery.co.za) for a full list of HealthyCare items. Products listed in these catalogues can change at any time. All HealthyCare items are identified as "VIT" or "V" on your till slips or you can look out for the Vitality HealthyCare stamp on shelf labels in-store to identify HealthyCare items.

## Product categories

Product category	Why we've included these products
Baby care	Giving babies the best care from the start can make a difference to their future health.
Dental care	Good oral health is important for good overall health.
Eye care	Good eye care is important for good vision.
Fitness and wellbeing	Being fit and well is important for good health.
First aid and emergency care	First aid is the initial care of an injury or illness and can help prevent complications.
Foot and hand care	Promoting the prevention and treatment of ailments that help prevent diseases and their complications.
Self-care	Although it is best to follow a healthy, balanced diet for optimal health, some nutritional supplements can support the diet, where necessary.
Over-the-counter (schedule 1 and 2) medicines	Products to treat common colds and flu and everyday ailments. Although it is best to follow a healthy, balanced diet for optimal health, some nutritional supplements can support the diet, where necessary.
Products to stop smoking	Stopping smoking drastically reduces the risk of cardiovascular disease and cancer.
Sun care	Using sunscreen with a high protection factor can help prevent skin cancer.
Clinical services	Services that support caring for your health or to manage a health condition to

	help protect your health and prevent possible complications.
Chronic care	Providing support in the daily management of chronic health conditions.
Fitness and other devices	Monitoring fitness and health can help identify areas for improvement and progress. *Members of Discovery Health Medical Scheme can claim up to R750 a year from your Medical Savings Account for selected fitness devices at Clicks or Dis-Chem.

**You can use your HealthyCare benefit to get up to 25% cash back on selected devices on your Clicks ClubCard or Dis-Chem HealthyCare card, and you can claim up to R750 of the cost of these devices at Clicks or Dis-Chem from your Medical Scheme plan administered by Discovery Health if you have day-to-day benefits available and if applicable. Terms and conditions apply.**

## Earning your cash back on HealthyCare

### Calculating your cash back

***Your cash back is based on the percentage of cash back you have qualified for, subject to the monthly limit on each Vitality policy.***

To work out how much cash you get back, we apply your qualifying cash back percentage. The percentage is either 10%, 15% or 25% depending on whether you and your spouse (if applicable) have found out your Vitality Age and completed a Vitality Health Check or not. You earn 10% cash back at both partners if you have not completed any health checks in the last 12 months.

As a family, you get a cash back limit on R4 000 a month that you spend on HealthyCare. As a single member, you get cash back limit on R2 000 a month that you spend on HealthyCare. You can earn a maximum of R500 cash back on a single policy or R1 000 cash back on a family policy each month. Your HealthyCare spend that you get cash back on is also limited to the number of Vitality points you have for the year. So, make sure you keep doing healthy activities to earn Vitality points.

### ***There is a limit on the amount that you can earn cash back on each month***

For a single member, it is R2 000 a month. For a family, it is R4 000 each month. So, if you spend more than this each month, you'll get cash back on this maximum amount when you have earned enough Vitality points. For example, if a single member has enough Vitality

points to earn cash back and has completed all the health checks, he will earn up to 25% cash back at the preferred partner. He spends R2 500 in a month, we'll give him R500 cash back, since the maximum is R2 000.

***An example based on Vitality points and the maximum you can spend each month***

Anna and George are the main member and spouse on the Vitality membership. They have activated the HealthyCare benefit, and choose Clicks as their preferred partner. They have both found out their Vitality Age and completed a Vitality Health Check within the past 12 months.

This means:

- They qualify for up to 25% cash back on HealthyCare purchases at Clicks (their preferred partner) and 10% cash back on HealthyCare purchases at Dis-Chem.
- Together, they can earn cash back on a maximum of R4 000 they spend on HealthyCare in a month as long as they have earned enough Vitality points at the time they buy HealthyCare.

