

Balance

 Bankmed
Yours in good health

BALANCE 2025

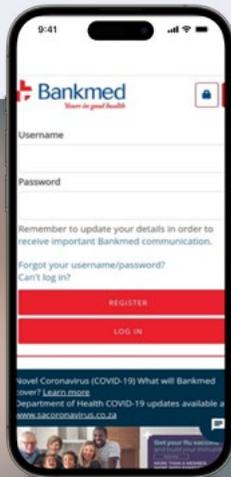
Get healthy.
Get rewarded.



Welcome to **Balance**

As a Bankmed member you have access to Balance at no cost. To access your world of wellness simply follow the steps below. These digital tools will help you navigate your way around your health information and Balance.

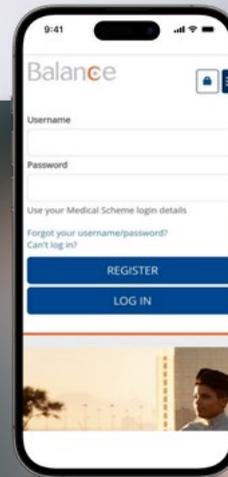
01



REGISTER ON BANKMED

- Enter your ID or passport number so the website can send you a temporary PIN.
- Accept the terms of consent.
- Enter your PIN and tap Send.
- The website will then prompt you to create a username and password.

02



REGISTER ON BALANCE

Use your Bankmed username and password to log in to Balance to enjoy a range of rewards.

03



DOWNLOAD THE BANKMED APP

Download the Bankmed app to keep your health and wellness information at your fingertips. And get access to Active Rewards.

If you've already registered on the Bankmed website, you can get started right away. Simply log in to Balance at www.balancesa.co.za using your login details from the Bankmed website.

How Balance works

Balance makes choosing to lead a healthy lifestyle even more rewarding. It offers you a science-based behaviour change programme that helps you keep track of your progress towards a healthier you. It then rewards you for making better choices with a range of health, lifestyle, and leisure benefits.

Balance incentivises and rewards you for healthy living through three simple steps:



Know your health: Start your journey to understanding your health by completing the health assessments. These assessments are the first step to ensuring you take the necessary steps to improving your health.



Improve your health: The Bankmed app will set you a personalised weekly physical activity target through Active Rewards. You can track your physical activity using a compatible fitness device and see your progress towards the weekly goals.



Get rewarded: As a Balance member, you can enjoy great rewards for making healthy lifestyle choices ranging from weekly rewards to discounts and savings.

Each step has a particular focus in getting you to live a healthier life and is accessed through the Bankmed app.

Earn points by getting healthier

Earn points by getting active, eating well and doing all your health checks. You'll enjoy a variety of rewards at each status level and the healthier you get, the higher your Balance status.

Online assessments		Do further health checks, depending on your age and gender	
Find out your Vitality Age	1,500 points	Colon cancer screening for men and women 45 years or older	2,500 once a year
Complete mental wellbeing assessments	1,000 points (500 points twice a year)	Dental check-up	1,000 once a year
Buy HealthyFood items at Checkers and Woolworths	up to 12,000 points	Glaucoma screening for members 40 years or older	2,500 once a year
Visit a dietitian	1,000 points	HIV counselling and testing for members 18 years or older	7,500 for the first test and 1,000 once a year afterwards
DO YOUR PERSONAL HEALTH ASSESSMENT		Mammograms for women 40 years or older	2,500 once a year
<p>The Personal Health Assessment includes:</p> <ul style="list-style-type: none"> Blood pressure Blood glucose Cholesterol A weight assessment (which includes weight, height and waist circumference) Non-smoker declaration 		Pap smears for women between 25 years and 65 years	2,500 once a year Members will earn the points in the year of the screening and the next two years.
		Vision test for members 60 years or older	1,000 once a year
		Earn up to 22,500 points depending on how many results are in range.	
Vaccinations for the whole family		Fitness points	
Flu vaccination (all Balance members)	1,000 once a year	Overall maximum for fitness points	30,000 a year
Flu vaccination (bonus points for members 60 years or older)	1,000 once a year	Vitality Fitness Assessment	Up to 10,000 points once a year
HPV vaccinations for members between the ages of 9 and 25 years old	1,000 once in a lifetime	Earn speed workout fitness points by:	Target heart rate tip:
Pneumococcal vaccinations for members 60 years or older	1,000 once a year	<ul style="list-style-type: none"> Running at an average of 5.5+ km/hr Swimming at an average of 1.5+ km/hr Cycling at an average of 10+ km/hr 	Calculate your maximum heart rate by subtracting your age from 220.
Shingles vaccinations for members 60 years or older	1,000 once a year		
Vaccinations for children under the age of two years	500 per vaccination event		
Childhood vaccinations for children aged four to seven years	1,000 once in a lifetime		

