

Info guide

For Fedhealth



Enjoy great savings with **Sanlam Reality!**

Sanlam Reality is a lifestyle, wellness, rewards and financial education programme available to all Fedhealth medical aid members from 1 January 2016. Taking care of your money is rewarding, therefore the Reality Health membership option has been specifically tailored to help Fedhealth members save money on travel and entertainment, day-to-day expenses, and learn more about achieving financial fitness. These are the benefits available on the Reality Health membership option:

Day-to-Day Savings



Get a cash-back bonus of up to **10%** on your day-to-day shopping



Free help with quotes, directions and more!

Wealth



Your guide to **help** you become financially fit.



Get an additional hospital cash benefit with Sanlam Gap Cover. Generous discounts on insurance premiums, investment fees and free additional cover. Coming in 2016.

Travel



Save up to **30%** on local flights!



Save up to **30%** on accommodation. Benefit coming soon.



Save up to **30%** on airport transfers!



Save up to **25%** on international flights! Benefit coming soon.



Save up to **50%** on car hire!



Enjoy exclusive free access!

Health



Save up to **80%** on monthly fees!



Save up to **80%** on monthly fees!



Save up to **60%** on monthly fees!

Entertainment



Pay **R15** for a 2D ticket and **R30** for a 3D ticket.



Buy one and get one free up to **R300!**



Save up to **R120** when you buy two main meals!



Enjoy a **free** quarterly lifestyle magazine!



Get six months **free**. Benefit coming soon.



What does Sanlam Reality offer members?

- More than 20 amazing benefits to help you save time and money. These benefits are divided into the following categories: Day-to-Day Savings, Wealth, Travel, Health and Entertainment
- Family membership options, which allows dependants to join the programme and utilise the benefits independently of the principal member.
- A Bronze, Silver and Gold tiering structure that allows members to earn more discounts.
- A day-to-day transactional shopping card called Money Saver, which pays out an annual or quarterly cash-back bonus. You can earn back up to 10% of your monthly spend when you shop at our list of national retailers.
- An online platform called Wealth Sense, with free access to money calculators, tools, tips, digital magazines and more...

Reality Health benefits and discounts

	Reality Health Single & Family
Day-to-Day Savings	
Money Saver Card	✓
Personal Assistant	✓
Wealth	
Wealth Sense	✓
Sanlam Product Benefits: Gap Cover	✓
Travel	
Mango Flights	Up to 30% off
Protea Hotels (coming soon)	Up to 30% off
Uber Airport Transfers	Up to 30% off
Emirates Flights (coming soon)	Up to 25% off
Tempest Car Hire	Up to 50% off
Bidvest Premier Lounge	Free access
Health	
Planet Fitness Gym	Up to 80% off
JustGym	Up to 80% off
Virgin Active Gym	Up to 60% off
Entertainment	
Nu Metro Movies	30 tickets (2D or 3D)
Computicket Shows and Sport	Buy one, get one free (up to R300)
Dining	Up to R120 off second main meal
Reality Magazine	Quarterly
Simfy (coming soon)	Get six months free.

What is the **Money Saver** card?

The Money Saver card is a world-class day-to-day transactional shopping card. Every time you use your Money Saver card at our list of national partners including Pick n Pay, participating Engens, Dis-Chem, Clicks, Edgars and more, you will earn towards a cash-back bonus.

Fixed rebate percentage (irrespective of spend): petrol and pharmacy

	Bronze ★	Silver ★★	Gold ★★★
Fuel	5.0%	7.5%	10.0%
Pharmacy	5.0%	7.5%	10.0%

Variable rebate percentage (dependent on spend): groceries and goods

	Bronze ★	Silver ★★	Gold ★★★
≤ R5 000	1.5%	2.0%	2.5%
R5 001 – R10 000	3.0%	4.0%	5.0%
≥ R10 001	6.0%	8.0%	10.0%



How do I join Sanlam Reality?

Contact your Fedhealth broker and complete a Sanlam Reality application form.

The Reality Health membership option will be available to Fedhealth members from 1 January 2016.

To find out more about Sanlam Reality, browse the website www.sanlamreality.co.za.

