

2026

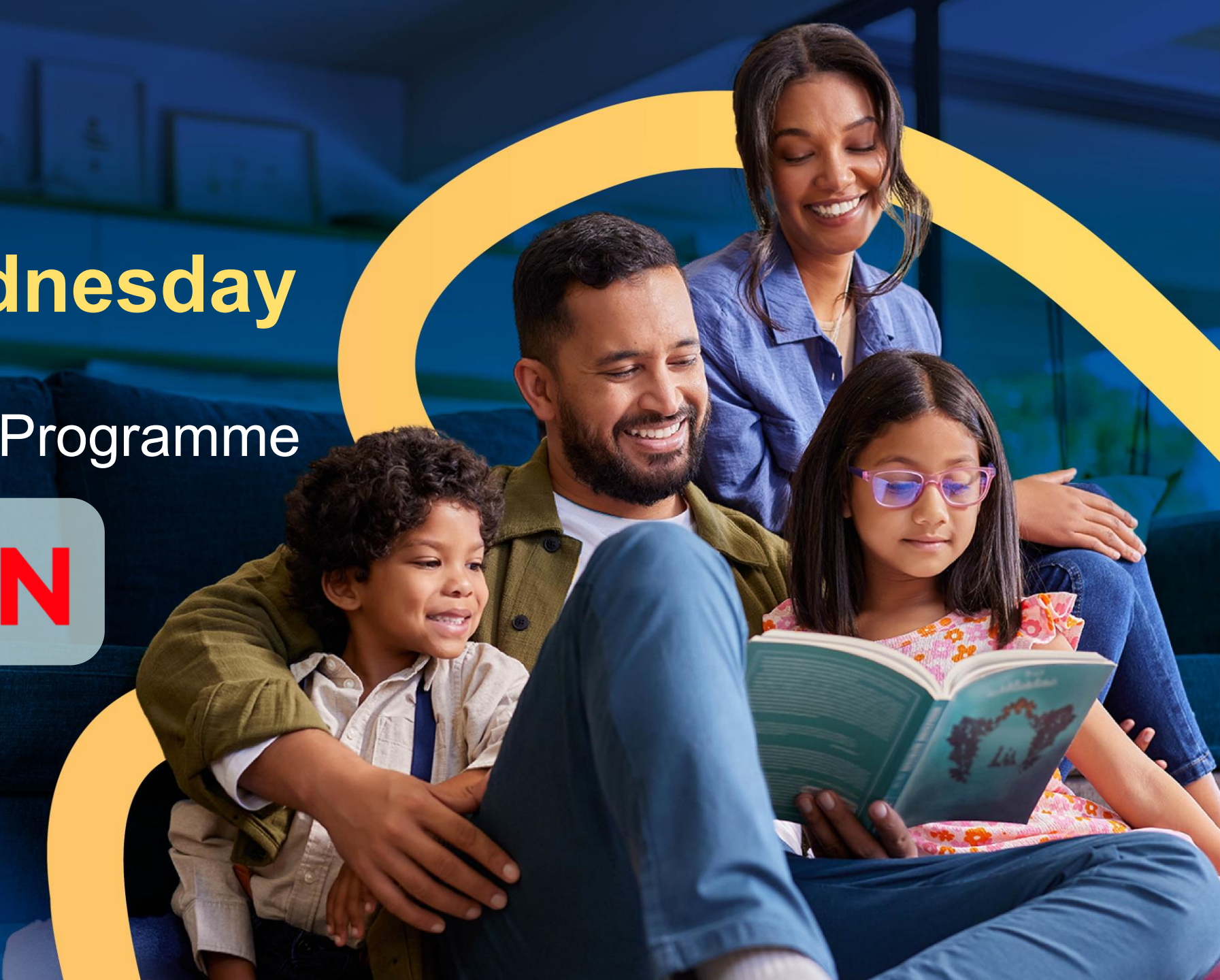
# Wise-Up Wednesday

Petcare Benefit  
& Health Rewards Programme

 **AON**

 **FEDHEALTH**

 **Sanlam** healthcare partner



2026

# Welcome & Opening



 **Sanlam** healthcare partner

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# Fedhealth Pet Care Benefit



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Here's what Fedhealth members **can look forward to** under the **Pet Care benefit.**



**1**

Enjoy expert pet care with Fedhealth:

Two online vet chats per month on all options, and three monthly chats for **flexiFED<sup>Savvy</sup>** members, available through the TAME Vet App.

**2**

Accident only benefit of up to R10 000 through Paw-Paw.

**IMPORTANT**

This is two separate benefits which are provided independently from one another.



Enjoy the **peace of mind** that the **furry members** of your family are **taken care of too!**

- Having a **vet in your pocket** gives you as a pet owner instant peace of mind with a click of a button.
- No **matter where you are**, if you have a smartphone and Wi-Fi, their team of **vet professionals will be able to assist you.**
- TAME **prioritises your pet's health** above all else, and they always recommend clinic visits.
- TAME does **not dispense medication and/or diagnose patients.**
- They **offer professional, sound advice.**



## What can you ask the TAME vets?



### Health concerns:

Online vet professionals talk through your pet's symptoms and provide information about illnesses, allergies, injuries and more.



### Lifelong wellbeing:

Learn how to support your pet's wellbeing at every age, from supplements to dental care.