Points threshold and status

Getting to your next Balance status level is quick and easy. Here's a breakdown of the point requirements for each stage – not only will you get great rewards at each level, but you'll get healthier too!

	BLUE STATUS	BRONZE STATUS	SILVER STATUS	GOLD STATUS	DIAMOND STATUS
Single member	You start at Blue Balance status	7,500	25,000	40,000	50,000
Main member +1 member 18 years or older		15,000	50,000	80,000	100,000
Main member +2 members 18 years or older		18,750	62,000	100,000	125,000
For each additional member 18 years or older		+ 3,750	+ 12,500	+20,000	+ 25,000

How points affect your status

All these points add towards reaching the next status level. The healthier you get, the higher your status. At the start of every year, your points reset to zero, but you keep the rewards and status level that you earned the previous year. So, if you ended the year on Gold status, you start the new year on Gold status too. This is to encourage you to stay healthy year-on-year.





TURN YOUR HEALTHY HABITS INTO **REWARDS**

Your rewards in a snapshot

Balance makes a healthier lifestyle more accessible than ever before. Through the programme, you have access to a comprehensive network of healthy-lifestyle partners at significantly reduced costs.



Up to 15%

back on HealthyFood at Checkers and Woolworths, in-store or delivered to your door.



Checkers

checkers
SIXTY60

WOOLWORTHS

W ONLINE
APP
DASH

Up to 15%

back on thousands of HealthyCare items at Clicks or Dis-Chem stores.



CLICKS

Dis-Chem
PHARMACIES
BETTER HEALTH STARTS HERE

B

You get exclusive access to **Active Rewards** for free. Active Rewards is a free in-app wellness programme that encourages you to get active and rewards you for doing so.

Up to 15%

upfront discount on qualifying sports gear and equipment from Sportsmans Warehouse and Totalsports.



Sportsmans
Warehouse
winning starts here

TOTALSPORTS

30% off

your monthly gym fees from Virgin Active or Planet Fitness.



