

Get up to
25% cash back



on thousands of HealthyCare items
at Clicks or Dis-Chem



Everyday personal and family care made easier with up to 25% cash back on HealthyCare at Clicks or Dis-Chem

About the Vitality HealthyCare benefit

The Vitality HealthyCare benefit helps you take better care of yourself and your family through prevention. It lets you earn up to 25% cash back on thousands of HealthyCare items at Clicks or Dis-Chem.

The cash back you get depends on whether the main member and spouse (if applicable) have completed both health assessments.

Who may use the benefit?

Vitality members 18 years and older can activate the benefit.

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 to activate the benefit

Step 1: Activate the HealthyCare benefit and get up to 10% cash back at both Clicks and Dis-Chem

At Clicks:

- Complete the application form at your nearest Clicks store to get a Clicks ClubCard.
- If you already have a Clicks ClubCard, call us on 0860 99 88 77 to link your card to your Vitality profile.
- Clicks will then post your Clicks HealthyCare card to your postal address.

At Dis-Chem:

Go to your closest Dis-Chem store to apply and get your Dis-Chem HealthyCare card.

Step 2: Choose your preferred HealthyCare partner

- When you activate the benefit, you choose which of the two partner stores you want as your preferred HealthyCare partner.
- You can still earn up to 10% cash back at your other partner.
- Only the main member can choose the preferred partner when activating the HealthyCare benefit. You can change the preferred partner once every 12 months.

Step 3: Get more back by doing your health assessments

Cash back percentage	Where you can earn it
Up to 10%	At both partner stores , just by activating.
Up to 15%	At your preferred partner , if you find out your Vitality Age online . <i>(You can also get up to 10% back at your other partner.)</i>
Up to 25%	At your preferred partner , if you complete a Vitality Health Check at an accredited pharmacy in the Vitality Wellness Network . <i>(You also get up to 10% back at your other partner.)</i>

Your spouse (if applicable) must also do both the assessments to qualify for up to 25% cash back at your preferred partner.

Step 4: Swipe before you spend

- You must ensure that the cashier swipes your Clicks ClubCard or Dis-Chem HealthyCare card when they ring up your purchases.
- If the cards are not swiped at the till before the sale is processed, you will not receive the HealthyCare cash back.

- You cannot claim cash back for purchases already made.
- Your cash back will be converted into loyalty points and paid into your store card after each billing cycle. You can view these details on www.discovery.co.za.
- Vitality members do not earn Vitality points for buying HealthyCare items.

Step 5: Buy HealthyCare products

At Clicks:

- Swipe your Clicks ClubCard at the till when the cashier rings up your purchases.
- Until you receive your Clicks HealthyCare card, keep using your Clicks ClubCard when shopping.
- Swipe your Clicks ClubCard at the till when the cashier rings up your purchases.
- Your cash back at Clicks will be converted into store loyalty points and paid into your Clicks ClubCard after each billing cycle. You can view these details by logging into your profile on www.discovery.co.za or www.clicks.co.za.
- You will not earn any Vitality points for buying HealthyCare items.

At Dis-Chem:

- Swipe your Dis-Chem HealthyCare card at the till when the cashier rings up your purchases.
- Your Dis-Chem cash back will be converted into loyalty points and paid into your store card after billing cycle. You can view these details by logging into your profile on www.discovery.co.za or www.dischem.co.za.
- You will not earn any Vitality points for buying HealthyCare items.

Your cash back is based on your Vitality points and your spend

- The amount of cash back is based on the number of Vitality points that you have, as well as the amount you spend at the partner stores.
- The starting point for working out your cash back is the number of Vitality points that you have.
- To work out how much cash back you can get, we apply your qualifying discount percentage to your HealthyCare spend in the month.
- The percentage is 10%, 15% or 25%, depending on the health assessments you have completed.
- As a family, you get cash back on a maximum of R4 000 a month that you spend on HealthyCare items.
- As a single member, you get cash back on a maximum of R2 000 a month that you spend on HealthyCare items.
- Your HealthyCare spend that you get cash back on is also limited to the number of Vitality points that you have for the year.
- Vitality cash back is calculated monthly.
- To get cash back for the entire period, you must still be eligible for the cash back on the calculation date.
- The percentage that you qualify for over the cash back period is determined on the date of calculation and not the date of purchase.

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

Anna and George are the main member and spouse on the Vitality membership and have activated the HealthyCare benefit as follows:

- They choose Clicks as their preferred partner.
- They both find out their Vitality Age and complete a Vitality Health Check.
- 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 that they spend on HealthyCare items in a month, as long as they have earned enough Vitality points at the time that they buy HealthyCare.

	January	February	March
Vitality points they have earned to date	1 000	3 500	7 500
Accumulated year to date spend on which cash back is based	N/A	1 950	3 500
Points limit	N/A	1 550	4 000
Spend at Clicks	R600	R2 200	R1 000
Spend at Dis-Chem	R1 350	R1 350	R1 250
Total qualifying spend	R1 950	R3 550	R2 250
CAP	4 000	4 000	4 000
Amount on which cash back will be based	R1 950	R1 550	R2 250
Clicks cash back	R150	R387. 50	R250
Dis-Chem cash back	R135	R0	R125
Total cash back for the month	R285	R387. 50	R375

Paying your cash back to you

- We will pay your HealthyCare cash back into your Clicks ClubCard or Dis-Chem HealthyCare card.
- Your cash back will be converted into store loyalty points and paid into your individual store card after each billing cycle. You can view these details on www.discovery.co.za.
- Transactions that qualify for cash back will be paid into the main member's store card.
- Your total transaction spend equals your total catalogue spend and total non-catalogue spend.

- Your payments using Clicks or Dis-Chem loyalty 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.

When we pay the cash back

- We pay your cash back on a monthly basis.
- Your monthly cash back cycle may not follow a calendar month cycle. This means we may pay your cash back at different times during the month.
- We will only pay your cash back into your chosen store card if your monthly cash back is above the minimum amount of R50.
- If your monthly cash back is below the minimum amount of R50, we may hold the cash back until it accumulates to more than R50.
- The cash back we hold back does not earn interest.
- This minimum amount may change at any time. However, we will let you know before we make any change to the amount.
- We will send you an SMS each time you receive cash back.
- You can also view a summary of your cash back on www.discovery.co.za. We do not generally send statements that show your cash back. If you need a statement, please call Vitality on 0860 99 88 77 to request one.

Tax on cash back

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

The products that qualify for cash back

- Refer to the [Clicks](#) or [Dis-Chem](#) HealthyCare online catalogues on www.discovery.co.za for a full list of HealthyCare items.
- The products listed in these catalogues **may change from time to time**.
- Look out for the Vitality HealthyCare stamp on shelf labels in-store to identify HealthyCare items.
- All HealthyCare items are identified as **"VIT"** or **"V"** on your till slips.

The Clicks and Dis-Chem HealthyCare online catalogues

- You can earn cash back on every HealthyCare item that you buy at Clicks and Dis-Chem in 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 that 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 that 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.

Product categories include:

Product category	Why we've included these products
Baby care	Giving babies and mothers 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	Exercise training aids for the promotion of physical activity. Although it is best to follow a healthy, balanced diet for optimal health, we have a selected house-branded range of supplements to support your diet, where necessary.
Emergency care	First aid is the initial care of an injury or illness and can help prevent complications.
Foot and hand care	This promotes the treatment of ailments that can help prevent other diseases and their complications.
Self-care	Good personal hygiene aids in the prevention of illness and the spread of infections.
Over-the-counter (schedule 1 and 2) medicines	Products to treat common colds, flu and everyday ailments.

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	Access to regular screening and monitoring to enhance preventative care and health promotion.
Chronic care	Providing support in the daily management of chronic health conditions.
*Selected Fitness devices	Monitoring fitness and health can help identify areas for improvement and progress.

**Swipe your store card at the till to earn your HealthyCare cash back on the total price of the device.*

Earn more Discovery Miles by using your Discovery Card

- You can multiply your Discovery Miles up to ten times if you pay with your Discovery Card at Clicks or Dis-Chem.
- Just [activate](#) the Discovery Miles benefit (for an annual fee) to start enjoying this reward.
- Limits, terms and conditions [apply](#).

Ending this benefit






If your Vitality membership ends, you may no longer use the Vitality HealthyCare benefit.

You may still have access to the HealthyCare benefit in one of these cases:

- 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 KeyFIT 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 this option more than 30 days after ending your Vitality membership, you must activate the HealthyCare benefit again.

Stay in touch

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).

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