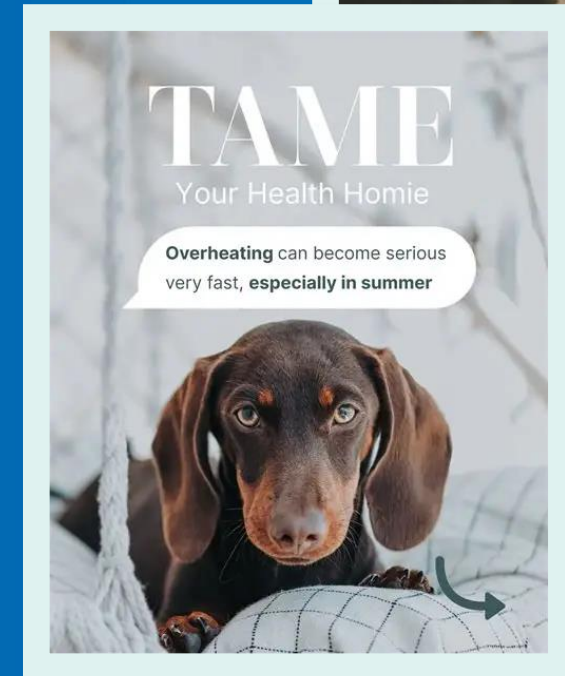
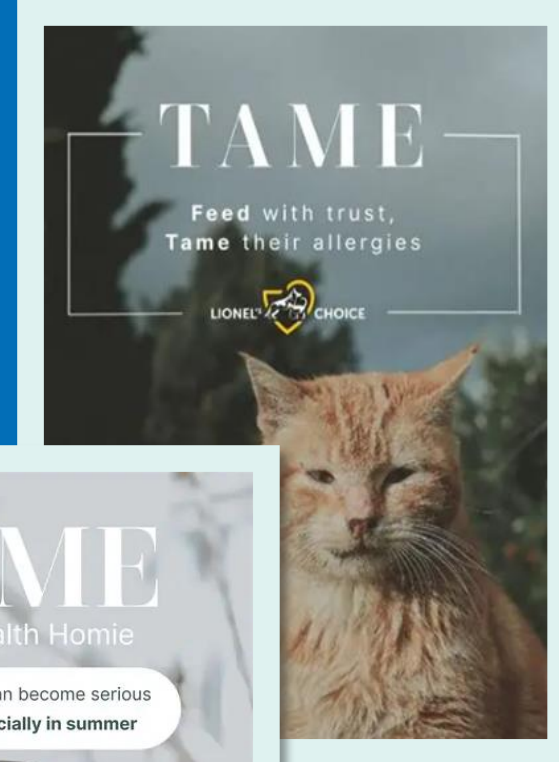
### Food and nutrition:

They will help take the guesswork out of food and treats for your cat or dog.



### Behaviour questions:

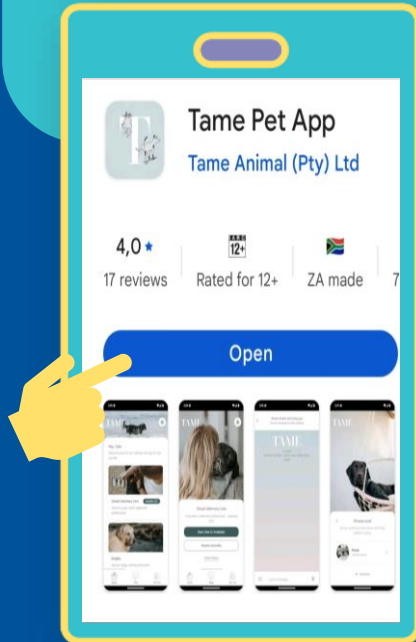
You can find out how to bring out your pet's best behaviour, plus tips for everything from potty training to walking on a leash.





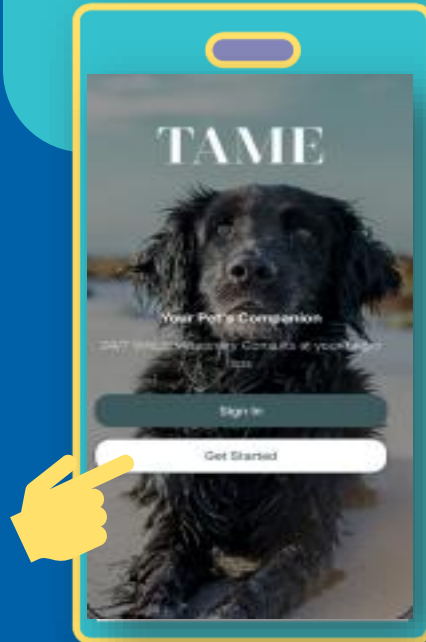
## STEP 1

Download the **TAME Pet App** on your Apple/Google Play store.



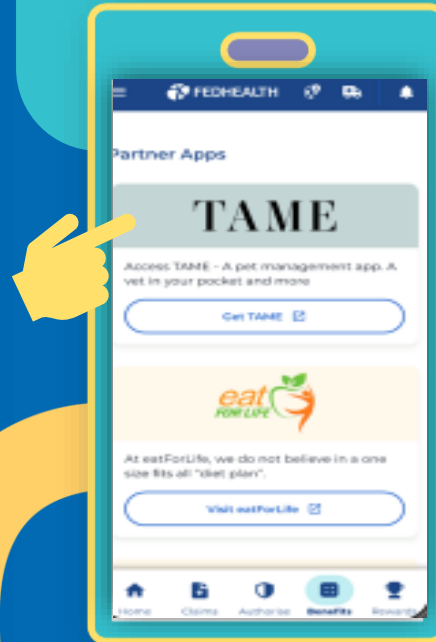
## STEP 2

Once you have downloaded the TAME Pet App, click **“Get Started”** and create an account, by just following the easy prompts.



