# Reality Access for Sanlam Group Risk (SGR)

All members that have group risk benefits underwritten by Sanlam Group Risk (SGR) via a life, disability or critical/severe illness insurance policy (except a funeral insurance policy), qualify for **Reality Access for SGR**.

***Please note***:  For purposes of this document, all references to SGR members are deemed to include employees or fund members that are insured by SGR, i.e. insureds under a group risk policy listed above.

| No. | Question (Q): | Answer (A): |
|-----|---------------|-------------|
| 1. | What is Reality Access for SGR? | This is a **loyalty programme** that offers tangible value-adding lifestyle benefits and services to all members of group schemes underwritten by SGR (except funeral insurance policies).<br><br>Created in partnership with Sanlam Reality – South Africa's second-largest loyalty programme – SGR has expanded its existing value-adding service (i.e. the Burial Repatriation & Funeral Support benefit) to a unique package of *loyalty benefits and services*, consisting of:<br><br>• ***Personal Services***:  -  Burial Repatriation & Funeral Support;<br>  -  Emergency Medical Response;<br>  -  Legal Assist;<br>  -  Trauma, Assault & HIV Assist; and<br>  -  Ivy Online education platform.<br><br>• ***Day-to-Day Savings***:  Discount Coupons on groceries at Shoprite and Checkers stores.<br><br>• ***Wealth Sense***:  Access to a Financial Wellness portal that is packed with information, articles and helpful tools and online calculators, to empower members to take control of their health and finances. |
| 2. | Who is Sanlam Reality? | Sanlam Reality, a lifestyle and rewards programme, *administers* Reality Access for SGR on behalf of SGR.<br><br>In addition to the above-mentioned loyalty benefits, SGR members are also able to upgrade from Reality Access for SGR to one of the Sanlam Reality's *paid membership options*, that offer even more loyalty benefits: https://www.sanlamreality.co.za/how-sanlam-reality-works/ .<br><br>Paid membership options are for SGR members' own pocket/expense. |
| 3. | Why does SGR offer a loyalty programme? | SGR greatly values the relationships and partnerships built with our clients and group scheme members.  Reality Access for SGR, which is an integrated offering and not a separate paid-for loyalty benefit, is a perfect example of where we strive for balance between human connection and digital interactions.  Since launching the programme, we found that members are making extensive use of most of the benefits offered, but especially the Discount coupons, Ivy Online education and Legal Assist benefits have proven to be hugely popular. |
| 4. | What is the legal nature of these benefits and services? | The value-adding lifestyle benefits and services (included in Reality Access for SGR) are **loyalty benefits**, which are classified as "*related services*" in respect of the group insurance policy (in terms of the Policyholder Protection Rules).<br><br>These loyalty benefits are not contained in the group insurance policy contract and are therefore not insured benefits offering guaranteed payouts. |

