



Points for each benefit and status

This document sets out the points you can earn when you engage in the Balance Programme. For more information about how Balance works, refer to the [Balance Main Rules](#).

Maximum points

The information that follows shows the points that all members aged 18 and older, unless otherwise specified, may earn in one calendar year.

1. Online assessments

- Find out your Vitality Age and earn 1,500 points.
- Complete Mental Wellbeing Assessments and earn 1,000 points (500 points twice a year).

2. Do your Personal Health Assessment

The Personal Health Assessment is made up of five measures: blood pressure, blood glucose, cholesterol, a weight assessment (which includes weight, height, and waist circumference) and signing a non-smoker's declaration. You can earn up to 22,500 points depending on how many results are in range.

If you have one or more readings considered high-risk results, you will only earn 5,000 points. For more information about Personal Health Assessment ranges, please refer to the table below.

In-range results	1 high-risk results	1 or more high-risk results
5	22,500	
4	15,000	5,000
3	10,000	5,000
2	7,500	5,000
1	5,000	5,000

3. Do further health checks depending on your age and gender

Health Check	Maximum points
Colon cancer screening* for men and women 50 years and older	2,500 once a year
Dental check-up	1, 000 once a year
HIV counselling and testing for members 18 years and older	7,500 for the first test and 1,000 once a year thereafter
Mammograms** for women 40 years and older	2,500 once a year
Pap smears** for women between the ages of 16 and 65 years old	2,500 once a year
Glaucoma screening or vision test for members 60 years and older	1, 000 once a year

*Members who are 50 years and older will earn points for having a colonoscopy or a faecal immunochemical test or a faecal occult blood test. Members who are within the 10 year period of having had a colonoscopy will not receive points for doing a faecal immunochemical test or faecal occult blood test. Please consult your doctor before choosing how you screen for colon cancer. Visit a healthcare provider for a colonoscopy once every ten years. You will earn the points in the year of the colonoscopy screening, and in the following nine years. However, members will only earn one set of 2,500 points and not every year for the 10 years if they do a faecal immunochemical test or faecal occult blood test.

**Visit a healthcare provider for a pap smear once every three years and for a mammogram once every two years. You will earn the points in the year of the screening, and in the next year/s.

4. Choose to eat healthy with the HealthyFood Benefit

Eat healthily	Maximum points for a member 18 years and older
HealthyFood items	20 points for each HealthyFood item
Unhealthy items	20 points deducted for each unhealthy item purchased
Learn more about your eating habits at a dietician	Up to 1, 000 points

The benefits for child dependants end at 00:00 (midnight) on the day of their 18th birthday. This means that they cannot use any benefits for child dependants under 18 from the day of their 18th birthday.

5. Vaccinations for the whole family

Vaccinations	
Flu vaccination (all Balance members)	1,000 once a year
HPV vaccinations for members between the ages of nine and 25 years old	1,000 once in a lifetime
Pneumococcal vaccinations for members 60 years or older	1,000 once a year
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

*You have to send us the vaccination chart after your child has received all the vaccinations and before your child's second birthday to earn points.

**All children on Balance who are between four and seven years old will earn points for having the five repeat vaccinations.

6. Earn points for getting active

Fitness points events	Maximum points per member for 18 years or older for each event
Overall maximum points for fitness activities	25,000 per year
Cardio Fitness Level	Up to 10,000 once a year (These points are separate from the 25,000 fitness activities points)

Earning points for different fitness activities

	Points
Online workout - 30+ minute workout	50
Workout anywhere – 30+ minutes workout <ul style="list-style-type: none"> • Myrun (2,5km) • Health clubs • Round of golf • Run/Walk For Life 	100
Gym workouts	100
5,000 - 9,999 steps *	50
30+ minutes workout	100
30 – 59 minutes at 60% of heart rate max	100
60 – 89 minutes at 60% of heart rate max	200
Parkun	300
90+ minutes at 60-69% of heart rate max	300
130 – 179 minutes at 60-69% of heart rate max	450
180+ minutes at 60-69% of heart rate max	450
15 – 29 minutes at 70% of heart rate max	100
30 – 59 minutes at 70-79% of heart rate max	200
60+ minutes at 70-79% of heart rate max	300

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90 – 119 minutes at 70%+ of heart rate max	600
120+ minutes at 70%+ of heart rate max	600
30+ minutes at 80% of heart rate max	300

<p>Earn speed workout fitness points by:</p> <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 	<p>Heart rate target tip: Calculate your maximum heart rate by subtracting your age from 220.</p>
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* Earn 50 points for tracking from 5,000 to 9,999 steps in a day or 100 points for a 30+ minute workout where you can maintain 60% – 69% of your maximum age-related heart rate.

These activities are that important first step for many of our members who are just starting out and will be capped at 1,000 points per year towards your Balance status. Members will earn up to 1,200 points per month by tracking step activity.

Note: We will only award points for one fitness activity a day. If you complete more than one fitness activity in a day, we will award you with the higher points between the activities.

7. Cardio Fitness Level

You can earn up to 10,000 fitness points every year based on your Cardio Fitness Level.

If you record VO2 max readings from your wearable device, you will no longer be able to earn points from a Vitality Fitness Assessment alone. If you choose to do a Vitality Fitness Assessment it will now count as 1 out of 5 readings towards your Cardio Fitness Level.

Fitness level	Points
5	10,000
4	7,000
3	4,500
2	2,500
1	1,000

8. Points needed to reach each status

The table below shows how many points members need to reach each status.

	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

When a child dependant turns 18 during any month of the year, the status points threshold for the family will only

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increase in the January after the dependant's 18th birthday.

Terms and conditions apply. If you have any questions or need more information about this benefit and a set of the full Balance rules, please check the website.

Stay in touch

Terms and conditions apply. If you have any questions or need more information about this benefit, please visit <http://www.balancesa.co.za/> or call 0860 99 88 77.

If, for any reason, there is a conflict between rules in this benefit guide and the Balance Main Rules, the [Balance Main Rules](#) will apply at all times.