	January	February	March
<b>The Vitality points they have earned to date</b>	<b>1 000</b>	<b>3 500</b>	<b>7 500</b>
<b>Spend at Clicks</b>	R600	R2 200	R1 000
<b>Spend at Dis-Chem</b>	R1 350	R1 350	R1 250
<b>Total spent on HealthyCare (the limit is R4 000 a month for a family)</b>	R1 950	R3 550	R2 250
<b>The total they can earn cash back on based on their Vitality points (you minus the accumulated Vitality points from the accumulated qualifying spend to get the qualifying amount they can earn cash back on)</b>	<b>R1 000</b>	<b>= R2 500</b>	<b>= R5 000 but the limit of R4 000 will now apply</b>
<b>25% cash back on purchases at Clicks this month (preferred partner)</b>	R150	R550	R250
<b>10% cash back on purchases at Dis-Chem this month</b>	R40	R30	R125
<b>Total cash back for the month</b>	<b>R190</b>	<b>R580</b>	<b>R375</b>

## **Paying your cash back to you**

We will pay your HealthyCare cash back at Clicks or Dis-Chem into your specific loyalty card. We pay all cash back as converted loyalty points, on an individual level onto the specific loyalty card. Transactions that qualify for cash back that are linked to dependents younger than 18 will be paid into the main member's loyalty card.

Your total transaction spend equals your total catalogue spend and total non-catalogue spend. Your payments using Clicks or Dis-Chem points will first be used to pay the non-catalogue spend and thereafter (if applicable) the catalogue spend:

- If the rand value of the points you have earned is **less** than the non-catalogue spend then your cash back will be received on your full catalogue spend.
- If the rand value of the points you have earned is **more** than the non-catalogue spend then your cash back will be earned on the difference between catalogue spend and points earned on your non-catalogue spend.
- If the rand value of points is the same as the transaction value then no additional points are received, this means you will not receive cash back on this purchase.

We pay your cash back at certain times of the month, depending on your billing cycle. We will not send statements that show your cash back. You can see a summary of your cash back on [www.clicks.co.za](http://www.clicks.co.za) or [www.dischem.co.za](http://www.dischem.co.za).

### ***If your monthly cash back is low, we may wait until the next month to pay***

If your monthly cash back is below R50, we may keep that cash back until the next month. This amount does not earn interest.

### ***You pay tax on cash back you earn***

Please obtain your own tax advice on benefits you may receive in terms of these rules. Discovery will not be responsible for any tax consequences that may arise.

### ***Only people registered on the Clicks ClubCard or Dis-Chem HealthyCare card may use it***

Fraud or any other misuse of the Vitality HealthyCare benefit is illegal. Only the person or people whose names are registered to the Clicks ClubCard or Dis-Chem HealthyCare card may use it. If you allow anyone whose name is registered to the Clicks or Dis-Chem card to use it, we have the right to cancel your Vitality HealthyCare benefit and membership of Vitality.

## Extra rewards with DiscoveryCard

Pay with your DiscoveryCard at Clicks or Dis-Chem and multiply your Discovery Miles by up to 10 times, based on your Vitality status. Limits, terms and conditions apply.

## Ending this benefit

If your Vitality membership ends, you may no longer use the Vitality HealthyCare benefit and your accumulated cash back will be forfeited.

### *You may still have access to a HealthyCare benefit in one of these cases:*

If you are member on a Medical Scheme plan administered by Discovery Health, you can use the HealthyCare benefit. This benefit has a separate set of terms and conditions and the Vitality HealthyCare terms and conditions do not apply.

If you have a KeyCare Health Plan and join KeyFIT, you can use the KeyFIT HealthyCare benefit. This benefit has a separate set of terms and conditions and the Vitality HealthyCare terms and conditions do not apply.

If you move to one of the two options above within 30 days of ending your Vitality membership, we will automatically activate the HealthyCare benefit if you used it on Vitality. If you join through these options more than 30 days after ending your Vitality membership, you must activate the HealthyCare benefit again.

## Stay in touch

Terms and conditions apply. If you have any questions or need more information about this benefit, please visit [www.discovery.co.za](http://www.discovery.co.za) and click on Vitality or call 0860 99 88 77. 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.

Keep up to date with the latest news from Vitality: Download the  Discovery app, follow Discovery Vitality on    (@Discovery\_SA) and  (DiscoverySA).