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| 5. | Do all members of SGR group schemes qualify for these loyalty benefits? | The loyalty programme is offered as *standard and included automatically* for all existing and new SGR members.<br><br>The utilisation of the loyalty benefits are completely at the discretion of the individual members and there is *no obligation to make use of any of these benefits or services*; this is in keeping with how the Burial Repatriation & Funeral Support-benefit was offered in the past. |
| 6. | How much will this cost the SGR member? | *No separate member contributions are required* to participate in the loyalty programme. The loyalty benefits are included as standard for all SGR group schemes except Funeral insurance. |
| 7. | What has happened to the Burial Repatriation & Funeral Support benefit?<br>*OR*<br>How does this loyalty programme differ from the Burial Repatriation & Funeral Support-benefit? | SGR members previously automatically qualified for the Burial Repatriation & Funeral Support-benefit if they were members of a group life and/or funeral insurance policy underwritten by Sanlam.<br><br>The Burial Repatriation & Funeral Support-benefit has now been *expanded to a more comprehensive and unique package* of value-adding lifestyle benefits and services that are administered by Sanlam Reality, and which members qualify for automatically, if their group insurance policy (life, disability and/or critical/severe illness insurance) is underwritten by Sanlam.<br><br>As from 1 July 2020, members that are *only* insured by SGR in terms of a group funeral policy, with no life, disability and/or critical/severe illness insurance underwritten by SGR, no longer qualify for the loyalty programme. |
| 8. | To what types of group policies do the loyalty benefits apply? | The Burial Repatriation & Funeral Support-benefit was previously only offered in conjunction with group life and/or funeral insurance policies.<br><br>**Reality Access for SGR** *applies to members of the following types of group insurance policies* underwritten by SGR, i.e.<br>• Group Life<br>• Income Disability and/or Lump sum Disability<br>• Spouse's Life<br>• Critical Illness and/or Severe Illness insurance policies.<br><br>(As from 1 July 2020, funeral insurance policies are excluded.) |
| 9. | How do SGR members get access to the benefits and services? | To be able to access their loyalty benefits, SGR members are **pre-registered**:<br>• All existing SGR members were initially pre-registered using their identity numbers on record (as supplied by their employer/fund).<br>• New SGR members are automatically pre-registered on first receipt of their member information (as supplied by their employer/fund). |
| | *Why are SGR members pre-registered?* | The purpose of the pre-registration is to enable Sanlam Reality, as administrator of the value-adding services, to *verify that the relevant member is insured with SGR* – this means that SGR members can seamlessly claim any of the following *Personal Services*: Burial Repatriation & Funeral Support, Emergency Medical Response, Legal Assist and Trauma, Assault & HIV Assist.<br><br>*Please note*: Members with passport numbers only, are pre-registered using both their passport numbers and date of birth. |
| 10. | What proof will the member have that they were *pre-registered*? | Members who have been pre-registered (i.e. with the ID number on record, as provided by the fund/employer), will be able to [login] on Sanlam Reality's website by means of a "*Basic Login*" using only their RSA ID number.<br><br>Once they have logged in, they can view their Reality membership number on the website, as proof that they have been pre-registered.<br><br>*Please note*: If the member has not yet been pre-registered, the member will not be able to login using their RSA ID number. This may be because their employer/fund has not yet supplied their information to SGR. |

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| 11. | How do SGR members access the loyalty benefits? | To access the *Personal Services* (Burial Repatriation & Funeral Support, Emergency Medical Response, Legal Assist and Trauma, Assault & HIV Assist), SGR members can either –<br><br>• call the *24/7 Sanlam Reality call centre* on **0860 732 548 or 9**, and follow the voice prompts for "*Reality Access for Sanlam Group Risk*";<br>• or visit the SGR-landing page on Sanlam Reality's website: https://www.sanlamreality.co.za/sgr |
| | How do SGR members access the **Ivy Online education platform**?<br><br>How do SGR members access the **Discount Coupons**? | Once an SGR member has logged in via the "*Basic Login*"-functionality (using only their RSA ID number), they can *register for access* to the **Ivy Online education platform** by supplying the required personal information to Sanlam Reality.<br>Once an SGR member has logged in via the "*Basic Login*"-functionality (using only their RSA ID number), they can gain access to the Grocery Discount Coupons by selecting *Unlock your benefits* or *Update contact details* and *supplying their contact information* to Sanlam Reality. |
| | | *Please note:*<br><br>• Unfortunately, the "*Basic Login*"-functionality does not accommodate passport numbers – only RSA ID numbers and Reality membership numbers are accepted.<br>• Members with passport numbers only, need to call the *Sanlam Reality call centre* on **0860 732 548 or 9** (and follow the voice prompts for "*Reality Access for Sanlam Group Risk*") to obtain their Reality membership number, which will enable them to use the "*Basic login*"-functionality on the Sanlam Reality website. |
| 12. | How will SGR members know they have been granted access to the **Discount Coupons**? | When SGR members provide contact details for the first time, an automatic response will be triggered to send them a Welcome notification via email (or SMS, if an email address was not supplied). |
| | *What sort of direct communication will be sent to members?* | The **once-off Welcome notification** that will be sent to SGR members, contains the following **–**<br><br>• their *Reality membership number*;<br>• the *Welcome Booklet* outlining the benefits in greater detail; and<br>• quick access to the full *Terms and Conditions* applicable to the loyalty benefits.<br><br>Thereafter, the member's contact details will also be used to send them **quarterly newsletters**, to keep them updated about their loyalty benefits and provide general educational content regarding their group insurance. |
| | | *Please note:* Members can opt-out of future newsletters at any stage by means of an unsubscribe option at the bottom of each newsletter. |
| | *Through which communication medium will members receive communication?* | Member communication will *generally be sent by email*, as a first preference. Only in cases where an email address was not supplied, will communication be sent to the member's mobile (if available). |
| 13. | What happens if the member does not want to provide the additional personal information to Sanlam Reality? | If an SGR member does not want to provide their personal information, they will not have access to:<br><br>• Ivy Online education platform, and<br>• Grocery discount coupons. |
| | *Will members' contact details be used to do direct marketing?* | No, members' contact details provided will be used only for the purposes it was intended for. Any personal information will be *processed fairly and lawfully at all times, in accordance with current and future legislation and regulations regarding the protection of personal information.* |