## STEP 3

Open your Fedhealth Member App, scroll down and tap on the **TAME Pet App card** on your home screen to follow the prompts.

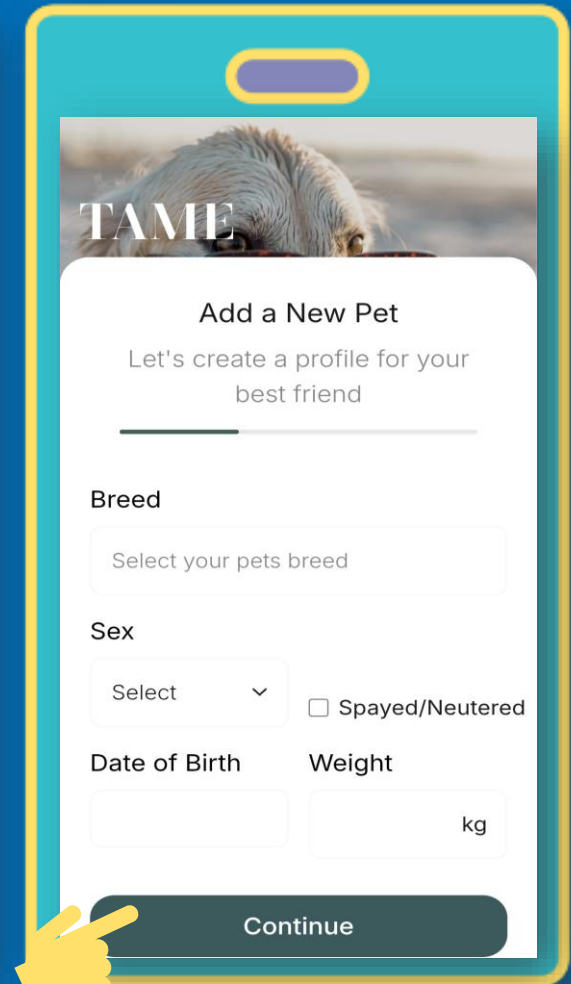
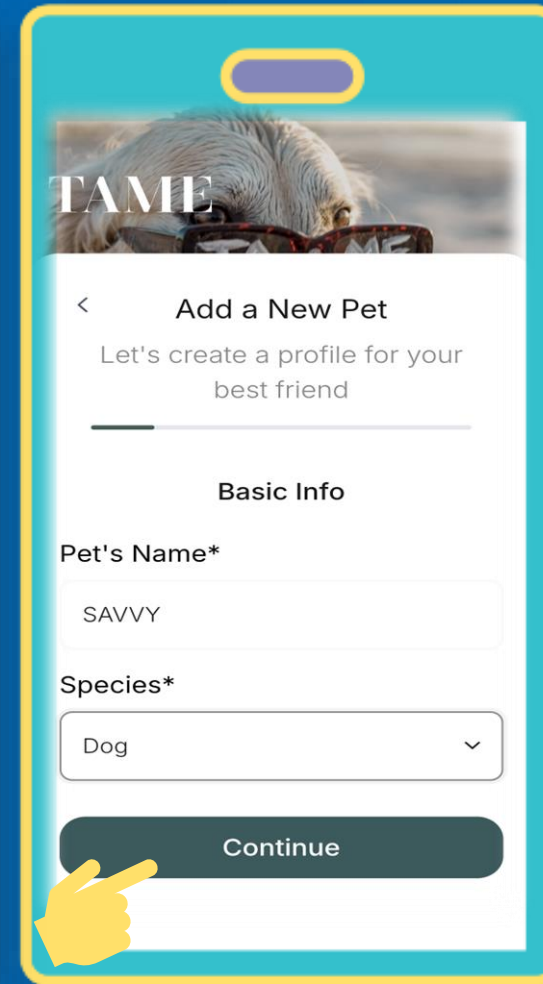
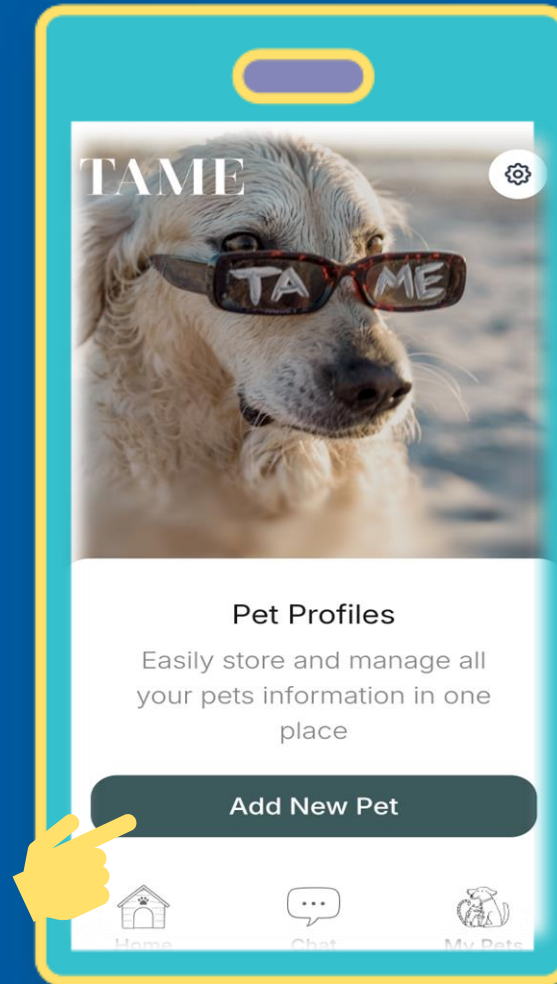


## Setting up Pet's profile

### Register Pet

Once you are in the app, head to 'My Pet' where you can create your pet's profile and store all general information and medical records.

The more information you share, the better the picture our vets will have of your pet, and the better they will be able to assist you.



## Accessing the virtual consultation with a vet



### Accessing the benefit

1. Open the Fedhealth app on your device.
2. Look for the **TAME Virtual Vet** feature within the app.
3. Click on the **Virtual Vet** option to choose any available vet.
4. Follow the prompts to access the chat with the vet.



### Availability

This virtual veterinary support are available **24 hours a day, 7 days a week.**

They aim to reply instantly but **may take up to 5 minutes** to respond.



### VET Professional

The **Chat** will display their picture, **SAVC** registration number and **credentials.**



Please make sure to update to the latest version of the Fedhealth APP, which supports in-app virtual consultations for the TAME Pet Care benefit.

## The features available to Member:



### Photo/video share

Upload videos and photos of your pet in real-time while chatting with a TAME Vet Professional.



### Peace of mind

Instant support and long-term relationship building with TAME vets.  
A trusted vet in your pocket.



### Pet management system

Streamline pet ownership by storing all your important pet information on one platform for safe keeping and easy



### Educational video's

Free access to a library of TAME education videos on how to better care for your pet from home.



## In the case of an emergency:



In-clinic consultations are required for all emergencies.



If a pet is experiencing a life-threatening situation, TAME will always insist on immediate vet care at your closest veterinary clinic.

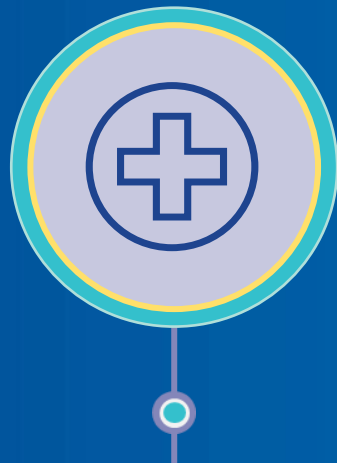


TAME vet professionals can help pet owners understand the urgency of the pet's situation and advise them on seeking in-person or emergency care.



TAME can help guide pet owners to make the pet comfortable until they can get to the vet.





2

Accident only benefit of up to **R10 000** through Paw-Paw.

**IMPORTANT**

The Tame Pet App and PawPaw are **two separate benefits** which are provided **independently from one another**.

PawPaw related enquiries cannot be accessed through the TAME app.

Members should contact PawPaw directly.

 PawPaw Pet Insurance





## Benefit

Benefit of up to R10 000 per policy per year.

For vets costs due to accidental injury.

Access of 15% per claim due by Member (minimum R250)



## Eligibility

Fedhealth Member's domestic dogs & cats that is over 8 weeks old.

South African households only.

Vaccinations must be up to date.



## What is covered

- \*A motor vehicle accident
- \*A burn or electrocution
- \*A fall from an elevated position
- \*A near drowning
- \*The actions of another animal
- \*A swallowed or embedded foreign object
- \*A snake bite
- \*An allergic reaction to an insect bite other than tick or flea bites
- \*Biliary (tick bite fever)
- \*Accidental poisoning





## Policy Terms

- Diagnosis within 48 hours of the accident.
- Covers pets in the household of the policyholder/main member.
- Excess fee: 15% of claim (minimum R250).
- Pre-authorisation required for non-emergencies.
- Pre-authorisation for emergencies within 72 hours.
- Claims submitted within 60 days of treatment.
- Second veterinary opinion rights reserved by P.UMA.
- Reasonable prevention of injury and illness expected from the pet owner.



## Exclusions

- Any sickness, disease, infection or any change in a pet's health which is not caused by an accidental injury.
- The costs of any treatment related to a pre-existing condition.
- Any invoices submitted more than 60 days after the date of last treatment.
- The costs for any treatments for injuries incurred outside of the Republic of South Africa.
- Any treatment by person/s not registered with the South African Veterinary Council.
- Any allergic reaction to a vaccine or medication.
- Any surgical items that can be used more than once.
- The costs of any prosthesis, implants or transplantation.
- Any injury caused by negligence. P.UMA will report all abuse to the relevant authorities.
- The costs of treatment extending beyond 30 days from the date of the injury.
- The costs of non-emergency follow-up treatment not pre-authorised by P.UMA
- The costs of complimentary and supplementary treatment or any treatment that do not form part of mainstream veterinary science.

# How to submit an Accident only claim

2026



Visit <https://pawpawpets.co.za/claims/> and insert your Fedhealth membership number



Submit the **online claim form** with all required details.



Provide **complete and accurate information** to avoid delay.

## Please note:

Anything related to PawPaw cannot be accessed through the Tame app.

Many Fedhealth members are using their Tame virtual chats on enquiries about Pawpaw insurance and claims.

Please contact them directly.

 PawPaw Pet Insurance

Underwritten by: Renasa Insurance Company (Pty) Limited and administered by Pet Underwriting Managing Agency (Pty) Ltd (P.UMA)



Website: <https://pawpawpets.co.za>

021 403 9177 hello@pawpawpets.co.za

About Us Reviews **Claims** Menu

Sign Up Get a Quote

**We know...**

**PAYING FOR PET INSURANCE IS RUFF!**

So PawPaw has made it easier for you to insure the whole family!

Get a quote NOW!

**Our Pet Insurance Plans**

PawPaw offers four pet insurance products designed to be affordable, reliable and authentic.

The screenshot displays the PawPaw Pet Insurance website interface. At the top left, contact information includes the phone number 021 403 9177 and email hello@pawpawpets.co.za. The top right navigation bar contains links for 'About Us', 'Reviews', 'Claims', and 'Menu'. The PawPaw logo and 'Pet Insurance' tagline are on the left, with 'Sign Up' and 'Get a Quote' buttons on the right. The main content area features a 'Submit a Claim' button, a message about vet visits, and a 'Submit your claim below or Contact us for further assistance.' section. Three buttons are listed: 'PawPaw Members', 'Fedhealth Medical Scheme Members' (highlighted with a yellow hand icon), and 'How do I submit a claim?' (also highlighted with a yellow hand icon). The footer includes logos for p.uma, Integri Sure, and RENASA, along with social media icons for Instagram, Facebook, and TikTok.

**PawPaw** is dedicated to taking the **GRRR!** out of vet bills and putting the **PURRR** into easy claims.



# Health Rewards by Sanlam

for Fedhealth Members

Power BI Desktop



Sanlam healthcare partner

# What is Health Rewards by Sanlam

Health Rewards by Sanlam is a **digital wellness platform launched** in **March 2025**, primarily integrated within the **Fedhealth Member App**.

It is **designed to reward users** for tracking their health activities and **participating in wellness challenges**.

It is **free** to all Fedhealth Members.



2026

# Core features and benefits



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# Health Rewards by Sanlam



## Weekly Wellness Rewards

Fun, weekly wellness quizzes **motivating members** to stay on track and earn the chance to **spin the wheel** and win vouchers from top brands.



## Annual Health Rewards

Members can earn a **R400 voucher** to spend at any qualifying partners by completing just four **important health activities** within a year.



## Always on Benefits

Once registered for **Health Rewards**, members will have **access to discounts on entertainment, travel and gym brands.**



## Sanlam Product Deals

Members will also have access to **discounts on Sanlam financial and health insurance products.**



# Core Features & Rewards

1

## Weekly Wellness Rewards:

Participate in health quizzes to earn a "spin on the virtual wheel" for instant vouchers from brands like Dis-Chem and Mr D.

2

## Annual Health Rewards:

Earn a guaranteed **R400 voucher** by completing four key activities: a Health Risk Assessment (HRA), a mental health survey, a smoking pledge, and a lifestyle survey.

3

## Always-On Benefits:

Registered members get continuous discounts on travel, gym memberships, and entertainment.

4

## Sanlam Product deals:

The Sanlam complementary health insurance products in Sanlam Gap, Primary Health Insurance and other areas can also be taken out to complete an extensive health cover package.



# 1 Weekly Wellness Rewards:

The **Weekly Challenge** allows you to **participate in a health-related quiz** each week. Completing the activity successfully **unlocks a wheel spin** for a chance to **win a voucher**.

**STEP  
1**

Look for the **“Spin & Win”** section on the **Health Rewards portal** and tap **“Start the Challenge”** to begin the quiz.

**STEP  
2**

Answer **personal wellness** content.

**STEP  
3**

Engage with the **wellness** content.

