

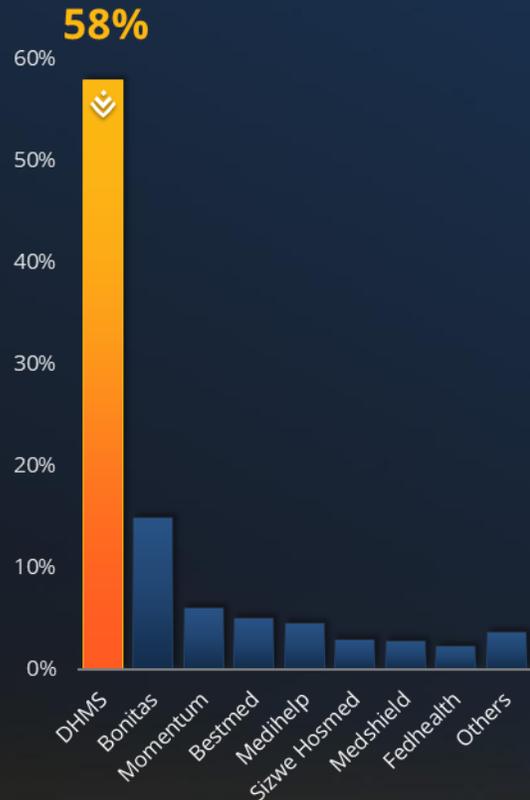


Discovery

Health Medical Scheme

DISCOVERY HEALTH MEDICAL SCHEME CONTINUES TO PERFORM STRONGLY ACROSS ALL STRATEGIC AND FINANCIAL OBJECTIVES

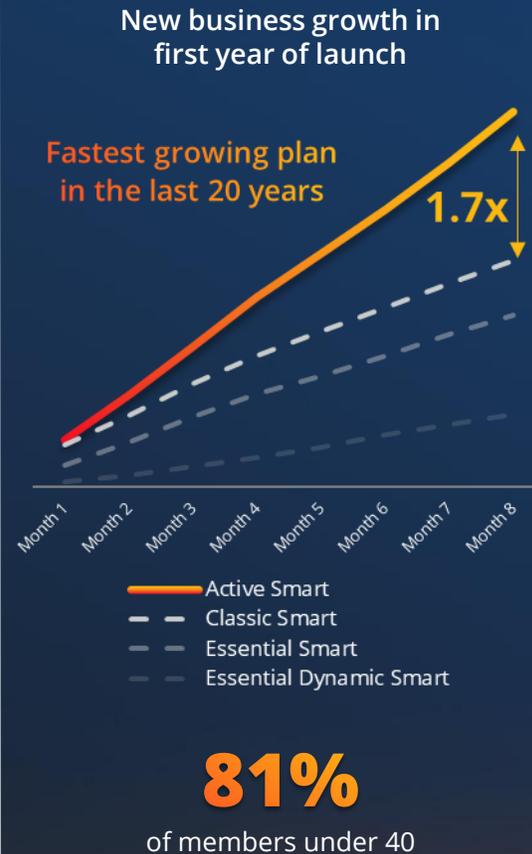
#1 market share



Robust financial position



Strong, strategic growth of **Active Smart**



Driving health improvement



DISCOVERY HEALTH MEDICAL SCHEME CONTINUES TO PROVIDE INDUSTRY-LEADING VALUE

Industry-leading cover for hospital admissions



+R2.9bn
of additional in-hospital cover for
DHMS members in 2024

R11.5m
Highest claim in 2024

Exceptional access to wide range of benefits

DHMS claims experience (2024)

6.1m
GP visits

28k
Babies born

760k
Members living
with chronic
condition

416k
Members living
with mental health
condition

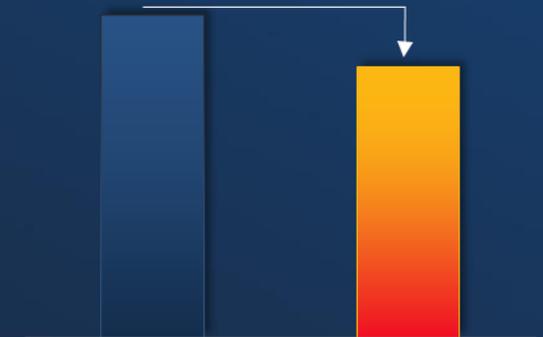
121k
Mammograms

209k
Prostate tests

More affordable contributions levels

Average principal member
contribution (2025)

-12.7%



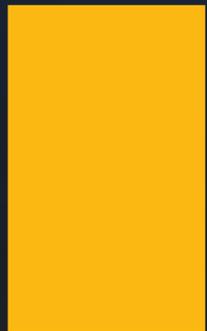
Next 7 largest
open schemes

DHMS

Lower contributions than market average
on benefit-adjusted basis

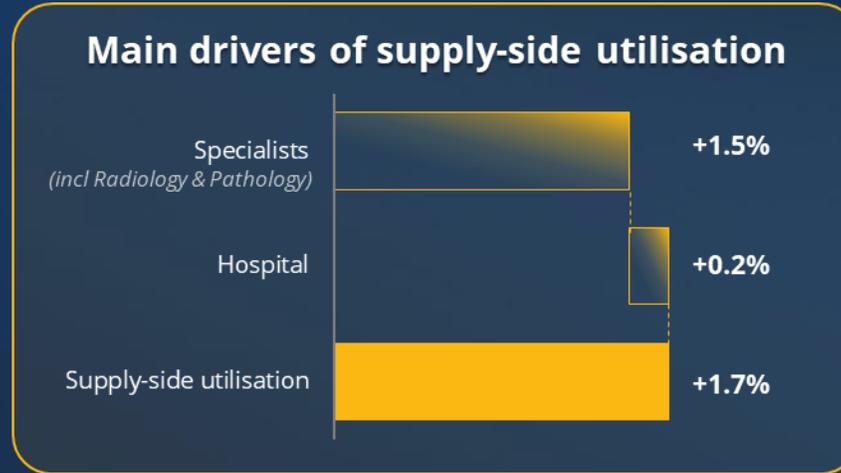
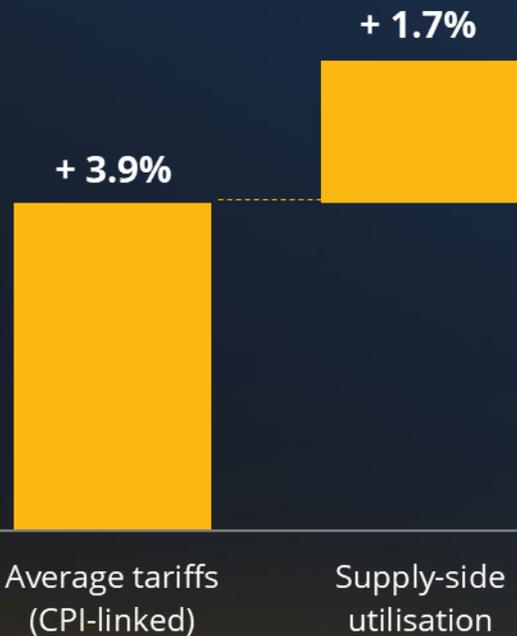
MEDICAL INFLATION FOR 2026

+ 3.9%

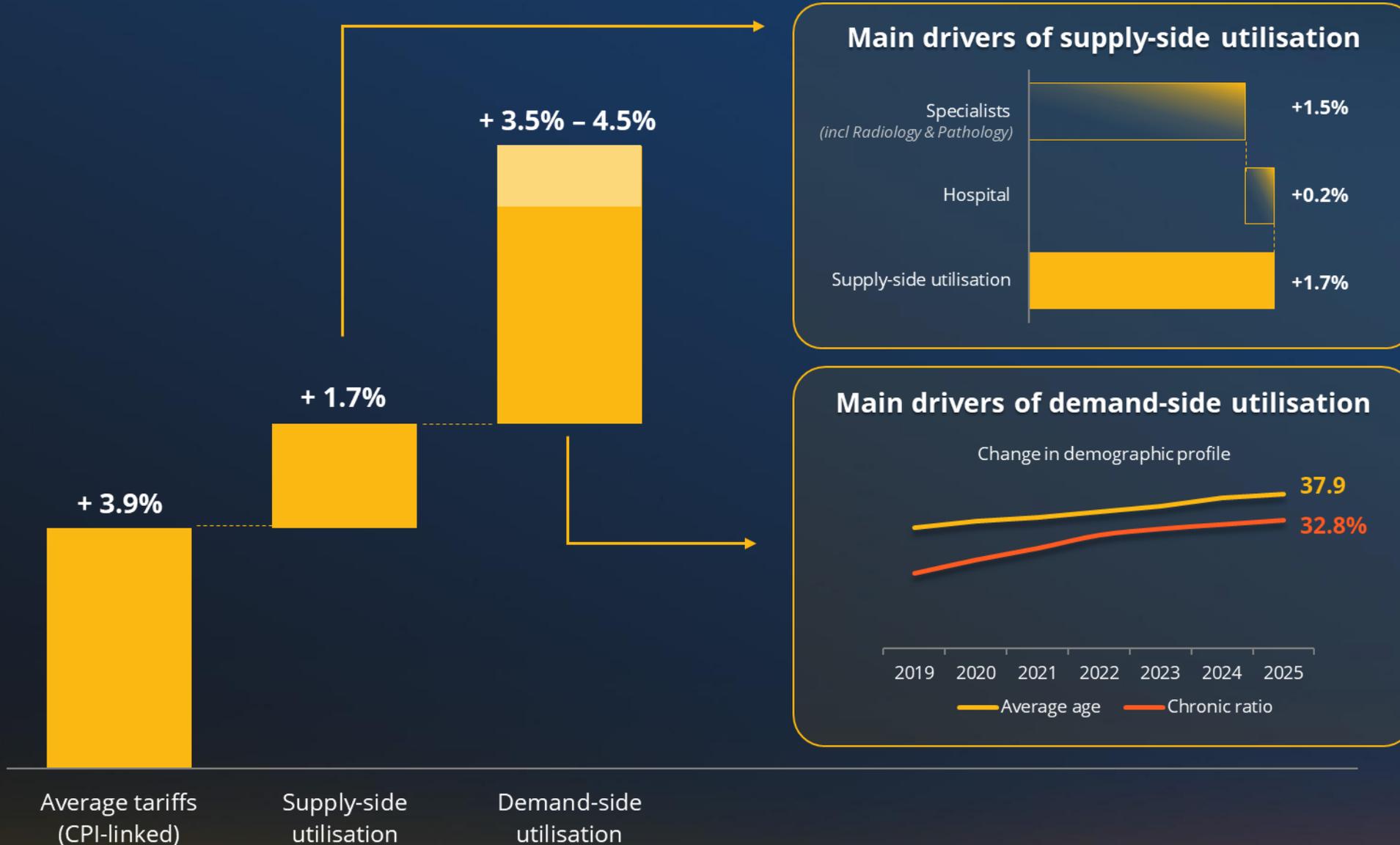


Average tariffs
(CPI-linked)