## Logging in using the "*Basic Login*"-functionality (requiring only an RSA ID number) – refer Questions 10 & 11

1. Members can login from any one of the following webpages:
    1.1. https://www.sanlamreality.co.za/reality-access-for-sgr/
    1.2. https://www.sanlamreality.co.za/
    1.3. https://www.sanlamreality.co.za/sgr

1.1 From the **Reality Access for SGR landing page**, members can click through to the **SGR** landing page via the "*Click here*"-function,
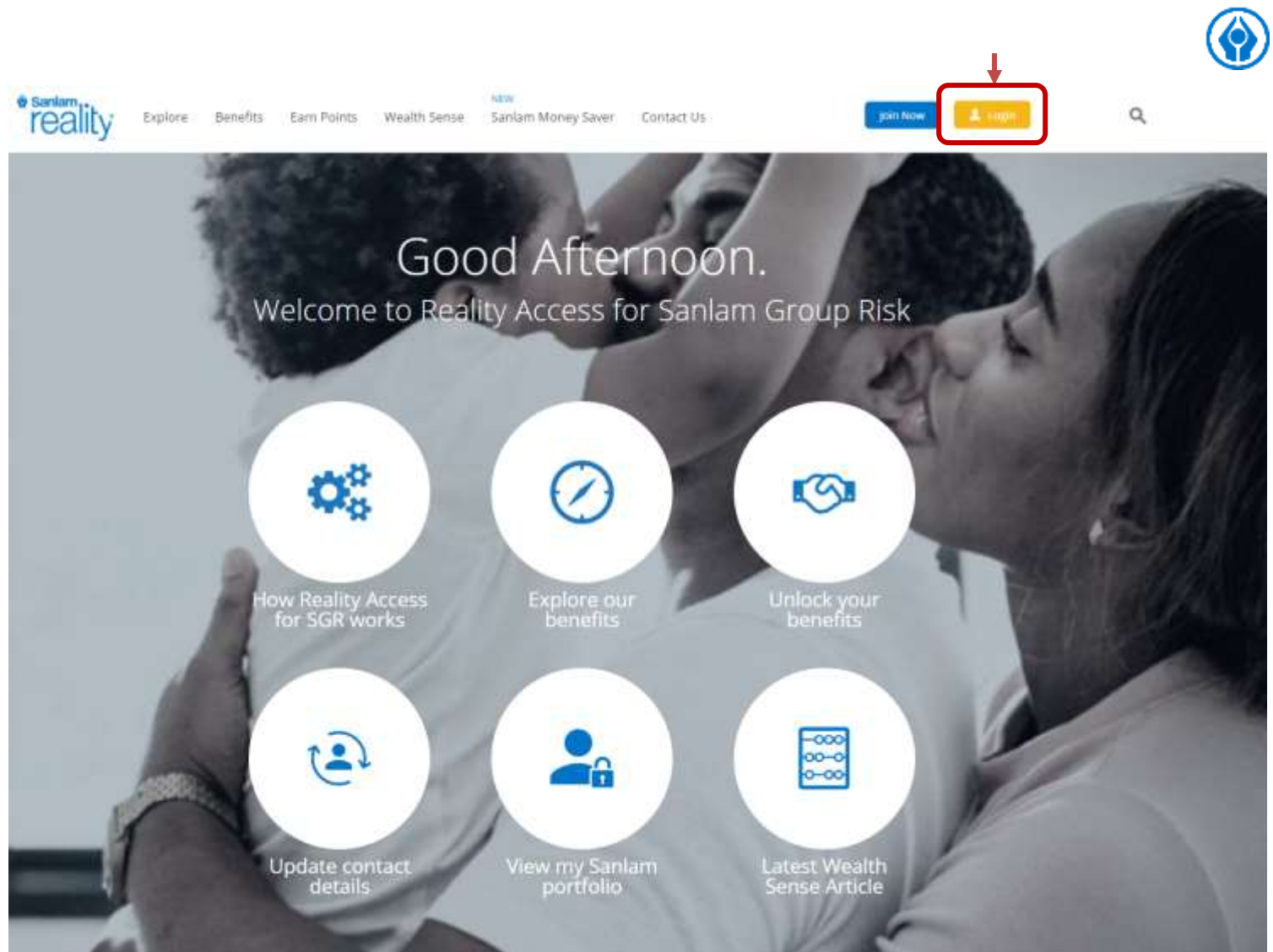
OR they can just click on *Login*.
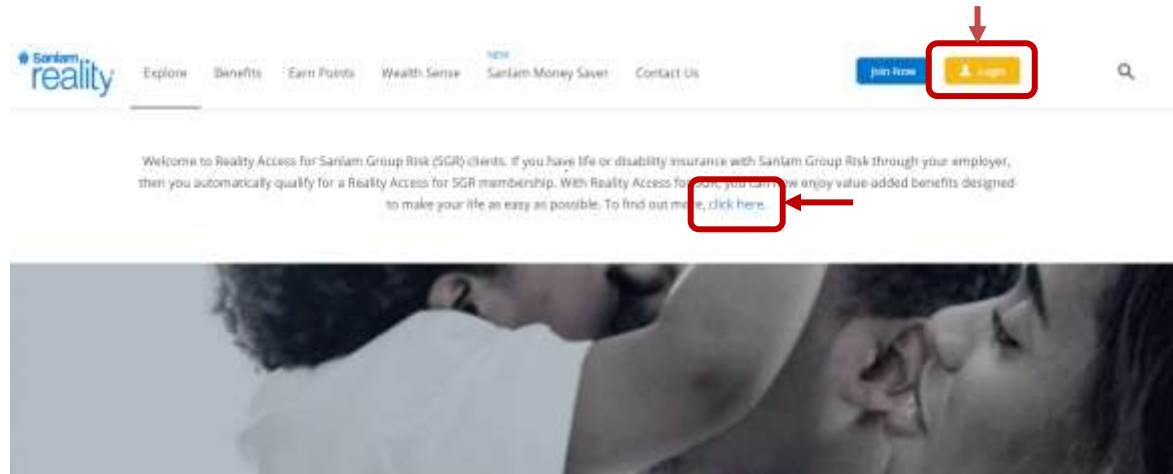
1.2 From the **Sanlam Reality** homepage, members can click on **Login**.
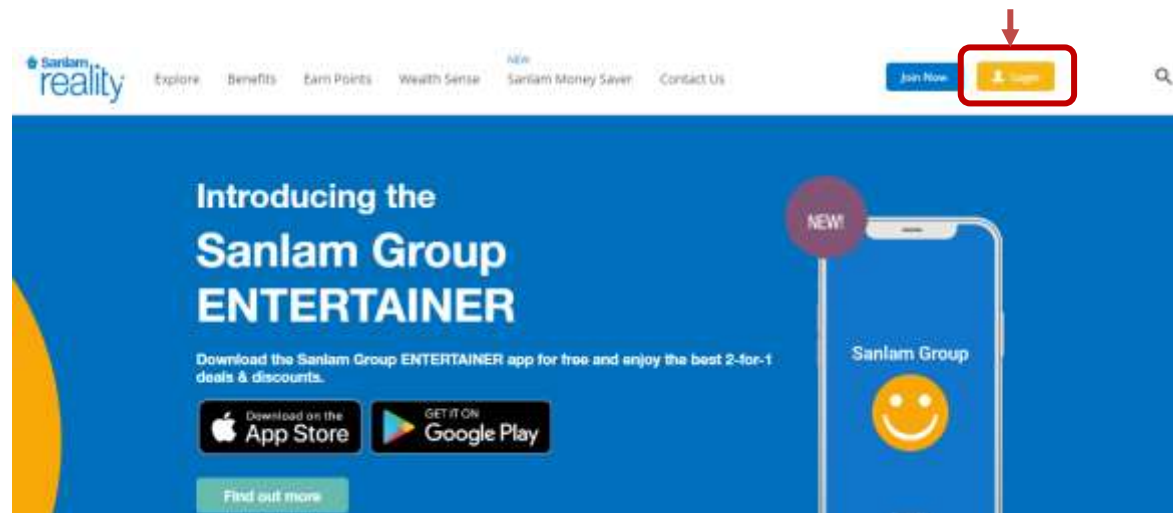
1.3 From the **SGR** landing page, members can click on *Login*.