**STEP  
4**

**Complete the questions** based on the provided content.

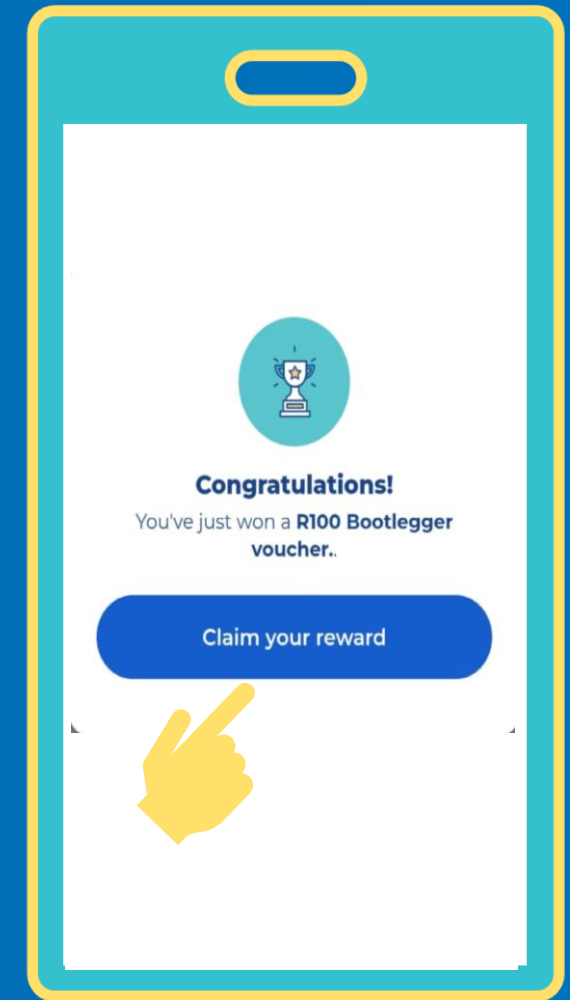
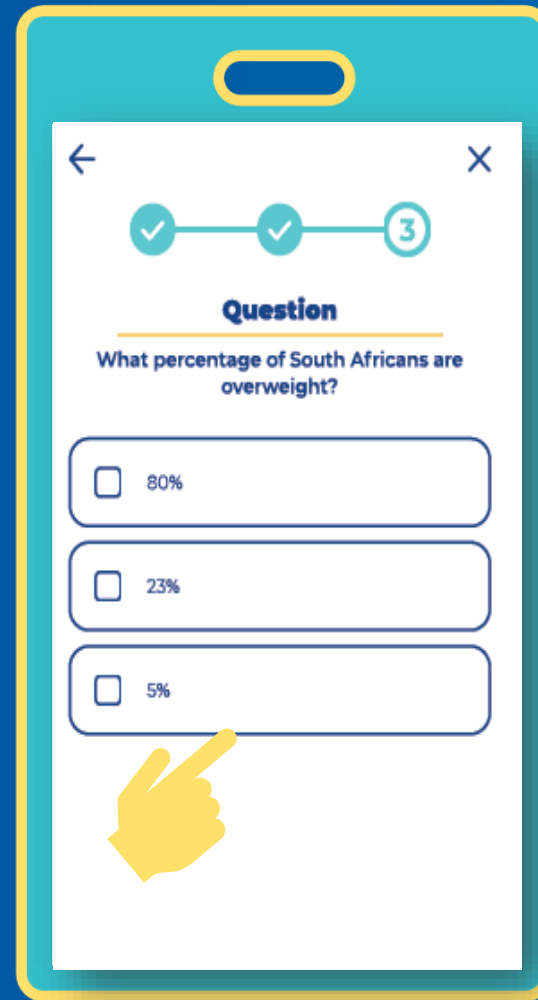
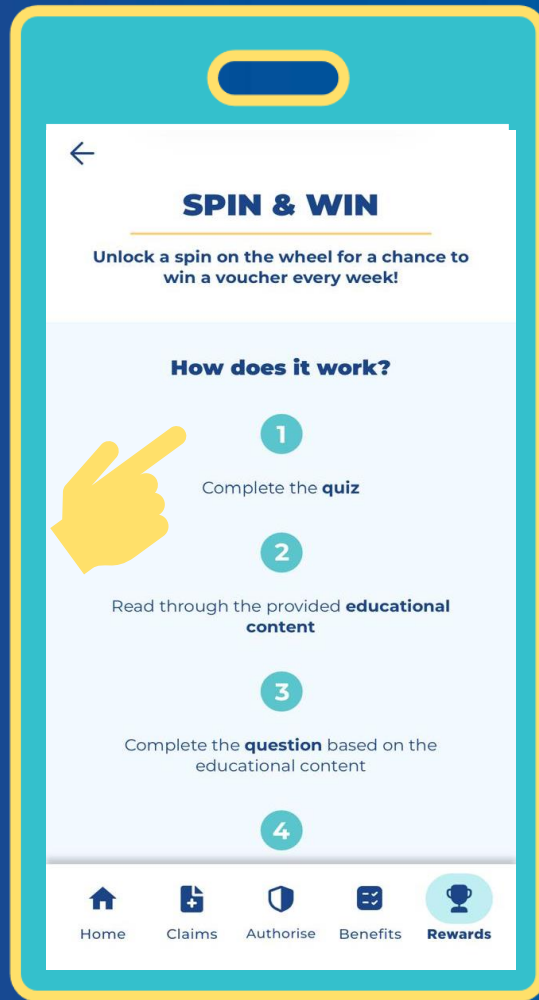
**STEP  
5**

If you get the question correct, you’ll **unlock a spin on the wheel** for a chance to win a voucher.

**STEP  
6**

The vouchers you earn are conveniently stored in your **“My Vouchers”** tab, making it easy to access them whenever you need them.

# Weekly rewards: What it looks like on the APP?



# Core Features & Rewards

**1 Weekly Wellness Rewards:**  
Participate in health quizzes to earn a "spin on the virtual wheel" for instant vouchers from brands like Dis-Chem and Mr D.

**2 Annual Health Rewards:**  
Earn a guaranteed **R400 voucher** by completing four key activities: a Health Risk Assessment (HRA), a mental health survey, a smoking pledge, and a lifestyle survey.

**3 Always-On Benefits:**  
Registered members get continuous discounts on travel, gym memberships, and entertainment.

**4 Sanlam Product deals:**  
The Sanlam complementary health insurance products in Sanlam Gap, Primary Health Insurance and other areas can also be taken out to complete an extensive health cover package.



# 2 Annual Health Rewards

Earn a guaranteed **R400 voucher** once a year by completing **four specific health and wellness activities.**

1



### Health risk assessment

Book an appointment and take charge of your health!

#### HRA:

Book a health assessment to gain valuable insight into your current state of health.

2



### Mental wellness survey

We care about your wellbeing! How have you been feeling lately?

#### Mental Health Survey:

Reflect on your emotional wellbeing by completing a short survey.

3



### Smoking pledge

Do a quick pledge to state your smoking status.

#### Smoking Pledge:

Take a pledge to declare your smoking status.

4



### Lifestyle survey

Tell us a bit about yourself by completing the survey.

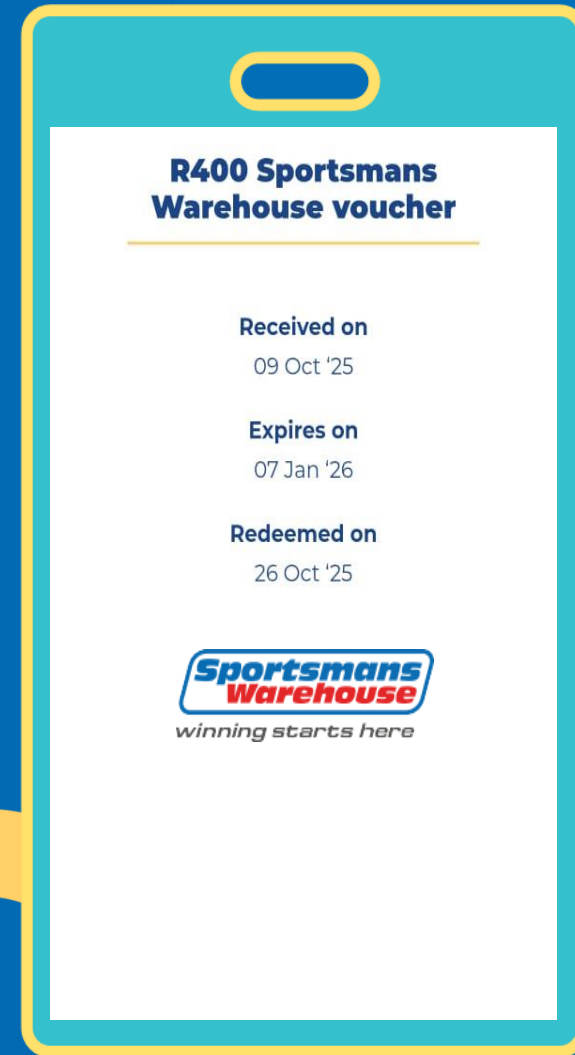
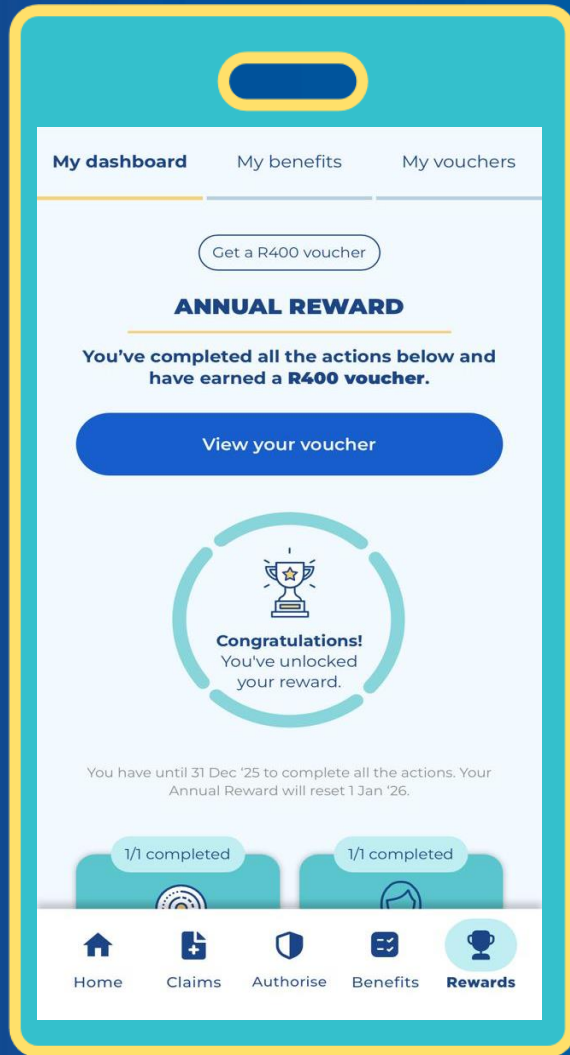
#### Lifestyle Survey:

Share your daily habits and lifestyle choices by filling out the survey.

Once you've completed all actions, you can redeem the voucher with selected partners.



# Annual rewards: What it looks like on the APP?



# Core Features & Rewards

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## 3

# Always On Benefits

- These benefits are available to all Health Rewards members once they are registered.
- You don't need to complete a quiz to qualify for these benefits.



### FlySafair – 10% off flights. Discounts on four local flights annually

Ensure you log in to the FlySafair website using your ID/ Passport number before proceeding with your booking.



### Uber – 20% off after-hours trips

Register on the Uber app with the cellphone number that Sanlam has on file. An email will then be sent from Uber detailing the steps to claim your voucher.



### NuMetro – Up to 65% off movies

Get 10 discounted movie tickets and refreshment combos.



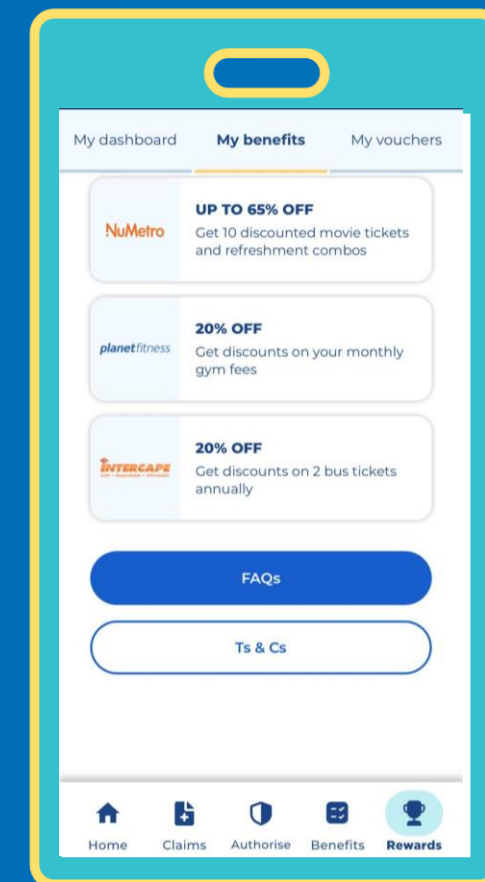
### Planet Fitness Gym – 20% off monthly gym fees

Sign up at your Planet Fitness Gym of choice.