Virgin
active

planetfitness

Up to 80% off

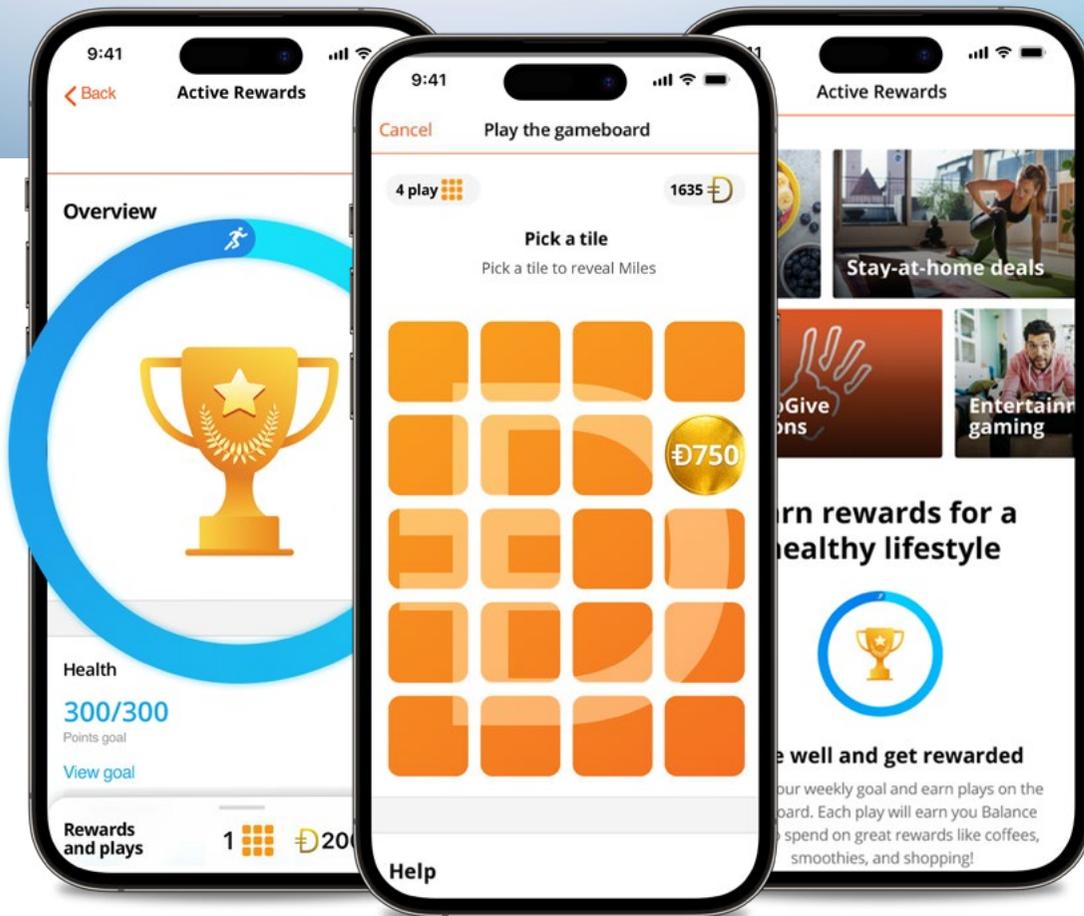
Allen Carr's Easyway To Stop Smoking.



Allen Carr's
Easyway
To Stop Smoking

Active Rewards

As a Balance member, you get exclusive access to Active Rewards at no additional cost. Active Rewards is an in-app wellness programme that encourages you to get active and rewards you for doing so. It is part of the Balance offering and includes a range of exciting rewards, from coffees, smoothies and snacks, to shopping vouchers and more.



Each week, you'll get a personalised **exercise goal** tailored to your unique fitness level. When you achieve your exercise goal, you get a play on your **gameboard** to reveal Miles. Select a tile to reveal Miles you earn.

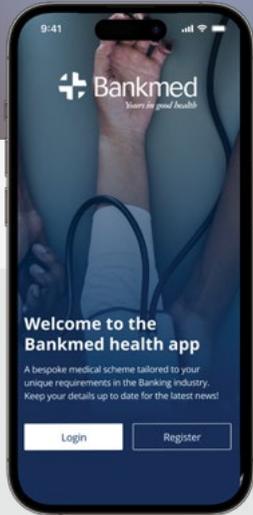
You can then use your **Miles** on a range of exciting rewards, from coffees, smoothies and snacks, to shopping rewards and more.

Miles is the currency you use on Balance. You can earn **Miles** through Active Rewards by getting active and reaching your exercise goals, and doing your health checks.

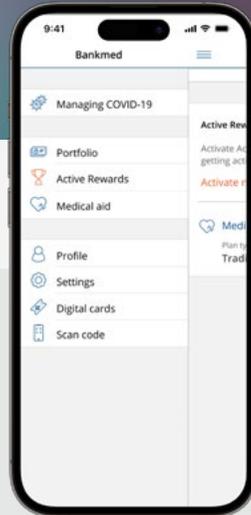
You can spend your **Miles** on a range of **Active Rewards** in the mall or use them to shop at our exciting online and partners.

Follow these steps to activate Active Rewards

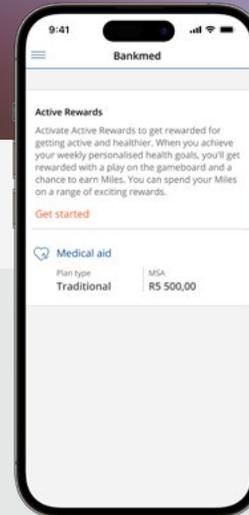
Download the latest version of the Bankmed app and activate Active Rewards to get started.