2. Members can then complete the *Basic Login* on the next screen, using their RSA ID number (or Reality membership number, if known) and clicking on "*Let me continue*".

# Login
## Let's get started!

**Log in to the Sanlam Reality website to use your benefits and engage with the programme.**

There are two login methods to access the website. If you are a Sanlam Employee Benefits client, please use the Basic Login to update your contact details with Sanlam Reality. Unlock further features and benefits by using your Sanlam Secure Services credentials to log in. Not only is this **preferred** login method safer and more secure, but you will also earn 1500 tier points (Reality Core, Plus and Health only) just for registering with Sanlam Secure Services. Once you have registered, you can use these credentials to log in to Sanlam Reality and Sanlam Secure Services to view your Sanlam portfolio. Alternatively, to quickly access your Sanlam Reality benefits, select the basic login system and use your Sanlam Reality number or ID number.

## Secure Site Login 🔒

Username                              Forgot username?

Password                              Forgot password?

I'm not a robot    reCAPTCHA
                   Privacy - Terms

☐ Remember Me              Sign In

Don't have a Sanlam Secure Services account yet?
Create yours today!

OR

## Basic Login

Reality Number or ID Number

☐ Remember Me          Let me continue

Not a Sanlam Reality member yet? Join Now

3. The greeting in the top right of the webpage will show the member that they are signed in.

   Members can click on the *Explore our benefits*-button to view the applicable loyalty benefits (refer point 5 below).

   Members can click on the *Unlock your benefits*-button to gain access to the Discount Coupons (refer point 6 below).
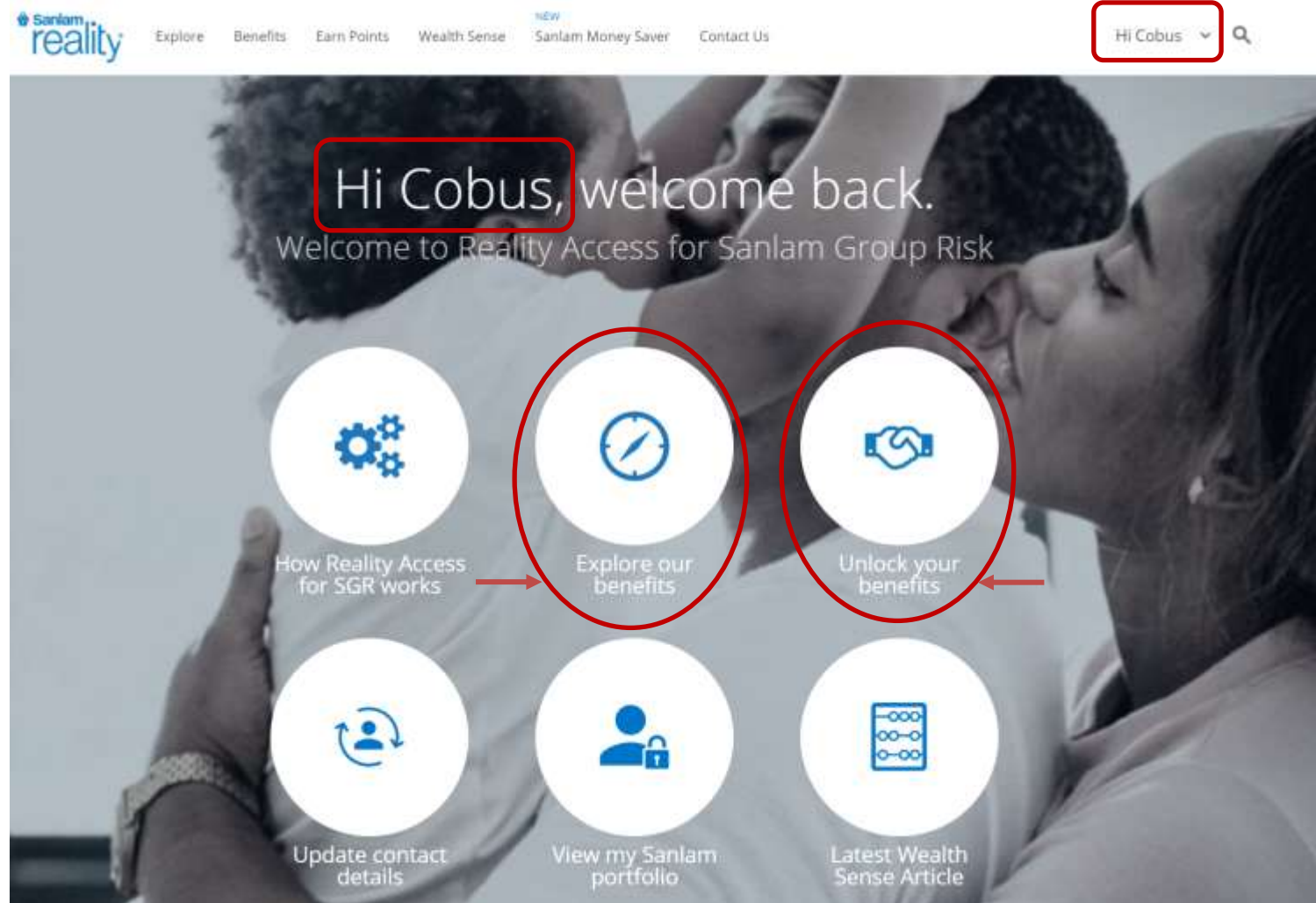
4. The member can click on the greeting in the top right of the webpage to *view their Reality membership number* and applicable membership option(s), after they have logged in.