### InterCape – 20% off 2 bus trips, annually

Ensure that you log in using your Sanlam Reality membership number or ID/Passport number on the InterCape bus website before continuing with your booking.



# Core Features & Rewards

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## Weekly Wellness Rewards:

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The Sanlam complementary health insurance products in Sanlam Gap, Primary Health Insurance and other areas can also be taken out to complete an extensive health cover package.



Sanlam product deals give Fedhealth members access to numerous discounts on Sanlam financial and health insurance products.



The Sanlam complementary health insurance products in Sanlam Gap, Primary Health Insurance and other areas can also be taken out to complete an extensive health cover package.

Fedhealth members enjoy up to 30% discounts on Sanlam Gap products.



Sanlam Gap offers Fedhealth members the opportunity to take out a gap product that is scheme-branded and perfectly tailored to meet their needs.

Members on flexiFEDSavvy and flexiFEDElect options can take out affordable Fedhealth NexGen Gap Cover to cover the co-payments on these options, whilst also enjoying other valuable benefits.



# How to access Health Rewards by Sanlam

1

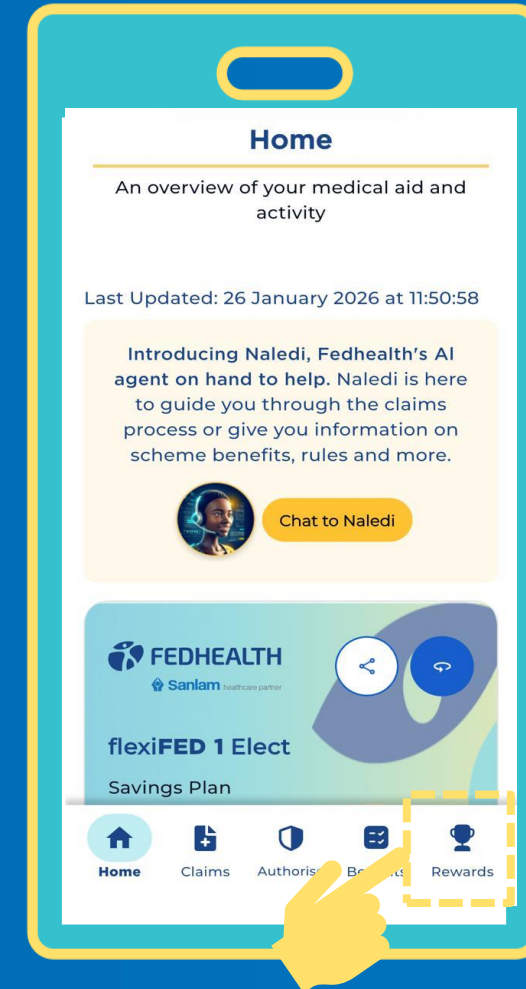
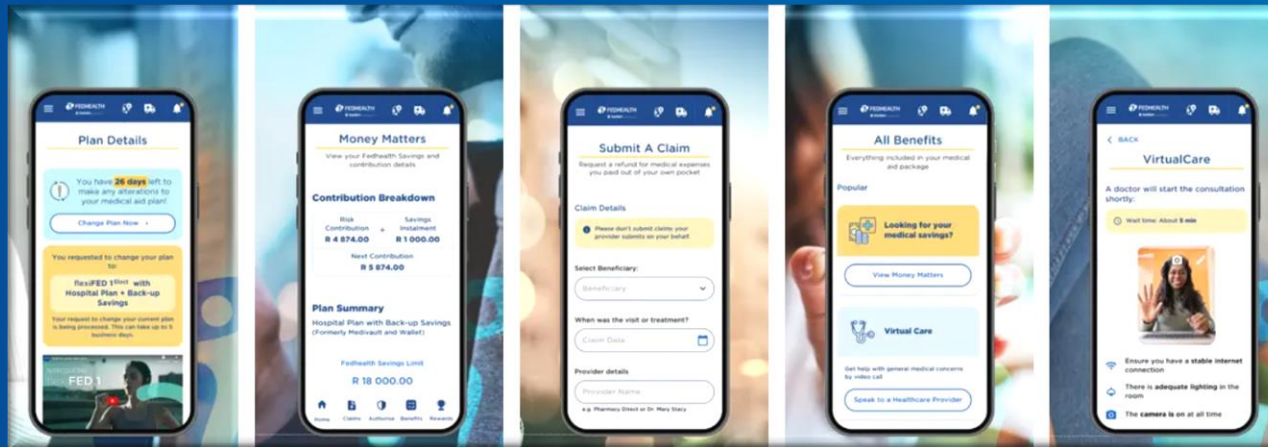
**Download the Fedhealth Member APP** from your phone's App store iStore or the most recent version of Google Play).

You cannot download a standalone "Sanlam Health Rewards" app.



2

**Register/Log in:** Access the Health Rewards section within the app.



# What is next for Health Rewards by Sanlam



## More engagement and motivation

We will soon introduce new challenges and competitions to keep members engaged and keep healthy habits fun.



## A layer of gamification

Badges, streaks and milestones, will motivate progress, while the virtual coach will provide personalised nudges and reminders.



## Social groups

Members can connect, motivate one another, and celebrate achievements together.



## Education and empowerment

Members who understand their health better can do more to protect and enhance it.



## Interactive content and health quizzes

This will improve literacy and inspire proactive behaviours.



## Expanded rewards and partner ecosystem

By bringing on board even more partners and a big variety of rewards, we'll ensure that this initiative becomes even more relevant and attractive to our members.

2026

Thank  
YOU



FEDHEALTH



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