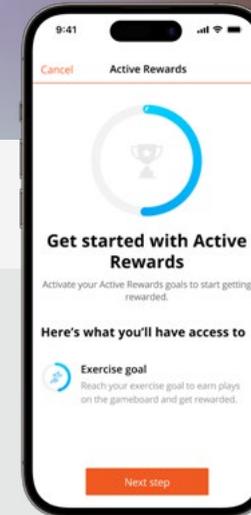
Log in
to the Bankmed app.



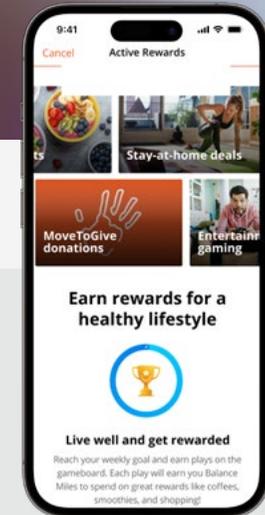
Select
Active Rewards.



Tap
Get Started.



Get active and start
earning points.

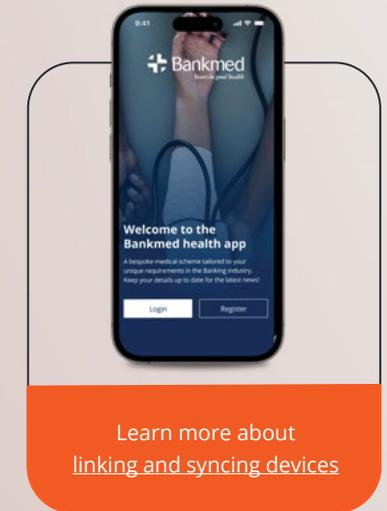
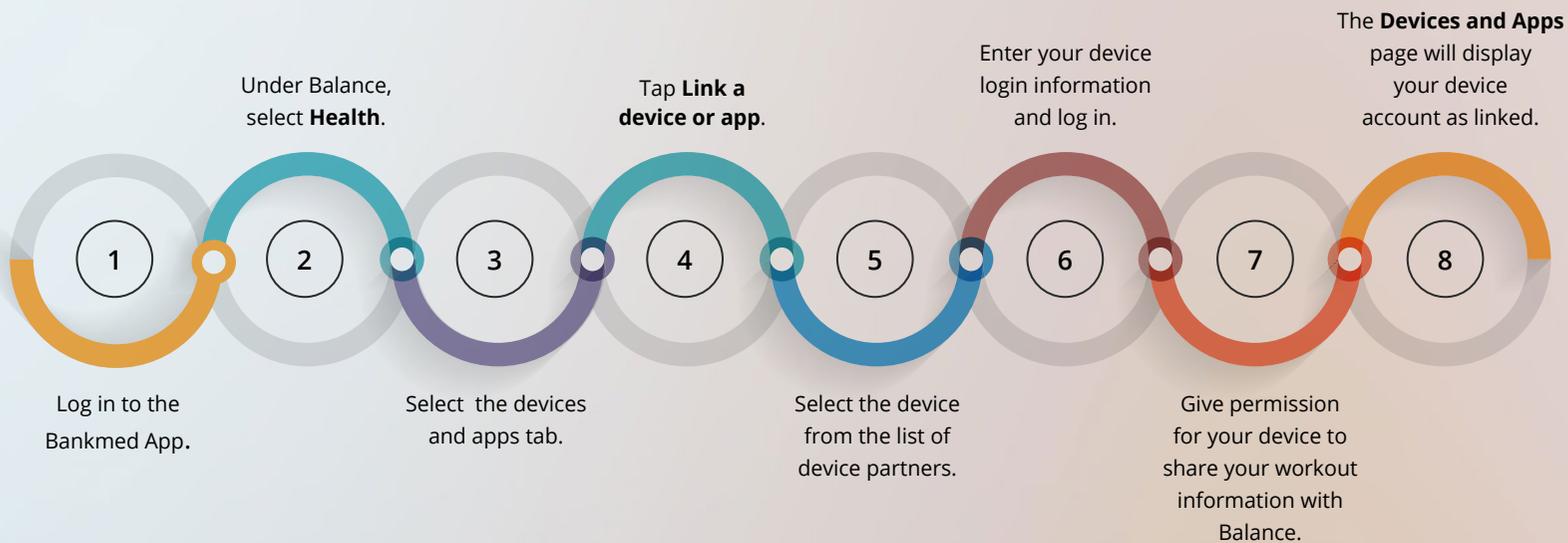


Reach your exercise
goals to earn rewards.

