

**Sportsmans
Warehouse**

TOTALSPORTS

**Discovery
Vitality**



Get up to
25% CASH BACK

on thousands of HealthyGear items at
Sportsmans Warehouse or Totalsports

Healthy living made easier with HealthyGear- up to 25% cash back on sports gear and equipment

The Vitality HealthyGear benefit aims to make exercise and staying physically active easier.

What this benefit offers Vitality members

The Vitality HealthyGear benefit gives you **cash back on sports items** and equipment you purchase at **Sportsmans Warehouse and at Totalsports stores** in South Africa. When you activate the benefit on www.discovery.co.za, you'll get a Vitality HealthyGear card in the post within three weeks.

Who may use the benefit

The Vitality HealthyGear benefit is available to Vitality members with an active policy who have activated the Vitality HealthyGear benefit. The main member, spouse and dependants 18 years and older may activate the benefit.

By using this benefit, you agree that Discovery Vitality, Sportsmans Warehouse and Totalsports may share your payment and personal information to administer the benefit effectively.

What you pay

If you have an active Vitality membership, you do not pay any fees for the Vitality HealthyGear benefit apart from your monthly Vitality fees.

What products qualify

You can earn cash back on most HealthyGear items at Sportsmans Warehouse and Totalsports stores. Products that qualify for the Vitality HealthyGear 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.

The items included in the HealthyGear benefit are: sports footwear, sports apparel, sports equipment, fitness devices and exercise equipment – all directly used for participation in fitness and physical activities.

Refer to the Sportsmans Warehouse or Totalsports HealthyGear catalogues on www.discovery.co.za for a full list of HealthyGear items. There is a list of recreational and leisure products, supplements and other products that will not qualify for cash back. Products listed in these catalogues can change at any time.

How it works

Getting started

Step 1: Activate the Vitality HealthyGear benefit on www.discovery.co.za for up to 10% cash back at **Sportsmans Warehouse and Totalsports**.

You'll get your Vitality HealthyGear card in the post within three weeks, to use when you shop. Swipe your Vitality HealthyGear card at any Sportsmans Warehouse or Totalsports stores before the cashier rings up your items and enjoy cash back on HealthyGear.

Step 2: Choose your preferred partner and complete an **Online Vitality Fitness Assessment** at www.discovery.co.za to get **up to 15% cash back**. You and your spouse (if applicable) need to complete an Online Vitality Fitness Assessment every 12 months to increase your cash back or keep it at up to 15%.

Step 3: Do a Vitality Fitness Assessment at a biokineticist in the [Vitality Wellness Network](#) or at a [Vitality Wellness Centre](#) to increase your cash back on HealthyGear to **up to 25% at your preferred partner** and **10% cash back** at the other partner. You and your spouse (if applicable) need to do a Vitality Fitness Assessment every 12 months to increase your cash back or keep it at up to 25%.

By doing these fitness assessments, you'll understand your fitness level and how to improve it. The [Vitality Elite Fitness Assessment](#) can also boost your cash back.

Earning your cash back on HealthyGear

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 completed both the Vitality Online Fitness Assessment and the Vitality Fitness Assessment at a biokineticist in the Vitality Wellness Network or not. You earn 10% cash back at both partners if you have not completed any fitness assessments in the last 12 months.

As a family, you get a cash back limit on R4 000 a month that you spend on HealthyGear. As a single member, you get cash back limit on R2 000 a month that you spend on HealthyGear. 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 HealthyGear spend that you get cash back on is also limited to the number of Vitality points you have for the year. What you spend at partner stores will be “deducted” from the Vitality points you have earned, and the balance of your Vitality points will determine the amount you can earn cash back on in future months. So, make sure you keep fit 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 fitness assessments, 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

Kerry and Max are the main member and spouse on the Vitality membership. They have activated the HealthyGear benefit, and choose Totalsports as their preferred partner. They have both completed a Vitality Online Fitness Assessment and had a Vitality Fitness Assessment at a biokineticist in the Vitality Wellness Network within the past 12 months.

This means:

- They qualify for up to 25% cash back on HealthyGear purchases at Totalsports (their preferred partner) and 10% cash back on HealthyGear purchases at Sportsmans Warehouse.

- Together, they can earn cash back on a maximum of R4 000 they spend on HealthyGear in a month as long as they have earned enough Vitality points at the time they buy HealthyGear.

	January	February	March
The Vitality points they have earned to date	1 000	3 500	7 500
Spend at Totalsports	R600	R2 200	R1 000
Spend at Sportsmans Warehouse	R1 350	R1 350	R1 250
Total spent on HealthyGear (the limit is R4 000 a month for a family)	R1 950	R3 550	R2 250
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)	R1 000	= R2 500	= R5 000 but limit of R4 000 will now apply.
25% cash back on purchases at Totalsports this month (preferred partner)	R150	R550	R250
10% cash back on purchases at Sportsmans Warehouse this month	R40	R30	R125
Total cash back for the month	R190	R580	R375

Payment of cash back

Choosing your cash back payment method

We can pay your cash back into one of the following accounts:

- Your chosen bank account
- Your DiscoveryCard
- Your Health Wallet

We will pay your HealthyGear cash back into your nominated account every month. Only the main member on the Vitality membership may select the chosen bank account and is the person responsible for making sure the details are correct. To change your bank account details, please go to www.discovery.co.za or call us on 0860 99 88 77. We pay all cash back on a membership level and not on an individual basis.

The bank account chosen for this benefit is applicable to all Vitality cash back benefits including HealthyLiving, Vitality Fit and Team Vitality cash back. We pay your cash back at certain times of the month, at our own discretion. We will not send statements that show your cash back. You can see a summary of your cash back on www.discovery.co.za. You will also get an SMS once we have paid your cash back.

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

If your monthly cash back is below a pre-set amount, we may keep that cash back until the next month. This amount does not earn interest. The pre-set minimum amount is currently R50.

You may pay tax on cash back you earn

You are advised to get your own tax advice regarding any benefit you may receive in terms of these rules. Discovery will not be responsible for any tax consequences.

Only the person named on the Vitality HealthyGear card may use it

The Vitality HealthyGear card is issued by and is the property of Discovery Vitality (Pty) Limited. If you lose your Vitality HealthyGear card you will need to either go online or contact the call centre on 0860 99 88 77 to order a replacement card. A replacement card fee of R35 will be charged. If you have the old HealthyGear card then the first replacement card will be free.

Fraud or any other misuse of the Vitality HealthyGear card is illegal. Only the person whose name is on the back of the card may use it. If you allow anyone whose name is not on the Vitality HealthyGear card to use it, we have the right to cancel your HealthyGear benefit and membership of Vitality. You cannot use the Vitality HealthyGear card as a credit, debit or guarantee card. We may withdraw the Vitality HealthyGear card or change these terms and conditions.

Extra rewards with DiscoveryCard

Pay for your HealthyGear purchases with your DiscoveryCard at Sportsmans Warehouse or Totalsports stores 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 HealthyGear benefit.

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 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).