MEDICAL INFLATION FOR 2026



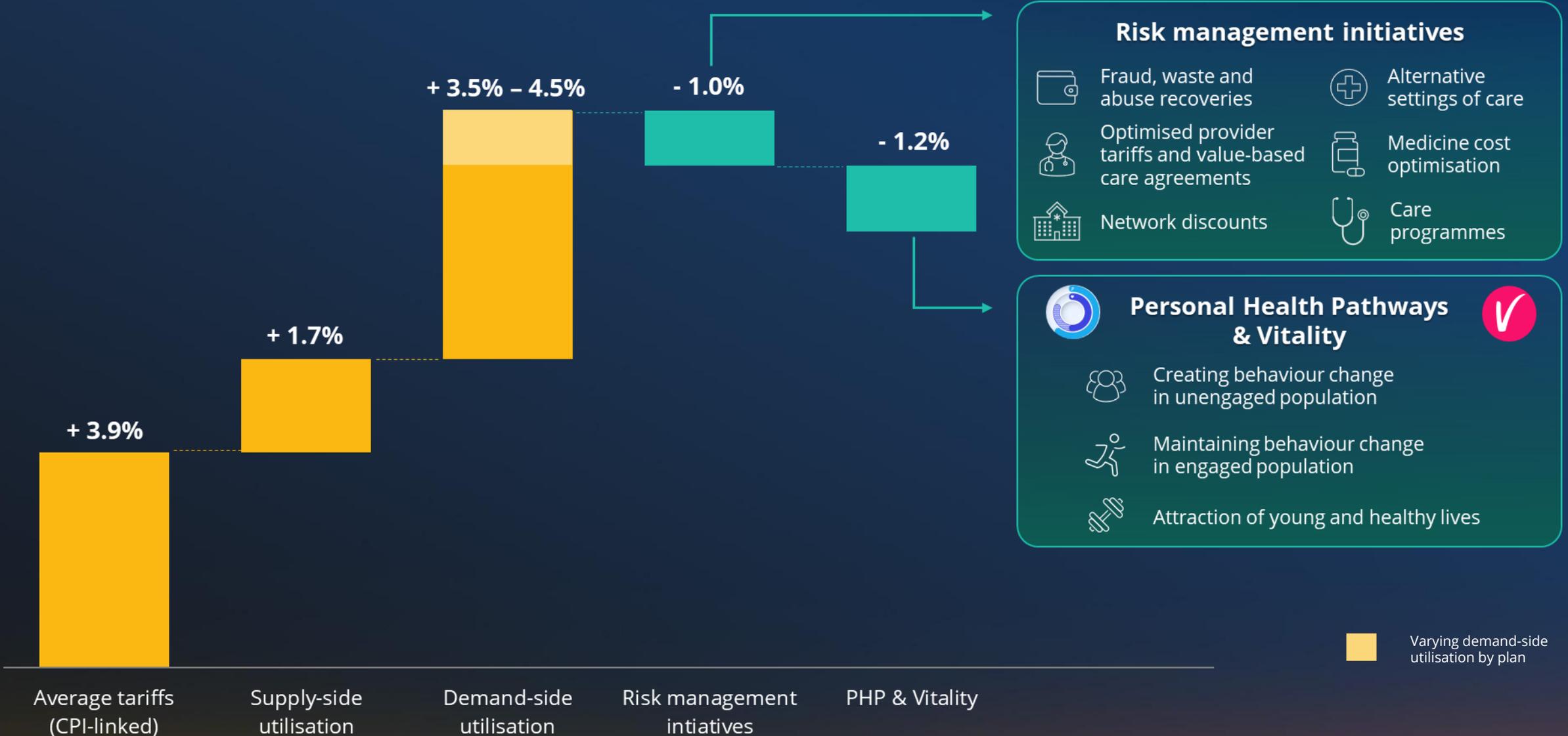
MEDICAL INFLATION FOR 2026



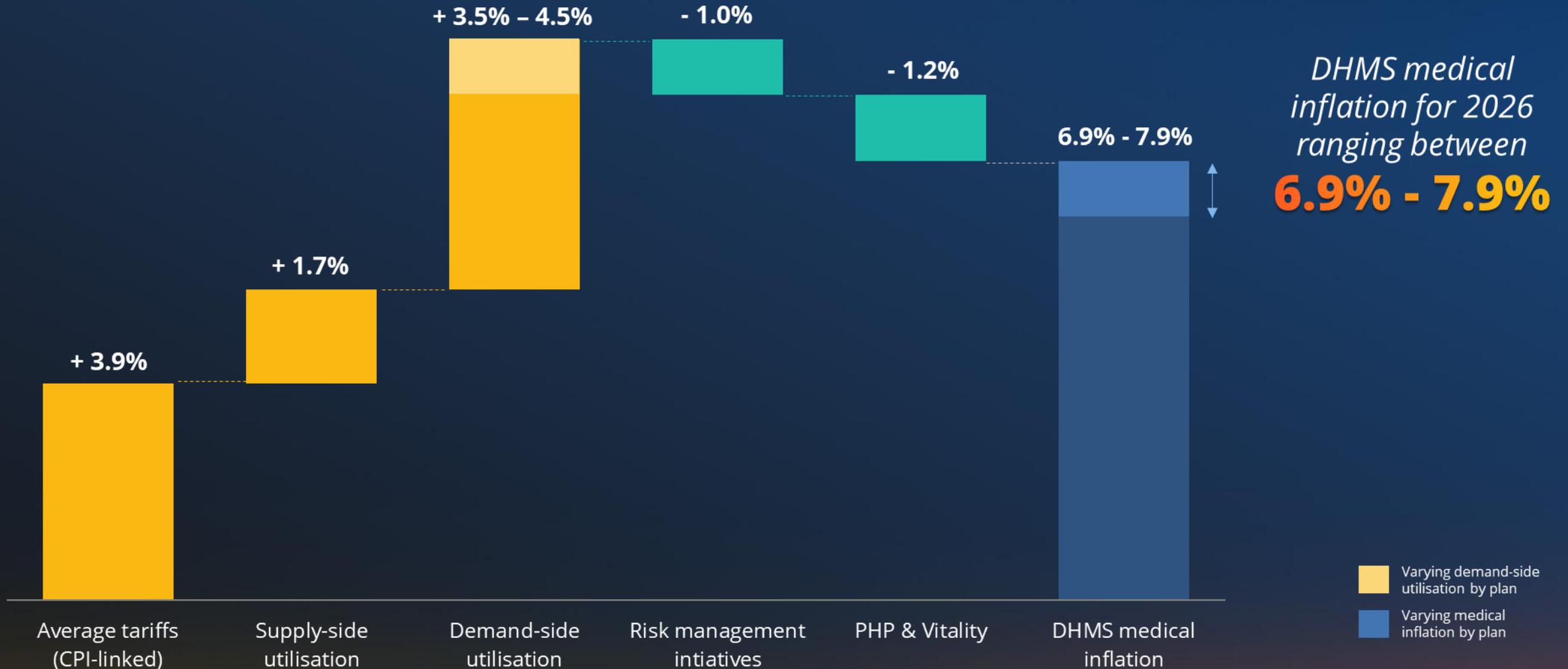
MEDICAL INFLATION FOR 2026



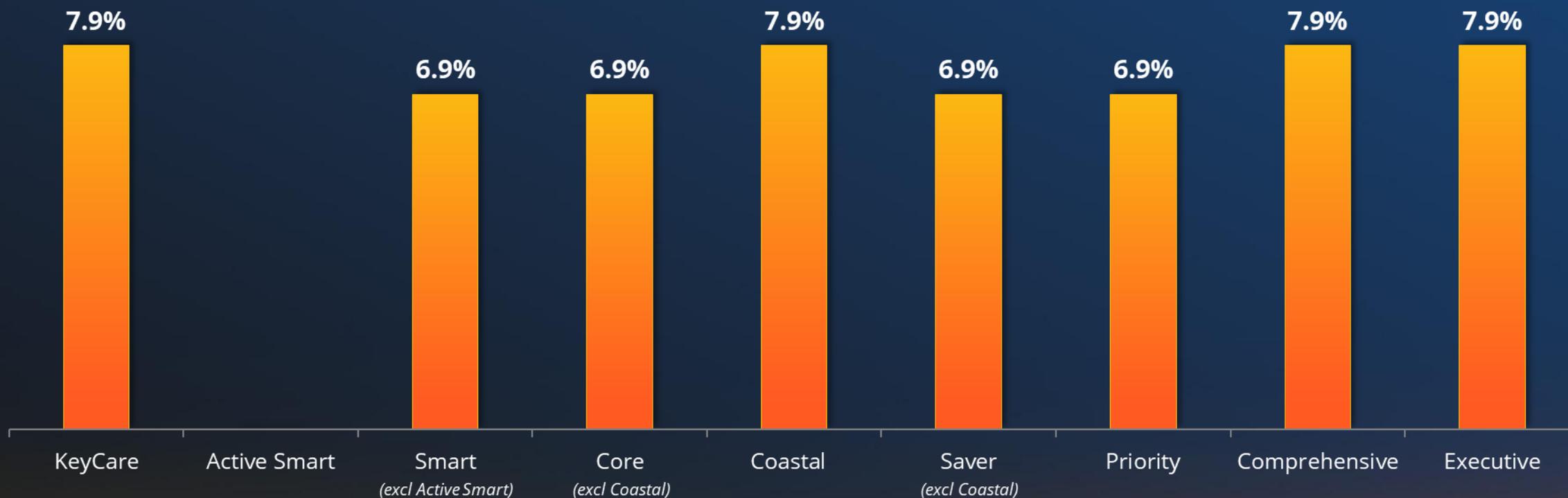
MEDICAL INFLATION FOR 2026



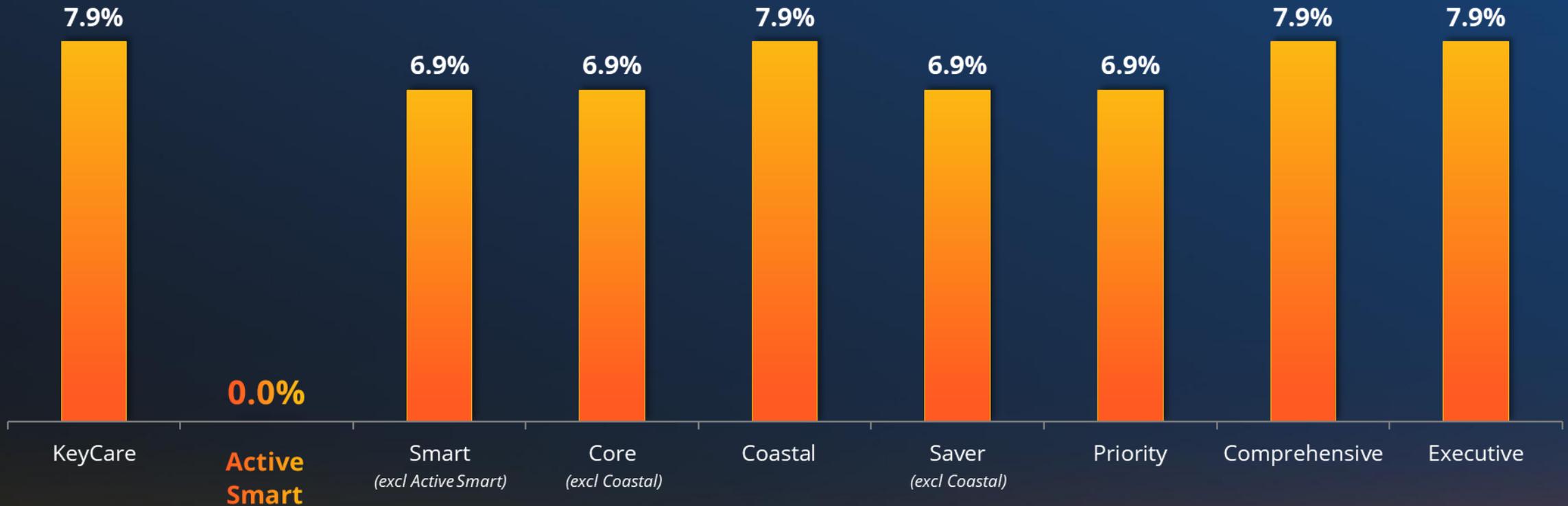
MEDICAL INFLATION FOR 2026



2026 DHMS CONTRIBUTION INCREASES



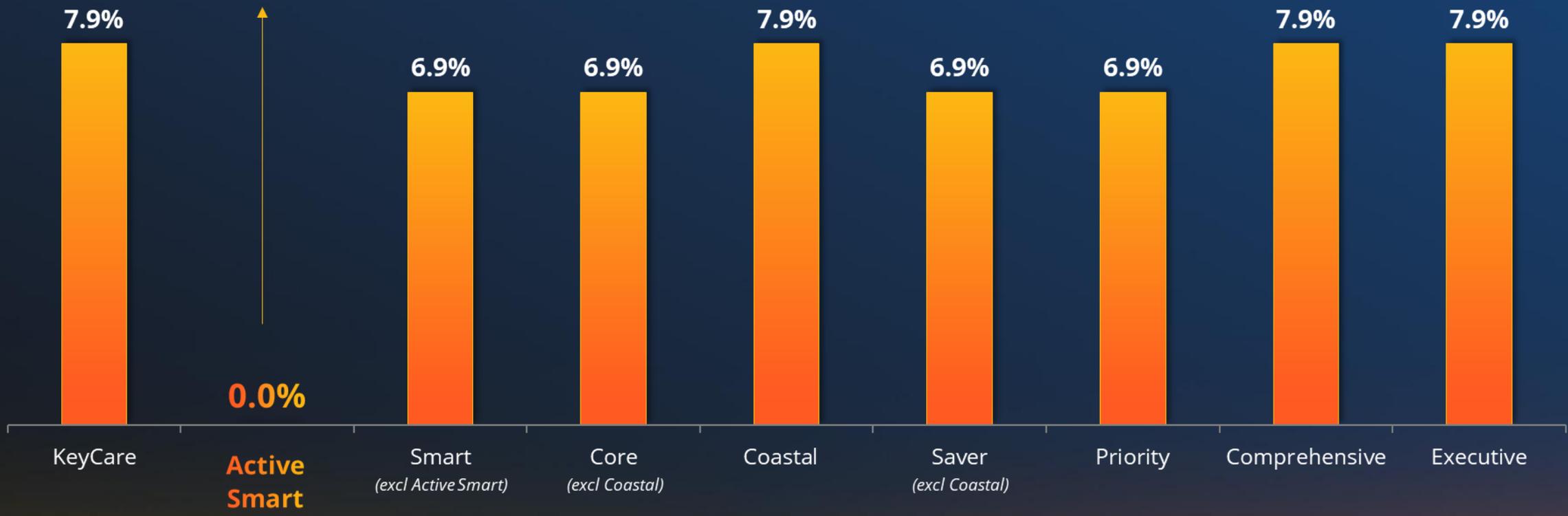
2026 DHMS CONTRIBUTION INCREASES



2026 DHMS CONTRIBUTION INCREASES

Ensuring medical scheme cover is accessible to younger populations

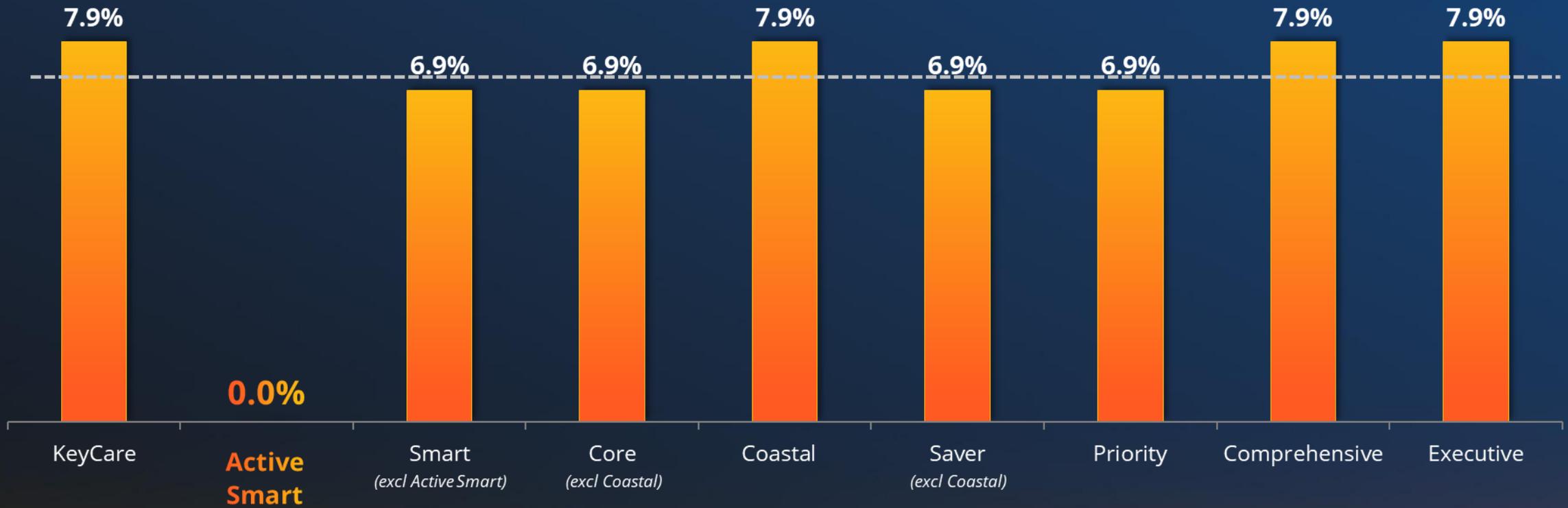
84,500 less medical scheme lives between the ages of 20-29 yrs



2026 DHMS CONTRIBUTION INCREASES

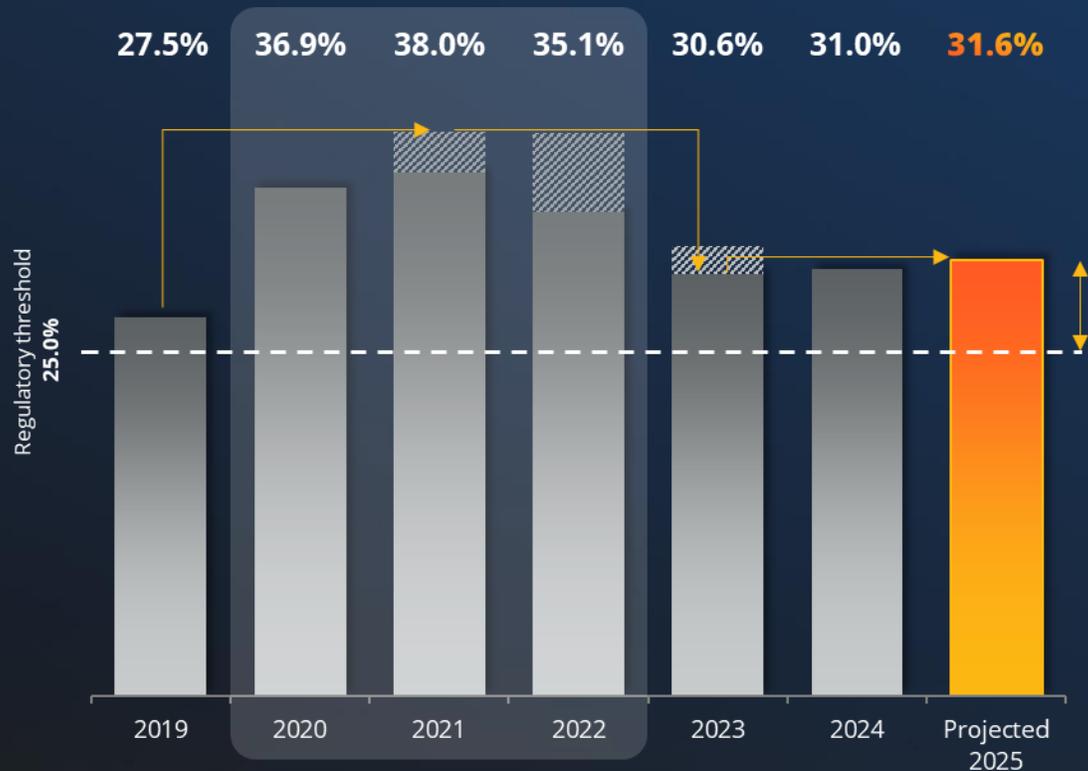
Weighted average contribution increase for 2026

7.2%



DHMS' DUAL MANDATE OF FINANCIAL SUSTAINABILITY AND MEMBER AFFORDABILITY

DHMS solvency



 Solvency returned to members through contribution deferral

- > Solvency **consistently above the 25%** regulatory level
- > Excess reserves **built up during COVID** years
- > **R8.6bn financial relief** to members through contribution deferrals in **2021, 2022, 2023**
- > Solvency projected at **31.6% for 2025**

*DHMS contribution increases
deferred to*

1 April 2026

Financial relief to members of **R1.5 billion**

DHMS 2026 CONTRIBUTION INCREASE IN SUMMARY



Contribution increase
for 2026

0% - 7.9%

**Weighted average
contribution increase**

7.2%



Deferred to
1 APRIL 2026



Financial relief to
members of

R1.5 billion

R1,100 per average policy

**Weighted average effective
contribution increase**

5.4%

DHMS **BENEFIT UPDATES** EFFECTIVE 1 JANUARY 2026

Supporting families after pregnancy

Nurture at Home

Additional support for premature or medically complex infants transitioning from **NICU to home**

Virtual or home nurse visit



Paediatrician follow-ups

Mental health support

Virtual health coaching

Perinatal bereavement counselling



Additional support for families following failed IVF, miscarriage, stillbirth or NICU loss, through DH

Targeted interventions



Home-based virtual care for the elderly

Elderly members (65 and older) at risk will have access to a **defined basket of care**, including:



Virtual consultation



Virtual health coaching



Optimising the Oncology benefits

- Additional cover for **palliative care consultations**
- Implementing ICON as **oncology DSP network** on network plans to ensure quality care
- Co-payments** on the Oncology Innovation Benefit medicines will increase to 50% on Classic Comprehensive and 30% on Executive

Other benefit updates



Extending access on KeyCare Start

- Adding 3 new delivery systems to DSP in **Potchefstroom, Welkom and Kimberley**



Annual updates

- Annual updates to formulary and Chronic Drug Amounts will be applied
- Certain benefit limits, co-payments and deductibles will increase in line with relevant inflation
- Annual Thresholds will increase in line with relevant contribution increases

CONTRIBUTION DEFERRAL UPDATES

Annual **Medical Savings Accounts** will be allocated on **1 January 2026** based on 2025 contributions, with additional MSA allocated on **1 April 2026**, in line with the contribution increase

Plan movements, including upgrades, will be permitted on **1 January 2026**, as well as **1 April 2026**



THE SAVER SERIES

FLEXIBLE COVER FOR DAY-TO-DAY BENEFITS THROUGH THE MEDICAL SAVINGS ACCOUNT WITH EXTENSIVE COVER FOR HOSPITALISATION



COASTAL SAVER	ESSENTIAL DELTA SAVER	ESSENTIAL SAVER	CLASSIC DELTA SAVER	CLASSIC SAVER
<p>1 Jan – 31 Mar R3,797 per main member</p> <p>1 Apr – 31 Dec R4,098 per main member</p> <p>R6,828 Annual MSA per main member The MSA will be adjusted on 1 April 2026</p>	<p>1 Jan – 31 Mar R2,898 per main member</p> <p>1 Apr – 31 Dec R3,099 per main member</p> <p>R3,468 Annual MSA per main member The MSA will be adjusted on 1 April 2026</p>	<p>1 Jan – 31 Mar R3,634 per main member</p> <p>1 Apr – 31 Dec R3,886 per main member</p> <p>R4,356 Annual MSA per main member The MSA will be adjusted on 1 April 2026</p>	<p>1 Jan – 31 Mar R3,624 per main member</p> <p>1 Apr – 31 Dec R3,875 per main member</p> <p>R8,688 Annual MSA per main member The MSA will be adjusted on 1 April 2026</p>	<p>1 Jan – 31 Mar R4,535 per main member</p> <p>1 Apr – 31 Dec R4,850 per main member</p> <p>R10,872 Annual MSA per main member The MSA will be adjusted on 1 April 2026</p>
<p>Full hospital cover at an approved hospital in the Coastal provinces</p> <p>Full cover for in hospital specialists who we have a payment arrangement with and up to 100% of the DHR for alternative specialists.</p> <p>Day surgery for defined conditions at a private day surgery facility in the Coastal Day Surgery Network</p> <p>MSA of 15% of annual contributions</p> <p>The Day-to-day Extender Benefit for essential healthcare services in our network</p>	<p>Full hospital cover within the Delta Network</p> <p>Full cover for in hospital specialists who we have a payment arrangement with and up to 100% of the DHR for alternative specialists.</p> <p>Day surgery for defined conditions at a private day surgery facility in the Delta Day Surgery Network</p> <p>MSA of 10% of annual contributions</p> <p>The Day-to-day Extender Benefit for essential healthcare services in our network</p>	<p>Full hospital cover at any approved private hospital</p> <p>Full cover for in hospital specialists who we have a payment arrangement with and up to 100% of the DHR for alternative specialists.</p> <p>Day surgery for defined conditions at a private day surgery facility in the Day Surgery Network</p> <p>MSA of 10% of annual contributions</p> <p>The Day-to-day Extender Benefit for essential healthcare services in our network</p>	<p>Full hospital cover within the Delta Network</p> <p>Full cover for in hospital specialists who we have a payment arrangement with and up to 200% of the DHR for alternative specialists.</p> <p>Day surgery for defined conditions at a private day surgery facility in the Delta Day Surgery Network</p> <p>MSA of 20% of annual contributions</p> <p>The Day-to-day Extender Benefit for essential healthcare services in our network</p> <p>Cover for child casualty visits</p>	<p>Full hospital cover at any private hospital approved by the scheme</p> <p>Full cover for in hospital specialists who we have a payment arrangement with and up to 200% of the DHR for alternative specialists.</p> <p>Day surgery for defined conditions at a private day surgery facility in the Day Surgery Network</p> <p>MSA of 20% of annual contributions</p> <p>The Day-to-day Extender Benefit for essential healthcare services in our network</p> <p>Cover for child casualty visits</p>

Personal Health Fund in 2026

Personal Health Fund	R1,500 per adult R750 per child Up to R6,000 per family	Personal Health Fund Challenges	R750 per adult Up to R6,000 per family
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Up to R12,000 available in total

Personal Health Fund	R2,500 per adult R1,250 per child Up to R10,000 per family	Personal Health Fund Challenges	R1,250 per adult Up to R10,000 per family
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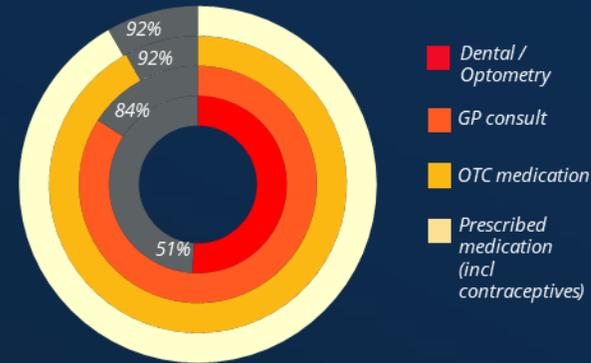
Up to R20,000 available in total

YOUNG FAMILIES HAVE UNIQUE HEALTHCARE NEEDS



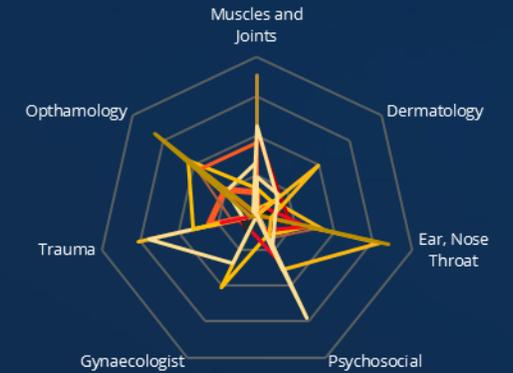
Universal healthcare needs

Proportion of families utilising core services



Unique healthcare needs

MSA utilisation for select families



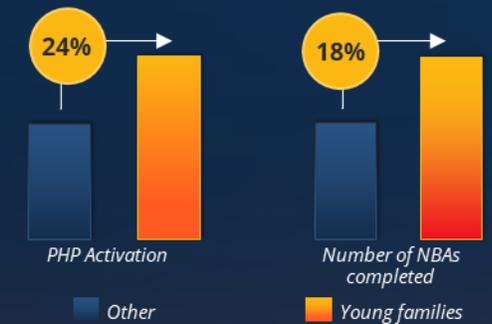
Hospital cost agnostic of age

While the chance of hospitalisation is lower at younger ages, the cost is significant regardless of age



Proactive in their care

High levels of engagement reflect families' focus on protecting their long-term health



Introducing the

SmartSaver Series

Unmatched value for young families

UNLIMITED
HOSPITAL COVER



Up to **200%**
Smart network
in-hospital cover



NEXT GENERATION DAY-TO-DAY BENEFITS

3

If there is no PHF available, the MSA will be utilised

2

If limits have been reached or no risk-benefit is available, a claim will be funded via the PHF if a balance is available

1

If a risk-benefit is available, a claim will be funded via risk benefits first

Exceptional day-to-day value

unlocked for an average family*



Classic
Smart Saver

Essential
Smart Saver

R38,500

R26,500



R7,560

R5,800



R7,500

R4,500

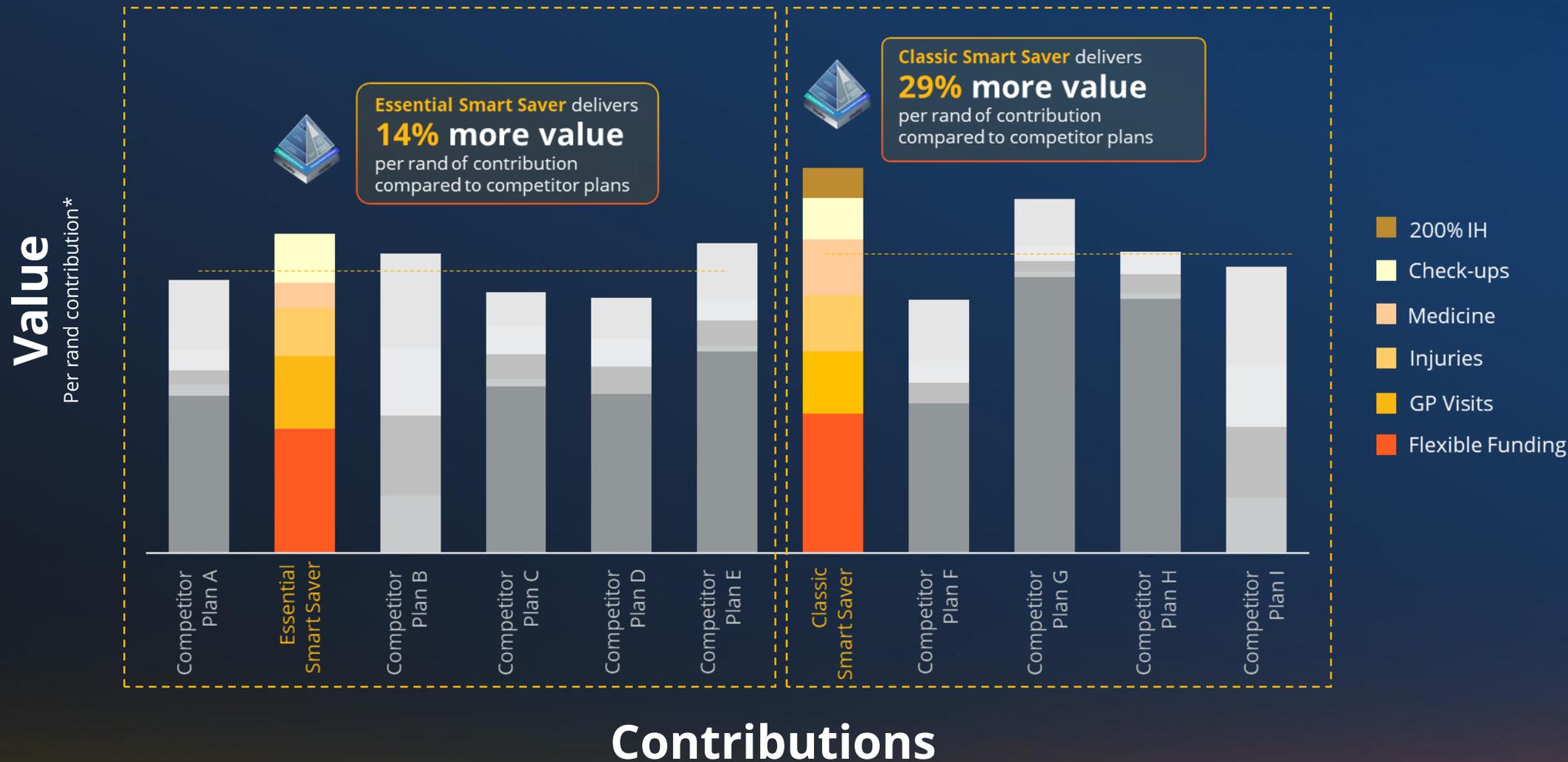


R23,440

R16,200

**Average utilisation of a family of four*

SMART SAVER SERIES DELIVERS MARKET-LEADING VALUE PARTICULARLY FOR YOUNG FAMILIES



* Value based on estimated average utilisation for a family of four

SMART SAVER SERIES EXPANDS CHOICE

WITHIN THE PLAN RANGE

SERIES	PLAN	TOTAL CONTRIBUTION (R)*		
		MAIN MEMBER	ADULT	CHILD
Saver Series	Classic Saver	R4,850	R3,825	R1,943
	Classic Delta Saver	R3,875	R3,062	R1,556
	Essential Saver	R3,886	R2,914	R1,556
	Essential Delta Saver	R3,099	R2,339	R1,243
	Coastal Saver	R4,098	R3,082	R1,648
Smart Saver Series	Classic Smart Saver	R3,350	R2,840	R1,400
	Essential Smart Saver	R2,750	R2,350	R895
Smart Series	Classic Smart	R3,018	R2,381	R1,205
	Essential Smart	R2,161	R2,161	R2,161
	Essential Dynamic Smart	R1,797	R1,797	R1,797
	Active Smart	R1,350	R1,350	R1,350

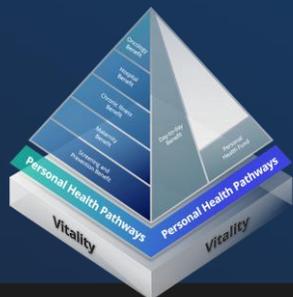
* Contributions for Essential and Classic Smart Saver effective 1 January 2026, balance of DHMS contributions effective 1 April 2026

Benefit details

	CLASSIC SMART SAVER	ESSENTIAL SMART SAVER
Medical Savings Account	7% MSA R2,820 per principal R7,560 for a family of four	7% MSA R2,316 per principal R5,808 for a family of four
Personal Health Fund	Personal Health Fund (Next Best Actions): Up to R10,000 per policy Personal Health Fund (Challenges): Up to R10,000 per policy Total policy maximum up to R20,000 New members are able earn additional value up to R10,000	Personal Health Fund (Next Best Actions): Up to R6,000 per policy Personal Health Fund (Challenges): Up to R6,000 per policy Total policy maximum up to R12,000 New members are able earn additional value up to R6,000
GP Consultations	Unlimited Smart GPs consultations with a co-payment of R75 a visit	Unlimited Smart GPs consultations with a co-payment of R130 a visit
Virtual GP Consultations	Unlimited virtual Smart GP consultations covered in full	Unlimited virtual Smart GP consultations covered in full
Optometry	An eye-test at a network optometrist with a co-payment of R75	An eye-test at a network optometrist with a co-payment of R130
Dentistry	A dental check-up at any dentist with a co-payment of R130	A dental check-up at any dentist with a co-payment of R195
Over-The-Counter medication	Up to R905 per family per year	Up to R605 per family per year
Contraceptive medication	Up to R2,600 per member per year	Up to R2,200 per member per year.
Prescribed medication	Up to R1,970 per member and Up to R3,300 per family per year	Paid from available savings or Personal Health Fund
Kids Injury Benefit	For children aged 12 and under, one visit per child to the emergency department for medical and accidental emergencies with a co-payment of R75	For children aged 12 and under, one visit per child to the emergency department for medical and accidental emergencies with a co-payment of R130 a visit
Sport Injury Benefit	Benefit including basic X-rays, specialist and allied professionals with a co-payment of R130 a visit	Benefit including basic X-rays, specialist and allied professionals with a co-payment of R130 a visit available for children aged 12 and under
Hospital Cover	200% in-hospital specialist cover in the Smart network	100% in-hospital specialist cover in the Smart network

Benefit details

	SMART SAVER PLANS
Out-of-network deductible	A deductible of R12 650 will apply to planned admissions to a non-network hospital
PCP nomination	Members must nominate a Primary Care Provider (PCP) within the Smart network for the management of their chronic condition.
GP Consultations	Out-of-network visits can be funded via the MSA or PHF
Funding of co-pays	Co-pays can be funded by available savings through the MSA if the MSA rules are set to pay at cost and not DH rate
Exclusions	<p>Classic Smart Saver has no additional exclusions (over and above the general scheme exclusions)</p> <p>Essential Smart Saver has additional exclusions which align to the Essential Smart exclusions. There are some Smart exclusions which do not apply to the Smart Saver series:</p> <ul style="list-style-type: none">- Dentistry- C-sections and- Tonsillectomies, adenoidectomies and myringonectomies



THE SMART SERIES

RE-IMAGINING HEALTHCARE USING DIGITAL TOOLS AND EFFICIENT HEALTHCARE NETWORKS TO PROVIDE THE BEST QUALITY CARE AT AFFORDABLE PRICE POINTS

THE SMART SERIES

UNLIMITED HOSPITAL COVER FOR HOSPITAL ADMISSIONS
Full cover at a Dynamic Smart or Smart Network hospital, subject to a deductible for non-PMB planned procedures for Active Smart

FULL COVER IN HOSPITAL FOR SPECIALISTS
Guaranteed full cover in hospital for specialists on the Smart network, and up to 200% of the Discovery Health Rate (DHR) for other healthcare professionals

FULL COVER FOR CHRONIC MEDICINE
Full cover for chronic medicine on our formulary for all Chronic Disease List (CDL) conditions when you use a MedXpress Network Pharmacy

COMPREHENSIVE DAY-TO-DAY COVER
Access to a defined set of benefits including GP consultations, certain over-the-counter medicine, dental check up and optometry check up with fixed co-payments and limits.

DIGITAL HEALTH TOOLS
The Discovery Health app provides access to advice and healthcare support 24/7 through a set of innovative features.

NO MSA

0% contribution increase in 2026

ACTIVE SMART

1 Jan – 31 Mar	1 Apr – 31 Dec
R1,350	R1,350
per main member	per main member

Outstanding value at the lowest price point for young professionals

ESSENTIAL DYNAMIC SMART

1 Jan – 31 Mar	1 Apr – 31 Dec
R1,681	R1,797
per main member	per main member

Optimised for the needs of more established professionals

ESSENTIAL SMART

1 Jan – 31 Mar	1 Apr – 31 Dec
R2,021	R2,161
per main member	per main member

Greater provider choice and richer benefits for more advanced healthcare needs

CLASSIC SMART

1 Jan – 31 Mar	1 Apr – 31 Dec
R2,822	R3,018
per main member	per main member

Suited for young families with a family pricing structure

Full hospital cover for emergencies in any private hospital. Cover for planned non-PMB admissions within the Dynamic Smart network subject to a deductible.

In hospital specialists, up to 100% of the DHR

PMB level of oncology care at a Dynamic Smart DSP

Maternity related healthcare paid from available day-to-day benefits

Unlimited GP consults, dentistry, eye care and medicine benefits subject to co-payments and limits.

Full hospital cover in Dynamic Smart Network

In hospital specialists up to 100% of the DHR

Oncology care, including access to the Oncology Innovation Benefit, within the Dynamic Smart network. Other providers covered at 80% of the DHR.

Maternity cover for pre- and postnatal healthcare

Unlimited GP consults and cover for dentistry, eye care and medicine benefits subject to co-payments and limits.

Full hospital cover in chosen Smart Network hospital

In hospital specialists up to 100% of the DHR

Oncology care, including access to the Oncology Innovation Benefit, within the Smart network. Other providers covered at 80% of the DHR.

Maternity cover for pre- and postnatal healthcare

Unlimited GP consults, dentistry, eye care and medicine benefits subject to co-payments and limits.

Full hospital cover in chosen Smart Network hospital

In hospital specialists up to 200% of the DHR

Oncology care, including access to the Oncology Innovation Benefit, within the Smart network. Other providers covered at 80% of the DHR.

Maternity cover for pre- and postnatal healthcare

Unlimited GP consults, dentistry, eye care and medicine benefits subject to co-payments and limits.

<h4>Personal Health Fund</h4> <p>R1,000 per adult R500 per child Up to R4,000 per family</p>	<h4>Challenges</h4> <p>R1,000 per adult Up to R4,000 per family</p>
Up to R8,000 available in total	

<h4>Fund</h4> <p>R2,000 per adult R1,000 per child Up to R8,000 per family</p>	<h4>Challenges</h4> <p>R1,000 per adult Up to R8,000 per family</p>
Up to R16,000 available in total	

PERSONAL HEALTH PATHWAYS DRIVING POSITIVE INDIVIDUAL BEHAVIOUR CHANGE AND POPULATION-LEVEL HEALTH IMPACT



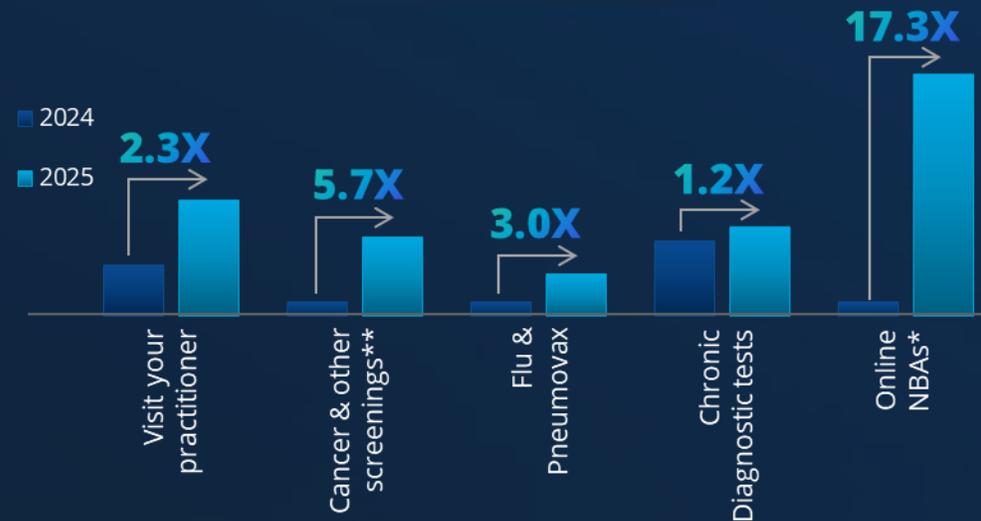
Driving healthy behaviour

5.2X

increase in total number of completed actions

27 NBAs in 6 categories

Action completion rates



>27,000 Members exercising for the first time

*Include Nominate PCP, Mental Wellbeing Assessment, Vitality Age, Activate SilverCloud iCBT

**Include screenings for: Colon cancer, Mammogram, Pap/HPV, Foot Screening, DR, Prostate cancer

Improving health outcomes

10%

higher 5-year survival rate with early diagnosis of prostate cancer

28%

higher 5-year survival rate with early diagnosis of breast cancer

14%

decrease in admission rate for members who use a nominated GP vs multiple GPs

16%

reduction in morbidity when having good physical activity habits

PERSONALISED MORTALITY CURVES and **PREMIUM ARCHETYPES**

BEHAVIOUR CHANGE MECHANISMS: Vitality Active Rewards 3.0xP, Vitality Money, Vitality Drive

BEHAVIOUR INCENTIVES: Hyperbolic discounting, Dynamic interest rates, Loss aversion

REWARD STRUCTURE: Program partners, Fuel cashbacks, Discovery Miles

PERSONALISED COMMUNICATION: Personalized messaging, Communication frequency, Preferred channels used

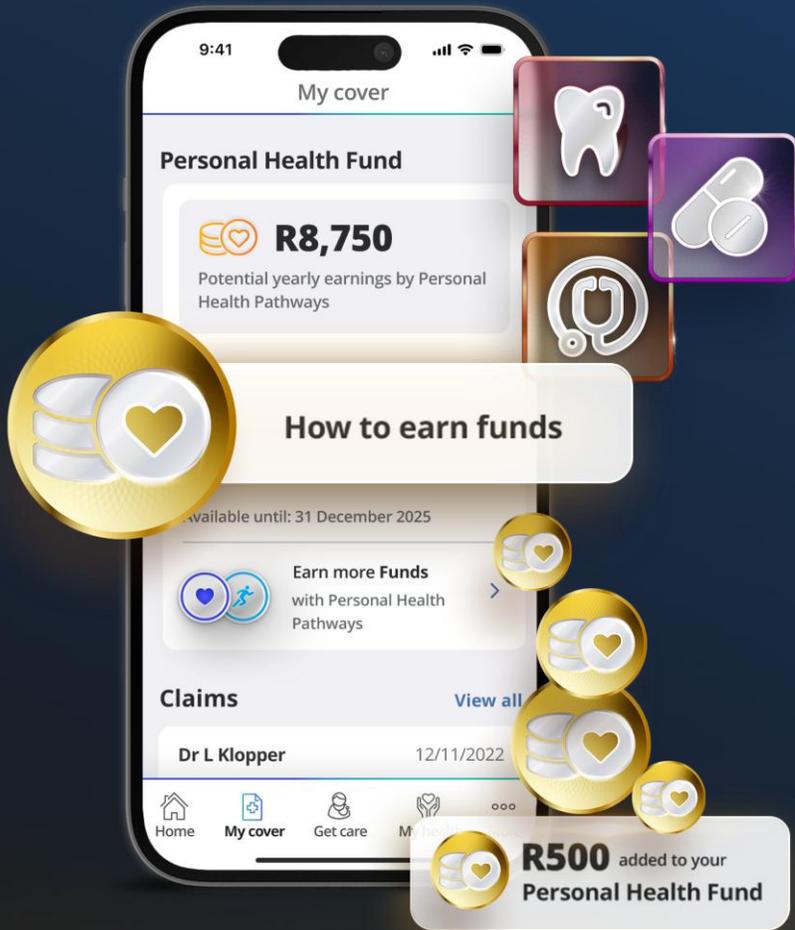
VALUE + PROSPERITY: Value, propensity, & Habit; Banks Meet Best Actions; Healthy Money Drive action

LEISURE: Casings, Insurance, Debt, Retirement, Property; Driving profile, Claim-free years, Nighttime driving, Annual multi-point check, Distance points

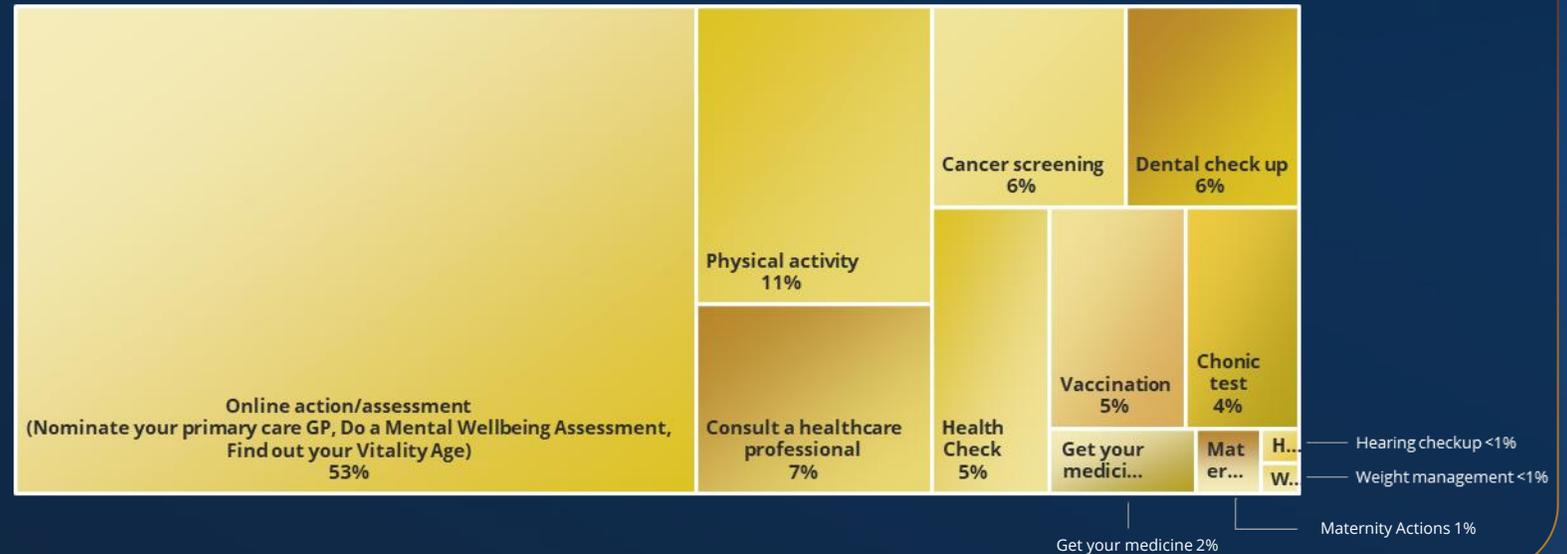
60m Life years of data; **1bn** Device events

Data sources: Transaction/spend data, Credit bureau data, Geolocation data, Demographics, Underwriting data, Device - physical activity data, Nutrition data, Claims data, Clinical data repository, Telematics data

PERSONAL HEALTH FUND DELIVERING EXCEPTIONAL VALUE IN FLEXIBLE DAY-TO-DAY COVER

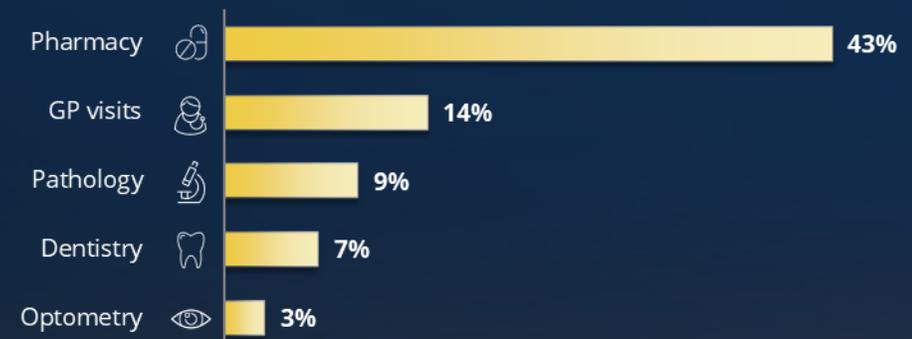


Accumulation of Personal Health Fund



Utilisation of Personal Health Fund

Top 5 service categories



Personal Health Pathways in 2026



More precise,
More personalised,
More rewarding



PERSONAL
HEALTHfund

Up to R24,000
per annum

SLEEP HAS A **PROFOUND IMPACT ON HEALTH**



Sleep as a determinant of health

68% higher likelihood of **diabetes** onset with poor sleep duration



21% higher likelihood of a **casualty visit** with poor sleep duration



up to 30% lower all-cause mortality for individuals sleeping 7-8 hours

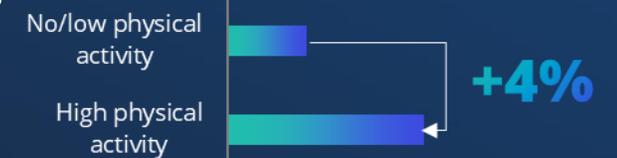
>R1.1bn reduction in healthcare costs if all DHMS members improve their sleep

Exercise and sleep are inextricably linked

Lower bed-time variability



Higher sleep duration



Improved sleep quality*



Introducing **Sleep Actions and Rewards** in Personal Health Pathways



01 Sleep Well

Vitality Sleep Score

★ **78**

Track daily Vitality Sleep Score and see progress towards personalized sleep goal which runs from Saturday to Friday



02 Achieve your weekly sleep goal



403 / 400
Progress

Reach personalised weekly sleep goal to improve sleep habits and Vitality Sleep Score



Goal week starts on Saturday based on the previous nights sleep



03 Get healthy and rewarded



Wake up feeling refreshed, and enjoy rewards like weekly hot drinks or Discovery Miles

THE VITALITY SLEEP SCORE EXPLAINED



SLEEP DIMENSIONS

Regularity

How consistently an individual falls asleep and wakes up around the same time each day

Duration

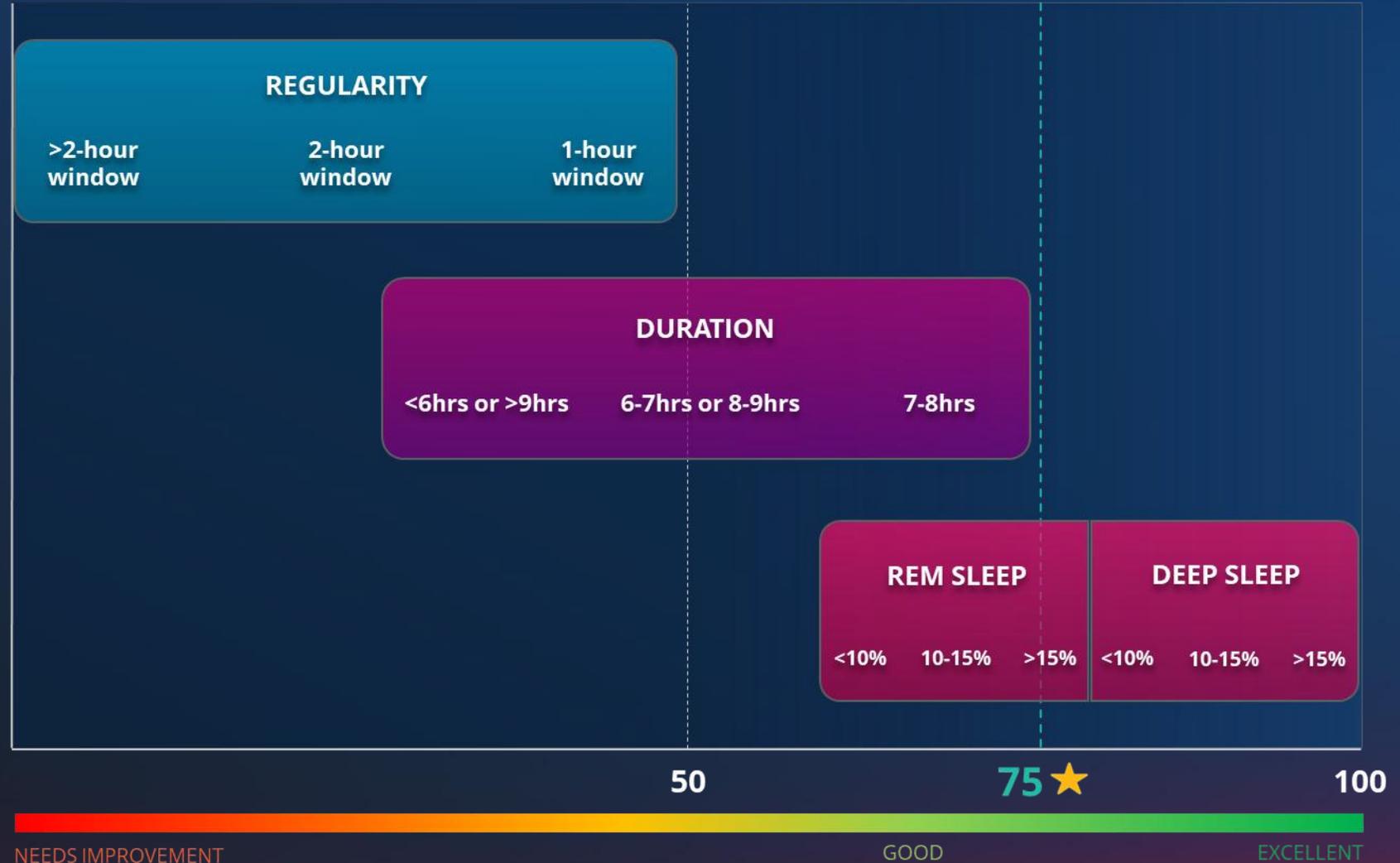
Total time asleep during main sleep session (excluding time awake in bed)

Quality

REM Sleep: The duration of Rapid Eye Movement sleep as a % of total duration

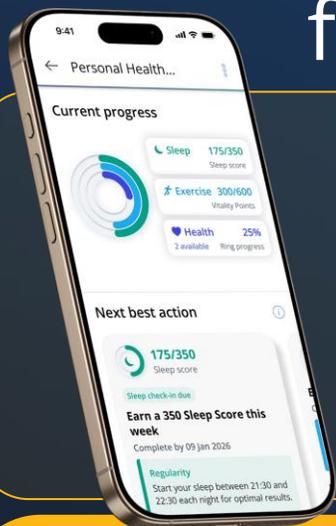
Deep Sleep: The duration of Deep sleep as a % of total duration

ILLUSTRATIVE SLEEP SCORE BUILD UP





Greater benefits for **Sleeping disorders** for all DHMS members



01 Proactive detection of at risk members

Consistent poor sleep score



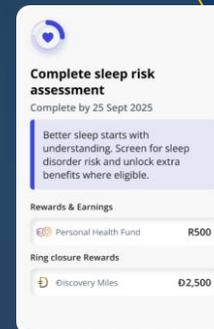
Health, behavioural and lifestyle data

- Sleep claims
- Registered conditions
- Mental Wellbeing assessment
- Life events

02 Confirmation of sleep disorders

Identified members receive a sleep assessment as a Next Best Action in their Personal Health Pathway

Based on outcomes a risk funded benefit is unlocked to confirm and treat diagnosis



03 Benefits for ongoing condition management



Diagnostic consultation

With a Premier Plus General Practitioner (GP) or Network Psychologist



Sleep Health Coaching

For members at highest risk of obstructive sleep apnoea and insomnia



Cognitive Behavioural Therapy for Insomnia (CBT-i)

For members at highest risk of insomnia

Risk-funded benefits



Continuous Positive Airway Pressure (CPAP)

For obstructive sleep apnoea benefit funded through MSA.