Link your devices and apps to earn points and get rewarded

You can earn points and rewards when you use your device to track your fitness. Track your workouts through Active Rewards using your device and earn points for step count, heart rate and speed. You may link multiple devices to your profile, however, we'll only award points for the highest points-earning fitness and health activity for the day.

How to link your fitness device



Why you need devices and apps

Earn points for steps, heart rate and speed. You may link multiple devices to your profile. However, we'll only award points for the highest points-earning fitness and health activity for the day.



Steps

Earn points and close your Active Rewards fitness ring.



Heart rate

Earn points and close your Active Rewards fitness ring.



Speed

Earn points and close your Active Rewards fitness ring.

Get rewarded

Enjoy rewards at Checkers and Woolworths

Get up to 15% back on a range of HealthyFood items which include fruit, vegetables, starches, lean meats, fat-free dairy products, legumes and healthy fats and oils.



Enjoy rewards at Clicks or Dis-Chem

The Balance HealthyCare benefit helps you take better care of yourself and your family and makes personal care affordable. Get up to 15% back on HealthyCare at Clicks or Dis-Chem.



How to activate and engage with the HealthyFood benefit

5%

To begin, link your Checkers Xtra savings card and Woolworths WRewards cards to your ID. Activate your HealthyFood benefit on the Balance website. You can choose between Checkers and Woolworths Food for your primary in-store partner and between Checkers Sixty60 and Woolworths Online, Woolies app and Woolies Dash for your primary online partners. These partners can be different if you wish.



Use your Checkers Xtra Savings and Woolworths WRewards cards when you buy HealthyFood items to earn rewards.

15%

Complete your health assessments to increase your HealthyFood rewards.



The rewards for your HealthyFood benefit will be paid to the main member as Miles by the 15th of the following month.



How to activate the HealthyCare benefit

5%

Activate your HealthyCare benefit at Clicks and Dis-Chem.



Complete your health assessments to increase your HealthyCare rewards.

15%

Swipe your HealthyCare card at the till when you shop for HealthyCare items and earn rewards.



Your HealthyCare reward will be paid monthly into your partner loyalty card as loyalty points.



Get rewarded

Enjoy rewards at Sportmans Warehouse or Totalsports

Get up to 15% upfront discount on sports gear and equipment at Sportmans Warehouse and Totalsports.



How to activate the Active Gear benefit



5%

Activate Active Rewards



10%

Find out your Vitality Age



15%

Complete your Personal Health Assessment

Select your reward



Enjoy rewards at Virgin Active or Planet Fitness

Save up to 30% on monthly gym fees with Virgin Active and Planet Fitness.



How to activate the gym benefit



Go to your chosen health club to sign up and pay the once-off access device (card) fee. You must take along your Medical Scheme membership card and provide your banking details for your monthly debit order.



To learn more on earning points, please refer to the below guides:

- Planet Fitness
- Virgin Active



Allen Carr's *Easyway* to stop smoking



Allen Carr's *Easyway To Stop Smoking* is one of the most successful smoking cessation programmes in the world. They deal with the real problem – the mental addiction. Once this is effectively achieved, withdrawal becomes easy to manage and no willpower is required. Most smokers require just one five-hour session with smoke breaks throughout. Allen Carr's *Easyway To Stop Smoking* is endorsed by the Cancer Association of South Africa (CANSAs) and they have branches countrywide.

