



Sanlam Reality Gym benefit





What is the Sanlam Reality Gym benefit?

Sanlam Reality members can enjoy a healthy lifestyle thanks to cash rewards at approved Virgin Active branches or discounted gym fees at approved Planet Fitness and JustGym branches.

How much will the Sanlam Reality Gym benefit cost?

On a monthly basis, you will pay a Sanlam Reality fee (determined by your membership option) plus a monthly gym fee (as determined by the gym of your choice).

Membership option	Monthly Sanlam Reality fee	Monthly gym fee	Once-off activation fee
Reality Health	Single R180 Family R230	Determined by the gym	Planet Fitness and JustGym: R850 + R100 tag fee Virgin Active: R850 + R125 tag fee
Reality Plus	Single R180 Family R230	Determined by the gym	Planet Fitness and JustGym: R850 + R100 tag fee
Reality Core	Single R80 Family R115	Determined by the gym	Planet Fitness and JustGym: R850 + R100 tag fee
Reality Club	Single R39	Determined by the gym	Planet Fitness and JustGym: R250 + R100 tag fee

Single vs Family membership options

For Sanlam Reality members on the Single membership options, only the principal member may join the gym.

For Sanlam Reality members on the Family membership options, all registered family members are able to join the gym in their own right. They do not need to join the same gym or branch as the principal member. Each registered family member who joins the gym will pay a once-off activation fee and a tag fee, as well as a monthly gym fee.



Reality Club does not offer a Family membership option.



How do I earn cash rewards at Virgin Active?

The more you exercise, the greater the cash rewards. Your cash reward percentage will be calculated on the number of times you visit the gym per month, as per the usage categories indicated below, and that amount of money will be paid monthly directly into your bank account, the month thereafter. The cash reward is capped at R450 per month.

Please note: only available for Reality Health members.

Cash reward percentages

Usage	Seldom	Moderate	Frequent
Monthly gym visits	0 - 5	6 - 11	12+
Discount % Virgin Active	0%	40%	60%



How do I earn gym discounts at Planet Fitness?

The discount calculation is based on how many times you visit the gym each month (as determined by information received from the gym) and on your specific gym fee value (ie the amount you pay directly to the gym). Your percentage discount is calculated using a rolling three-month average, based on the number of times you visit the gym, as per the usage categories indicated below. The discount is capped at R450 per month and taken directly off your monthly gym fee.

Available for Reality Health, Reality Plus, Reality Core and Reality Club members.

Discount percentage for your membership option

Visits	Reality Health	Reality Plus	Reality Core	Reality Club
0-5 monthly gym visits	25%	25%	20%	20%
6-11 monthly gym visits	50%	50%	40%	20%
12+ gym visits	80%	80%	60%	20%



How do I earn gym discounts at JustGym?

The discount calculation is based on how many times you visit the gym each month (as determined by information received from the gym) and on your specific gym fee value (ie the amount you pay directly to the gym). Your percentage discount is calculated using a rolling three-month average, based on the number of times you visit the gym, as per the usage categories indicated below. The discount is capped at R450 per month and taken directly off your monthly gym fee.

Available for Reality Health, Reality Plus, Reality Core and Reality Club members.

Discount percentage for your membership option

Visits	Reality Health	Reality Plus	Reality Core	Reality Club
0-5 monthly gym visits	25%	25%	20%	20%
6-11 monthly gym visits	50%	50%	40%	20%
12+ gym visits	80%	80%	60%	60%



How do I apply?

You can apply for the various Sanlam Reality membership options by calling Sanlam Reality on **0860 732 548/9** and speaking to a call centre agent, or by visiting **www.sanlamreality.co.za**. Once your Sanlam Reality membership is activated and you have your membership number, you can join the gym of your choice.

You will sign agreements with both Sanlam Reality and your gym. When you join the gym, you'll be required to give the gym your Sanlam Reality membership number, personal details, including your bank details for debit-order purposes. A once-off gym activation fee and gym tag fee will apply.

The gym will have specific terms and conditions, which will be included in your gym contract. Sanlam Reality's gym rules may change from time to time – visit **www.sanlamreality.co.za** to ensure you have the latest version.

How do I earn tiering points to change my tiering status?

Sanlam Reality rewards members for the right wellness behaviour. Every time you visit the gym, you earn 150 points, which will allow you to move up tiers. The higher your tier, the higher discounts you will earn on your Sanlam Reality benefits. Only Sanlam Reality members with a Sanlam life cover or health cover product can earn gym tiering points. Please note: For Single membership options you may earn up to 15000 points per year, and on Family membership options you may earn up to 30000 points per year.

How do I cancel my membership?

If you wish to cancel your gym membership, you must do so at both the gym and at Sanlam Reality. The gym determines its own cancellation rules and fees. A calendar month notice period applies to members wishing to change or cancel their Sanlam Reality membership option. Fees are still payable in the notice month. Discounts will still apply if members qualify for payment according to the Sanlam Reality rules for the gym benefit.

Terms and conditions

- In order to join Sanlam Reality, you need to have a qualifying Sanlam Group or strategic medical partner product.
- Sanlam Reality members qualify for monthly discounts or cash rewards provided that their Sanlam Reality and gym memberships are active, and that they are not in arrears with their fees.
- The maximum discount amount is R450 per gym member per month.
- It's the member's responsibility to ensure that their gym visits are recorded accurately. Only one gym visit per day will count for discount purposes.
- Members are required to visit the gym 36 times in a rolling 12-month period at Virgin Active, Planet Fitness and JustGym.
- Spouse and dependants must be over 18 years.
- Dependants on the Family membership options may join the gym as gym members in their own right provided they are at least 18 years old. Dependants under the age of 18 may enjoy gym benefits according to the gym's terms and conditions. Gym rewards are only payable to qualifying Sanlam Reality members and dependants.
- If your Sanlam Reality membership is cancelled, you and your dependants will no longer qualify for the Sanlam Reality rate.



Call **0860 732 548/9**



Web **www.sanlamreality.co.za**



Email membership queries
info@sanlamreality.co.za



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sanlamreality](http://www.facebook.com/sanlamreality)**

Terms and conditions available on **www.sanlamreality.co.za**. Sanlam Reality is part of the Sanlam Group.