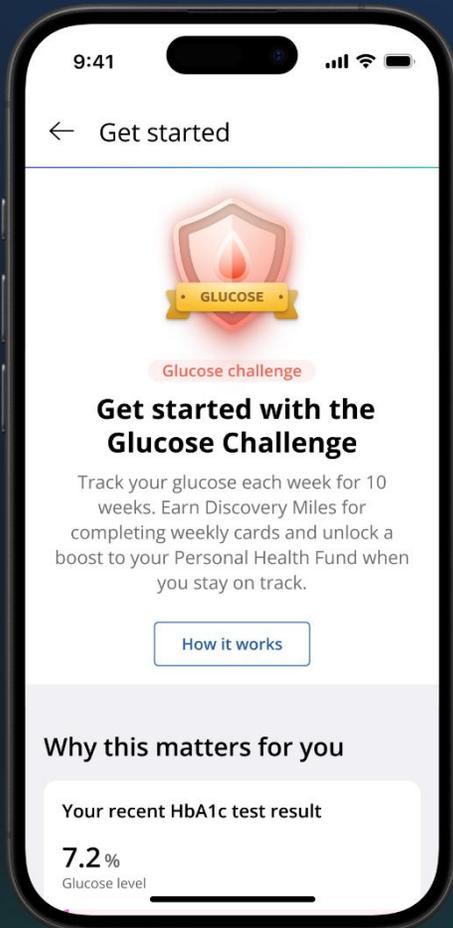
MSA-funded benefit

INTRODUCING **PERSONAL HEALTH CHALLENGES**



Complete your Challenge

Personalised Challenges, prioritised by highest clinical impact



Get healthy and rewarded



Earn instant weekly rewards



Add to your Personal Health Fund

Earn **up to R1,500** per adult per Challenge completed in your **Personal Health Fund**

PERSONAL HEALTH FUND **EVEN MORE VALUABLE IN 2026**

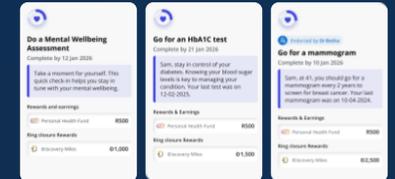


Up to R12,000 in additional value for completing Personal Health Challenges

- Up to R1,500 per challenge



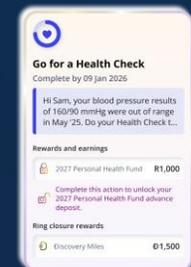
Up to R12,000 per policy for completing recommended actions



Advance of **R1,000** per adult on 1 January

Based on engagement in 2025:

- Activated Personal Health Pathways
- Enabled physical activity and sleep tracking
- Completed annual Health Check



New members can unlock **up to R12,000** in immediate value in their Personal Health Fund

Personal Health Pathways at Employers



PERSONALISED WELLNESS EXPERIENCE



Immersive wellness experience with seamless booking, concierge-style guidance through screenings and personalised health actions beyond the Wellness Day

INSTANT BENEFITS



Employees **unlock up to R1,000** in their Personal Health Fund

INSTANT REWARDS



Win up to **100,000 Discovery Miles** in rewards at Wellness Days

PRECISE AND PERSONALISED HEALTH INSIGHTS



Data-driven employer reporting with **precise clinical insights and personalised recommendations** to boost workforce health and productivity



Discovery

Vitality

THE VITALITY PROGRAMME: UPDATES FOR 2026



Introducing sleep as a Vitality pillar

VITALITY SLEEP SCORE **78**★



Vitality Sleep Score™

Vitality Sleep Tracker™

Vitality Sleep Rewards

OURA



Fully-funded Oura Ring 4

Expanding access to fitness facilities and devices



Virgin Active class bookings



Specialised yoga and pilates facilities



Garmin device fully-funded

Expanding ways to earn Vitality points



Introducing Vitality points for Sleep



Vitality HealthyFood Score



Expanding points for physical activity



Celebrating 10 years of Vitality Active Rewards



10,000 Miles limited-edition gameboard tile

MORE WAYS TO EARN POINTS AND ACHIEVE DIAMOND STATUS



In 2026, members will have more opportunities to get to Diamond Vitality status, with over 78,000 points available for single members and over 144,000 available for families.

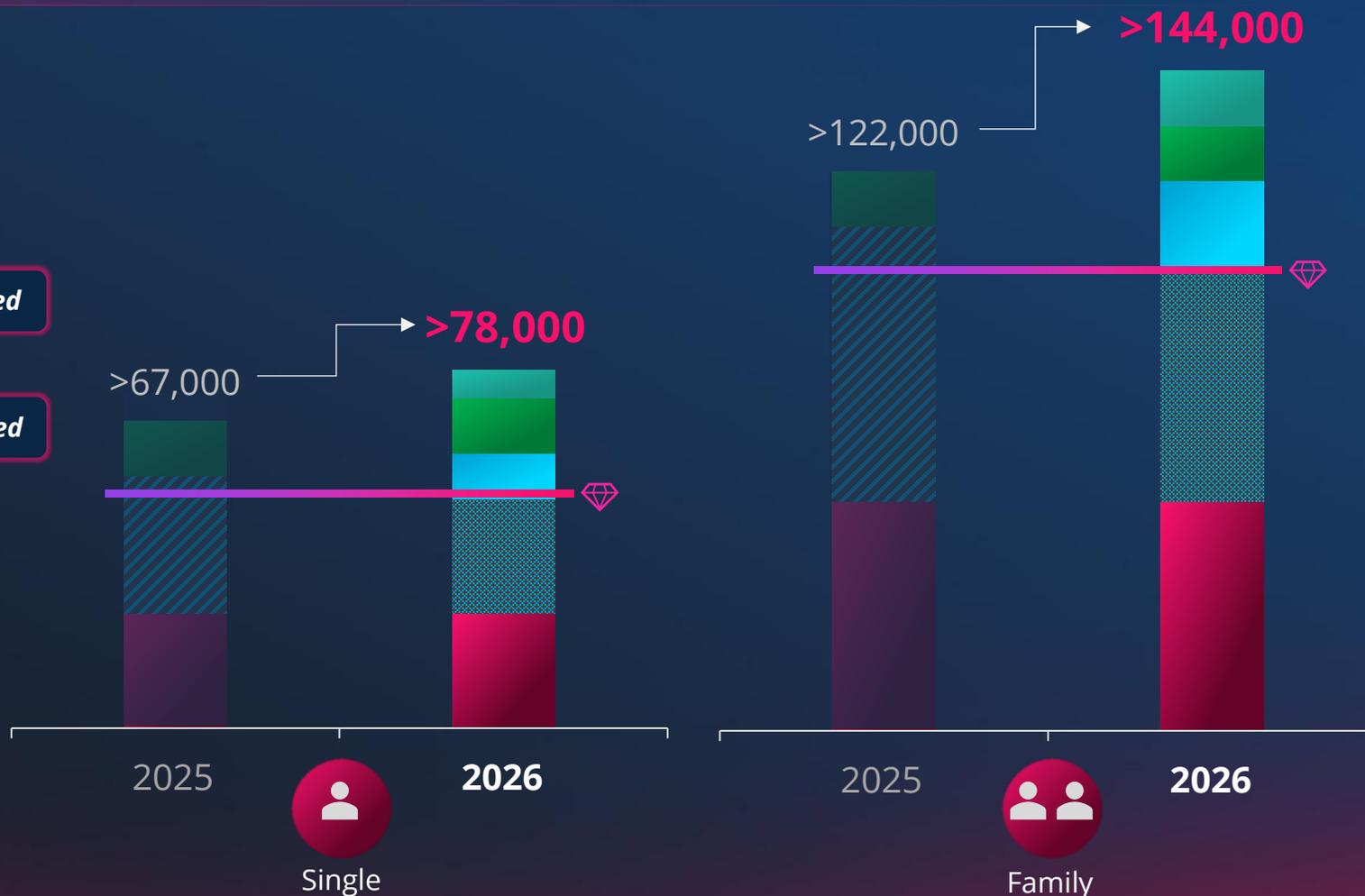
- 

2026
Sleep well
6,000 | 12,000 points New
- 

Eat well
12,000 | 12,000 points Improved
- 

Get active
35,000 | 70,000 points Increased
- 

Vitality Health Check and assessments
25,000 | 50,000 points



INTRODUCING VITALITY SLEEP REWARDS WITH OURA RING



GET OURA RING. SLEEP WELL. GET REWARDED.

OURA



Available in South Africa exclusively to Vitality members from this October



Fully fund your Oura Ring 4 over 24 months by meeting your dynamic weekly sleep goals.

WEEKLY GOALS MET IN A MONTH



If you do not meet your weekly goals, you will pay up to R417 per month.

Grace period until April 2026

Plus, Vitality members and members with Personal Health Pathways enjoy **25% off** Oura Ring 4

INTRODUCING VITALITY ACTIVE REWARDS WITH GARMIN



GET A GARMIN. GET ACTIVE. GET REWARDED.

GARMIN



Fully fund your Garmin device over 24 months by meeting your dynamic weekly exercise goals.

WEEKLY GOALS MET IN A MONTH



100%



75%



50%



0%

If you do not meet your weekly goals in a particular month, you will pay up to R334 per month.



TOTALSPORTS

up to R8,000



Plus, Vitality members enjoy up to **25% off** Garmin devices



Discovery
Health