

Save up to 35% on international Emirates flights

Vitality Health

Vitality Health members save up to a maximum of 35% on the base fare and YQ tax with Emirates. Your saving is based on your Vitality Health status at the time of making your booking.

Who this benefit guide applies to

This benefit guide applies to you only if:

- you are a Vitality Health member and
- you are not a Discovery Bank client with Vitality Money.

If you are one of the following members, then please view the version of the benefit guide applicable to you by logging in to *www.discovery.co.za* and visiting the Vitality Rules page to ensure you get the most out of your Vitality rewards:

- <u>Vitality Money member only</u>
- <u>Vitality Health and Vitality Money member</u>

Who can use the Vitality travel benefit with Emirates

Discovery Vitality Health members 18 years or older with an active policy can book discounted Emirates flights to over 160 international destinations passing through Dubai on www.kulula.com

- If you join Vitality Health more than three months after joining Discovery Health, Discovery Life or Group Life, there is a waiting period of three months. This means that you must wait three months before you can use the Vitality Health travel benefits.
- The three months travel waiting period starts from the date your Vitality Health policy starts.



• If you add a dependant, the travel waiting period will be the same as that of the main member. Dependants will not have a separate travel waiting period.

Example: Sarah joins Discovery in October 2020, but only activates her Vitality Health policy in February 2021. She has to wait until May 2021 to use her Vitality travel benefits.

There is no extra fee for this benefit, other than the Vitality Health monthly fee, the price for the ticket and the applicable non-refundable Discovery booking fee.

A choice of over 160 international destinations

You can fly to over 160 cities in 82 countries, via Dubai. The destinations might change at any time, please click <u>here</u> to view a current list of destinations that Emirates flies into. The following flights are excluded from the Vitality travel benefit and are not eligible for the Vitality Health saving:

- Code share flights
- Emirates routes to Jeddah (JED) and Medina (MED)

How to book

- You can use this benefit for a return flight only, departing from South Africa. No Vitality saving applies on one-way tickets.
- Vitality Health members have access to economy seats, not business class seats.
- Vitality Health members can book return multi-stop international flights directly on www.kulula.com or you can contact the Vitality Travel call centre on 011 921 0490, but an additional service fee will apply.
- The limit for this benefit is up to two international return flights for each member on the Vitality policy, each calendar year.
- This includes British Airways International and Qantas flights that count towards these limits.
- After making your booking, you can reserve your seats through the Manage Booking page. A pre-seat booking fee may apply.
- All you have to do is log in to Manage Booking on the home page scroll down to Flights and look for Seats. Under Seats, you can click on View or Change seats for this flight and follow the instructions onscreen.
- Your saving depends on your Vitality Health status at the time of making your booking, not when you travel.

As a Vitality Health member, each person on your Vitality Health membership receives a maximum international flight saving of up to 35% which applies to the first two return international flights booked in a calendar year. After this, you will receive a flat 10% discount for an unlimited number of international flights.

Blue	Bronze	Silver	Gold	Diamond	Flat discount
15%	20%	25%	30%	35%	10%



- When booking a flight through the www.kulula.com website, make sure you are logged in as a Discovery member.
- The Vitality travel saving applies only to the base fare and YQ tax of any publicly available full fare rate unless otherwise stipulated.
- You will only receive the Vitality Health saving when you book your flights through the www.kulula.com website.
- A non-refundable Discovery booking fee of R420 will be added to all international flights booked using the Vitality travel benefit. This fee includes VAT and is not included with the saving on the base fare of your ticket.
- You can call the Vitality Travel call centre on 011 921 0490 to assist you with a booking that cannot be booked online, please note that they may charge you a service fee.
- You may book flights for a maximum of nine members as part of one reservation.
- All passengers need to be Vitality Health members on the same policy.
- Bookings are non-transferable. This means that once you have made a booking in one person's name, you cannot transfer it to another person's name.
- Please make sure that you indicate your name exactly as it appears in your passport on your Discovery
 profile when booking your travel arrangements as this is what pulls through to the airline ticket on
 www.kulula.com.
- Name changes are not permitted and the name used to book must match the name and surname in the
 passport. A new ticket will need to be issued if the name on the booking and the name on the airline
 ticket do not correspond exactly and cancellation penalties will be incurred.
- Due to seat availability, flight prices change all the time. Vitality Health is not responsible for any losses that may be experienced because of these price changes.
- Any price displayed on the www.kulula.com website remains estimated. Until such time as the seat is booked and a confirmation received, the price is not guaranteed.
- The booking is only completed once you receive a booking reference number and confirmation.
- To qualify for your maximum Vitality Health saving, international flight bookings must be made at least six weeks prior to your departure date.
- International flight bookings made within six weeks of the departure date, will qualify for a flat 10% saving and will not be deducted from your annual usage.
- Once your two international return flights have been used, all international flight bookings thereafter will qualify for a flat 10% saving on the base fare and YQ tax (fuel surcharge).
- You can pay for your booking using any credit card, including your Discovery Bank credit card, Discovery Miles or a combination of both.
- Tickets bought using the Vitality travel benefit cannot be moved over to any other airline. Refunds are dependent on the fare rules and class booked.
- No international tickets will be issued without a valid passport number.
- At the check-in counter, you have to show your passport, valid visa (if applicable) and all travel documents needed for your trip.
- If you do not have the correct travel documents, you may be denied access to boarding. It is your responsibility to check what documentation is needed, as any penalties will have to be paid by you.
- Check your passport validity dates as well as all destinations, even the stop over ones. Many countries
 require your passport to be valid during and beyond the length of your stay, so check what applies to
 you.
- Check which destination countries require visas and apply well ahead of time. Some passports require transit visas, please confirm details with the relevant authorities.
- Make sure you have the right travel documents for your trip. Entry and transit requirements can change so please check the requirements with the Consulate or Embassy of all countries on your route. Your passport must be valid for 6 months from your return date and contain at least 3 blank pages.
- Ensure that you purchase travel insurance to cover the cost of cancellation fees and loss of documents due to unforeseen circumstances.