5. After the member clicks on the *Explore our benefits*-button, the loyalty benefits applicable to the member are displayed (refer point 3 above).

   The member can click on the relevant loyalty benefit tile to view more information on the selected benefit or service.

Each loyalty benefit has a tab called "**How it works**" that explains the process that must be followed by the member to make use of the benefit or service.

To the right of the page, members will also find a '**Need some help?**'-section, with:

- *Frequently Asked Questions*;
- *Terms and Conditions*; and
- *Contact Us*, to obtain Sanlam Reality's contact details, or to request a service agent to contact the member.

6. After the member clicks on the *Unlock your benefits*-button, they can input their contact details to gain access to the Discount Coupons benefit (refer point 3 above).

Once the requested information has been submitted, the member will receive a welcome communication confirming their Reality membership number.

*Please note:  It can take up to 48 hours for the members' contact details to be updated on the system, and before they can access the Discount Coupons benefit.*

Once the member has supplied their contact information to access the discount coupons and their information has been updated on the system, there are 2 ways of requesting (i.e. selecting) the coupons –

- via the website, or
- via the member's mobile device (USSD).

This is explained under the tab called "**How it works**" on the Discount Coupons-page.

The Discount Coupons-page makes provision for another tab called "**Available Coupons"** which lists the available grocery discount coupons that the member can select by clicking on the "**Add to cart**" button.

The "**Coupon Cart"** displays all the coupons selected by the member. By clicking on the "**Send SMS**" button, the selected coupons will be sent via SMS to the member's mobile number.

**Please note**:

- The member must be logged in, before they can select discount coupons.
- A discount coupon can be requested more than once for the same product (i.e. separate requests), but is limited to 5 coupons per product, per month.

7. To access the free **supplementary education platform** or enjoy discounted rates on the **replacement schooling platform**, the member must click on the Ivy Online education platform-tile and register for the service by clicking on "*Sign up*" and providing additional personal information.

   This process is explained under the tab called "*How it works*" on the Ivy Online education platform-page.

