



The Vitality Checklist

UPDATED FOR SEPTEMBER 2026 HEALTHYFOOD CHANGES

Stick this on the fridge. Limits differ by Vitality product. Full guide at livedealsa.co.za/vitality

EVERY WEEK

Tick four boxes, one for each week of the month.

- ☐ **Weekly exercise, drive or spend goal**
Vitality Active Rewards. Play your gameboard tile on Wednesday.
- ☐ **Weekly sleep goal**
Goal week runs Saturday to Friday.
- ☐ **Sleep questionnaire, phone trackers only**
Skip it and your sleep score does not count.
- ☐ **Check the Vitality Mall on Wednesday**
High-value rewards at up to half price, 24 hours only, not announced ahead.

EVERY MONTH

- ☐ **Shop at your PRIMARY HealthyFood partner**
Higher qualifying reward applies there. Secondary earns up to 10% on the fuller Vitality Health benefit.
- ☐ **Hit the HealthyFood minimum from September**
From 1 Sept 2026, spend at least R200 a month on qualifying HealthyFood items in each partner channel you want rewarded.
- ☐ **Swipe Xtra Savings or MyDifference every time**
No linked loyalty card = no reward. Woolworths uses MyDifference. Only Checkers and Woolworths qualify.
- ☐ **Use your qualifying Discovery Bank card for the Money boost**
Vitality Health can earn up to 25% on its own. The qualifying Vitality Money and Bank layer boosts selected rewards further.
- ☐ **Remember what does NOT count as qualifying spend**
Debit orders, EFTs, online banking payments, cash withdrawals and gambling do not count. Card purchases do.
- ☐ **Family? Watch who hits the cap first**
From September, HealthyFood is first received, first rewarded. Each member earns at their own applicable rate, subject to monthly limits.
- ☐ **Fill up at bp or participating Shell**
Follow the Vitality Drive process at the pump.
- ☐ **Hold big Miles purchases for the 15th**
Miles D-Day. Up to 30% off instead of up to 15%.
- ☐ **Check your gym visit count**
Maintain at least 36 qualifying visits in a rolling 12 months to keep the maximum ongoing gym saving.

BEFORE 31 DECEMBER

Discovery Health medical aid members only.

- ☐ **Activate Personal Health Pathways**
- ☐ **Switch on activity and sleep tracking**
- ☐ **Complete your Health Check**
Qualifying members: all three by 31 Dec unlocks up to R1,000 per adult, subject to plan rules.
- ☐ **Every adult completes 2 recommended actions**
This is what unlocks the child allocation.

SET UP ONCE, THEN FORGET

The biggest free wins. One afternoon of admin.

- ☐ **Activate HealthyFood and pick your partners**
One in-store, one online. You can only swap each once every rolling 12 months.
- ☐ **Activate HealthyCare and pick a primary partner**
Needs a Clicks ClubCard or Dis-Chem Better Rewards card under your ID. Hand it over before the cashier rings up. Up to 25% at your primary.
- ☐ **Vitality Money: Financial Needs Analysis**
The Plan ring is worth 40,000 points at every income level.
- ☐ **Vitality Money: budget in the Financial Analyser**
Same ring. Free points.
- ☐ **Upload proof of savings held elsewhere**
Savings ring.
- ☐ **Upload proof of external insurance**
Life, car, home, medical. Insurance ring.
- ☐ **Upload proof of external retirement savings**
Retirement ring.
- ☐ **Upload proof of any property you own**
Property ring. Joint and trust-held count.
- ☐ **Route fuel cash back to the Insure Funder Account**
Discovery matches the Vitality Drive fuel cash back component only, not your whole fuel reward.
- ☐ **Link your fitness tracker or smartwatch**
Phone, Garmin, Apple or Samsung watch, or Oura ring. Needed for exercise and sleep tracking.
- ☐ **Always book flights on Vitality Travel**
Discount applies to the qualifying base fare including applicable YQ/YR carrier charges, subject to spend limits. Airport taxes and ancillaries are not discounted.

EVERY 12 MONTHS

These two gate your HealthyFood and HealthyCare rewards.

- ☐ **Vitality Age assessment**
Free, online, minutes. Expiry date: _____
- ☐ **Vitality Health Check**
Book in the Discovery app: accredited wellness clinic or a home visit. Expiry: _____
- ☐ **Flu jab between March and September**
Earns Vitality points.
- ☐ **Mental wellbeing assessments**
Twice a year, six months apart.
- ☐ **MultiPoint Check, Tiger Wheel & Tyre**
Earns Vitality Drive points.

IF YOU ONLY DO THREE THINGS

These three move the most money, and none of them need you to earn more or spend more.

1 Do both assessments

Vitality Age and Vitality Health Check. These can take HealthyFood and HealthyCare from 10% to up to 25%.

2 Work on Vitality Money

If you use Discovery Bank, complete the high-impact actions available to you. Income alone does not set your status.

3 Link everything correctly

Loyalty cards, devices, Bank payment methods, Drive details. The easiest reward to lose is one you qualified for.

LAST CHECK BEFORE A BIG SPEND

Open your Discovery app > check your current reward % > confirm the partner > confirm the payment method > then pay.

Rules change often. If something here no longer matches your app, tell us at info@livedealsa.co.za and we will update it.

Updated August 2026, including announced changes effective 1 September 2026.

Every percentage shown is a maximum for qualifying members and is not guaranteed. What you earn depends on your Discovery products, status, qualifying spend and each benefit's rules and limits. Rewards described as money back are generally paid in Discovery Miles, a rewards currency, not cash. Vitality Health, Vitality Money and Vitality Drive are separate programmes administered by Discovery Vitality, Discovery Bank and Discovery Insure. Personal Health Pathways and the Personal Health Fund are Discovery Health Medical Scheme benefits. Limits, terms and conditions apply. Independently produced by LiveDealSA. Not published, endorsed or approved by Discovery. General information only, not financial, medical or insurance advice. Confirm your own percentages and status in the Discovery and Discovery Bank apps.