- Vitality Health members must make bookings on <u>www.kulula.com</u> or on <u>www.discovery.co.za</u> and non-Vitality members who are booking for the same flight may be linked and must be made by calling Emirates on 0861 364 728.
- You cannot use the Vitality travel benefit with any other savings, discounts, or promotions. Tactical fares are applicable. Emirates may run higher discounts on their platforms at certain times. These specials are at the discretion of the airline. The airline may choose not to extend these specials to the Vitality booking platform, in which case members booking on the platform will pay the normal full fare price less their qualifying Vitality travel saving.
- These terms and conditions must be read in conjunction with the **Emirates terms and conditions**.

If you have to book a domestic flight to connect to an international flight

You can book your domestic connecting flight through www.kulula.com to Johannesburg, Durban or Cape Town separately from your international flight.

- If your domestic flight is delayed, you might have to pay extra if you miss your international flight as a result
- If you miss the first leg of the flight, the entire ticket will be cancelled and it is non-refundable.
- The domestic flight on www.kulula.com will contribute to the domestic flight limit and the international flight will contribute to your international flight limit.

Flight rules

- You can use this benefit for a return flight only departing from Johannesburg, Durban or Cape Town and not from any other destination.
- Economy class savings are applicable to Vitality Health members.
- The saving applies to the base fare and YQ tax of any publicly available full fare rate.
- The limit for this benefit is up to two international economy flights for each member on the Vitality Health membership policy, per calendar year.
- This includes British Airways International and Qantas flights that count towards these limits.
- A booking must be made for a return trip.
- If you book a one-way international flight, the non-refundable Discovery booking fee of R420 will apply.
- All passengers need to be Vitality Health members on the same Vitality policy.
- Name changes are not permitted, a new ticket will need to be issued and will incur cancellation fees. To update your details, please log in to your Discovery profile and 'Send a Query' to Discovery Vitality.

Baggage allowance

- Visit www.emirates.com for the full baggage policy as rules are subject to change. Should your overall baggage weight or amount exceed the normal free allowance, excess baggage rates will apply.
- Please contact your <u>local Emirates office</u> for information on excess baggage rates.
- For information on travelling with sporting equipment, particularly sporting weaponry, please contact your local Emirates office, as other rules may apply.

Booking for infants

- Infants (new born to 23 months old) will pay a discounted fee of the adult fare (base fare and YQ tax).
- Infants must be under the age of two years for the entire journey (not occupying a seat) to pay a discounted fee of the applicable adult fare.



- The non-refundable Discovery booking fee does not apply to tickets for infants who are younger than two years. As soon as a child turns two, the R420 fee will apply.
- Infants under two years of age at the time of departure and who occupy a seat will pay the applicable child fare for the flight.
- A child (aged between 2 and 11 years inclusive) will get a discount off the adult fare (base fare and YQ tax only).
- For more information about infant and child bookings, <u>click here</u>.
- You may not book online for unaccompanied minors under the age of 18. All infant and child bookings must be made by calling the Vitality Travel call centre on 011 921 0490 at an additional cost.
- Booking approvals for unaccompanied minors depends on airline rules and availability.

The prices can change

- Prices for seats on the same flight can differ. The saving will not apply when booked online through www.emirates.com
- The saving applies to any publicly available full fare rate. The rates change all the time and depend on availability.
- Prices can change at any time without prior notice.
- Vitality Health is not responsible for any losses you may experience because of price changes.
- Any price displayed on the www.kulula.com website remains estimated. Until such time as the seat is booked and a confirmation received, the price is not guaranteed.
- If you don't book and pay at that point, this fare is not guaranteed and can change at any time due to availability.

Booking changes and cancellations

- You might be able to change or cancel your booking, depending on the terms of the ticket. Contact Vitality Travel on 011 921 0490 to check fare rules for any changes. A service fee will be charged.
- Cancellation penalties and upgrade fees may apply.
- The Vitality Health saving doesn't apply to the extra costs when you cancel or make changes to a
 booking, except if the ticketholder cannot use the ticket because of death or being in hospital. The
 airline may ask for proof of such an event. All Emirates terms and conditions apply.
- Ensure that you have travel insurance to cover the cost of unforeseen changes.

Ending this benefit

If your Vitality Health policy is cancelled, you will still have access to the flights booked while you were a member. However, you cannot book any more discounted flights after your Vitality Health policy has ended.

Acceptance of benefit terms and conditions

By using the travel benefit, you agree to the limits, terms and conditions set out in this benefit guide.

Third party consent when activating any Vitality benefit

By using the travel benefit you consent that Discovery Vitality (Pty) Limited and third parties (Comair Limited (kulula.com and Emirates), associated with the benefit may share your payment and personal information as well as transaction data to administer the benefit effectively.



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 there is a conflict between rules in this benefit guide and the Vitality main rules – the Vitality main rules for Vitality Health members will apply at all times. This benefit guide should be read in conjunction with the Vitality main rules for Vitality Health members.

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(@Vitality_SA) and (DiscoverySA)



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