How to activate Allen Carr's *Easyway* to stop smoking

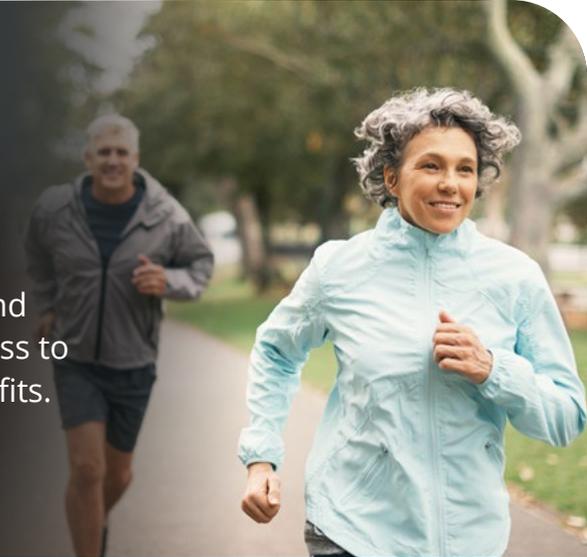
Call Allen Carr's *Easyway To Stop Smoking* on 0861 100 200 or email easyway@allencarr.co.za to make a booking. As a Balance member you only pay 20% of the fee.

Allen Carr's
Easyway
To Stop Smoking

Join SA's most rewarding running and cycling club

Join Team Vitality

SA's most rewarding running and cycling club where you get access to these and other exclusive benefits.



How to sign up for Team Vitality



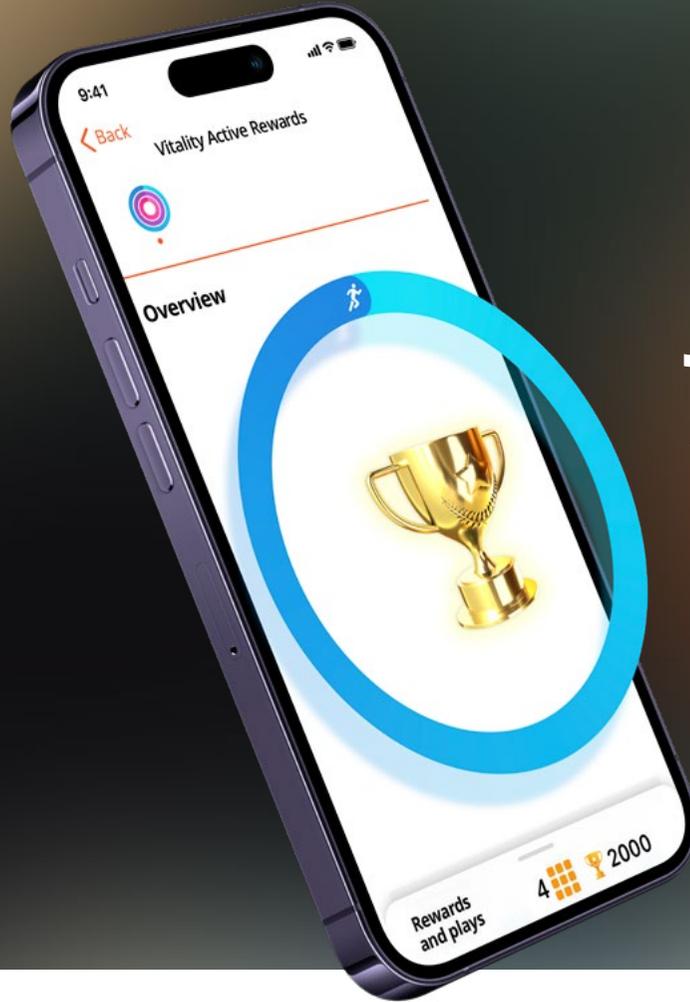
As part of your annual team Vitality membership, you get:

- A premium Team Vitality running or cycling shirt every 2 years
- VIP post race hospitality at selected race events
- **25%back** on your entry fees for selected race events



How to activate Team Vitality

Simply activate Team Vitality on the Balance website and become part of SA's most rewarding running and cycling club and community.



Join Balance now!

Your world of wellness
and rewards.

Visit www.balancesa.co.za or **call 0800 BANKMED (0800 226 5633)** for more information on the wellness benefits that you can experience with Balance.

Join Balance

To join Balance, visit www.balancesa.co.za. Remember, a healthier life is a more balanced one – so make the most of our world of wellness. Register now and start enjoying the many exciting benefits the Balance lifestyle offers you.

Balance is administered by Discovery Vitality (Pty) Ltd. Registration number: 1999/007736/07. Terms, conditions and limits apply.