| 14. | What happens if a new member enters the scheme (newly appointed employee) and they have not yet been pre-registered? | A *new SGR member* will only have access to the *Personal Services* (Burial Repatriation & Funeral Support, Emergency Medical Response, Legal Assist and Trauma, Assault & HIV Assist) once the member is **pre-registered**, following the provision of the member's details to SGR Admin by the policyholder (i.e. the fund or employer) and the transfer of the relevant data to Sanlam Reality on the second of the following month. |
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| | | If a new SGR member enters a group scheme <u>after</u> member data was last provided to SGR by the policyholder, an email can be sent to SGR Admin (SGRclientcare@sanlam.co.za) to enter the member on SGR's administration platform, which will enable Sanlam Reality to pre-register the relevant member on the second of the following month. |
| 15. | What if the employer/fund does not want the loyalty programme to be rolled out for their employees or members? | Reality Access for SGR is automatically included as standard on all group schemes underwritten by SGR at no additional cost to members, but the utilisation of the benefits and services are wholly at the discretion of the individual members. |
| 16. | Where do members get more information regarding the loyalty programme? | • *Members who are registered for Sanlam Secure Services* (Member Portal) can login on the relevant website: https://cp.sanlam.co.za/. |
| | | The loyalty programme is displayed as "*Sanlam Reality - SGR Access*" under the "Lifestyle Program"-section of the member's Portfolio. |
| | | Members can then click through to the Sanlam Reality website from here. |
| | | • *Members that are not registered for Sanlam Secure Services* (Member Portal) can visit |
| | |    - the SGR landing page on Sanlam Reality's website; |
| | |    - the Reality Access for SGR page on the Sanlam Reality website; or |
| | |    - the Sanlam Reality's homepage, |
| | | and login by means of a "*Basic Login*" using only their ID number or Reality membership number. |
| | | • Alternatively, members can call the 24/7 Sanlam Reality call centre on **0860 732 548 or 9** and follow the voice prompts for "*Reality Access for Sanlam Group Risk*". |
| 17. | Why is *Sanlam Reality - SGR Access* not displayed on the member's *Portfolio* under "*Lifestyle Program*" on Sanlam Secure Services (if a member is registered for this service)? | Some SGR members may not see a *Lifestyle Program* displayed on the member's Portfolio on **Sanlam Secure Services** (i.e. the Member Portal), even though they qualify for **Reality Access for SGR.** |
| | | SGR members that are registered on Secure Services and also have *Fedhealth Access* or a Reality paid membership option (*Reality Club, Core, Plus or Health*) will see these memberships displayed on Secure Services on their *Portfolio* under the "*Lifestyle Program*"-section, instead of *SGR Access* (Reality Access for SGR). If the member clicks through to the Sanlam Reality website, they will however see all their applicable Reality memberships, including *SGR Access*. |
| | | The members can also use the "*Can't find what you're looking for?*" functionality on Secure Services to discover and display their *SGR Access* membership. |
| 18. | Who will deal with member queries regarding the loyalty programme? <br> *OR* <br> Will the intermediary have to handle queries relating to the loyalty programme? | The intermediary will not be required to handle any queries relating to the **Reality Access for SGR** loyalty programme. |
| | | The following **self-help options** are available to members: |
| | | • There is a dedicated 24/7 call centre to deal with all Reality Access related queries or requests. |
| | | Members can reach the call centre by dialing **0860 732 548 or 9** and following the voice prompts for "*Reality Access for Sanlam Group Risk*". |
| | | • Members can also get more information regarding the loyalty benefits on the following website: www.sanlamreality.co.za/sgr. |

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| | ***Please note:*** The above call centre number and website address will also be confirmed to members in the Welcome notification sent by email or SMS, once members have supplied their contact details to the call centre agent or on the website by selecting *Unlock your benefits* or *Update contact details*. |

19. **Can members upgrade to one of Sanlam Reality's paid memberships?**

Yes, SGR members qualify for an upgrade to one of the Sanlam Reality's paid memberships that offer even more loyalty benefits, at the member's discretion and own expense.

The following are indications of the monthly fees for the single/family options (as at 01/09/2022):

- Reality Club @ R53 per month *
- Reality Core @ R115 / R150 per month *
- Reality Plus @ R255 / R320 per month *
- Reality Health @ R255 / R320 per month *

* *Please refer the Sanlam Reality website for the latest membership fees.*

Should the member choose to upgrade to one of Sanlam Reality's paid membership options, this will be treated as a separate contract between the member and Sanlam Reality and will not be tied to the SGR group insurance policy in any way.

The monthly premiums in respect of the member's paid membership will be paid by debit order directly to Sanlam Reality and will not form part of the monthly group insurance premiums payable to SGR by the policyholder (employer/fund).

On the Sanlam Reality webpage, click on *Explore* in the menu at the top and then select "*Reality Club, Core, Plus & Health*" to view the paid membership-options: