



THE STORY WITHIN ME

Confidential. Compassionate. Human-
centered support.

The Story Within Me

MORE BENEFITS. MORE REWARDS. MORE LIFE.



HELPING FAMILIES THRIVE, ONE BASKET AT A TIME

Introducing The Story Within Me — a simple, practical way to support members with real savings on the groceries they need most.

• Designed to bring monthly relief to South African households •



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A SIMPLE BENEFIT.

A MEANINGFUL DIFFERENCE.

Helping families save on groceries is more than a gesture —it's a powerful act of care that strengthens households and builds loyalty.

- Brings monthly relief to working South Africans
- Adds real value to clients Wellbeing Solutions
- Strengthens the relationship between employer and members
- Scalable, measurable, and ready to roll out



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VALUE ADDED BENEFITS

To complement the Grocery Benefit and drive a more holistic approach to employee wellbeing, we offer a suite of additional value-added services designed to meet the real-life needs of individuals and families across all income brackets.



GROCERY BENEFIT

Grocery Benefit is designed to maximize your client's monthly grocery budget. It provides savings on a rotating selection of up to 50 items each month



TRAUMA ASSIST

The Trauma Counselling Helpline offers confidential 24/7 access to trained counsellors on mental health issues like depression, stress, anxiety or traumatic events such as family abuse, violent crimes or death.



AMBULANCE ASSIST

Emergency Assist provides 24-hours nationwide private ambulance service for any life-threatening medical situation caused by illness, accident or injury that requires immediate medical attention.



NURSE LINE

Nurse Helpline offers telephonic medical advice to manage your employee's health and wellbeing on issues such as chronic and dread disease management, family planning, maternity and child-care, etc.

VALUE ADDED BENEFITS

To complement the Grocery Benefit and drive a more holistic approach to employee wellbeing, we offer a suite of additional value-added services designed to meet the real-life needs of individuals and families across all income brackets.



HOME ASSIST

Emergency Home Assist provides 24/7 electrical, plumbing, locksmiths' services including call out fees and labor for 1st hour free of charge to client.



ROADSIDE ASSIST

Our roadside assistance service provides 24/7 dispatching of appropriate service providers in the event of a roadside emergency. We offer continuous follow-up until the incident has been resolved.



LEGAL & WILLS ASSIST

Legal Assist offers expert telephonic advice by qualified lawyers to all employees including perusal of documents, drafting and safekeeping of wills.



DEBT ASSIST

Debt Assist offers is aimed at helping over-indebted individuals manage their finances. We help negotiate payment plans with creditors on behalf of the client without going through a court process. We also assist clients in removing judgments or negative default listings.

SUPPORT FOR TODAY'S REAL NEEDS — FOOD ON THE TABLE, EVERY MONTH.

A monthly benefit that offers real grocery savings — simple to use, instantly impactful, and proudly South African.

- Available at Shoprite, Checkers, Usave, Dischem & Pick n Pay
- Up to R1,200 per month in savings on 50+ rotating essentials items
- Delivered via mobile link – no app download required
- Discount applied instantly at the till
- White-labeled to align with clients brand

SHOPRITE Checkers Dis-Chem + U\$ave





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NurseAssist

EmergencyAssist

TraumaAssist

- **Telephonic Medical Advice:** This service is available 24/7, offering immediate toll-free telephonic medical and health advice on a wide range of topics. Whether it's dealing with baby health issues or questions on symptoms of serious illnesses, the nurses on the helpline are ready to provide knowledgeable advice.

Free Medication Prescription sent to you via WhatsApp

- **GP Discount:** Following a telephonic consultation, members can benefit from a 20% discount on GP consultation fees. However, this discount does not extend to medication costs.
- **Optometry Discount:** Members can also enjoy a 10% discount on optometry services, including consultation fees, lenses, and frames. There is a maximum value of R3,500 for glasses and lenses.
- **Dentistry Discount:** Dental health isn't overlooked either, with members receiving a 10% discount on basic dentistry services, such as fillings, extractions, and root canal procedures. However, this discount does not apply to scaling, cleaning, orthodontic procedures, and advanced dentistry, including crowns and other procedures.
- **Nurse Clinic Referrals:** In addition to these discounts, the service also offers referrals to a national nurse-owned clinic database, providing access to a medicine dispensary up to Schedule 5, which includes basic antibiotics. Consultation discounts for these clinics are arranged and made available to the member at the time of the call.



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NURSE ASSIST | SUMMARY

The 24/7 Nurse Helpline is a valuable resource for members requiring medical and health advice. While it doesn't replace a doctor consultation, it provides immediate assistance on a wide range of health concerns. Based on the telephonic consultation with the nurse, members may receive additional services including discounts on GP consultations, optometry, basic dentistry, and referrals to a national nurse-owned clinic with access to a medicine dispensary.



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TRAUMA ASSIST | SUMMARY

The Trauma Counselling Helpline offers 24/7 access to trained counsellors for individuals who have experienced traumatic events such as family abuse, violent crimes, serious accidents, or chronic illnesses.

24/7 SUPPORTIVE COUNSELLING HOTLINE

Dedicated Toll-Free Service: Available 24/7/365 for policyholders and their families

Multi-Language Support: Services offered in all 11 official South African languages

Life Management Services: Confidential support for various personal challenges

Quality Assurance: Calls recorded with unique case numbers for follow-up.

BENEFICIARIES

All policyholders and immediate family (spouse/life partner, dependent children under 21).

URGENCY OF SUPPORT

SADAG survey indicates significant mental health-related absenteeism. Essential for workplace stability and employee well-being.

GENERAL COUNSELLING

Dealing with trauma, stress, and anxiety through professional counselling. Support for issues including financial stress, domestic violence, and more.

DOMESTIC VIOLENCE AND ABUSE

High incidence in South Africa; urgent need for accessible support.

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DOMESTIC VIOLENCE AND ABUSE

High incidence in South Africa; urgent need for accessible support.

The hotline provides a discreet channel for victims seeking help.

SEXUAL VIOLENCE

Immediate and ongoing support for sexual assault survivors.

Debriefing to help manage PTSD and emotional distress.

- EMERGENCY MEDICAL TRANSPORT & RESPONSE
- In a medical emergency, we will arrange for:
- Evacuation: Transporting the patient from the scene of the emergency under qualified medical supervision.
- Choice of Transport: The most appropriate means of transport (ambulance, helicopter, fixed-wing aircraft, etc.) based on the patient's condition, distance, and availability.
- Appropriate Medical Facility: Ensuring the patient is taken to the nearest facility best equipped to handle the emergency.
- Our goal is to provide immediate, life-saving support during critical medical events.



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EMERGENCY ASSIST | SUMMARY

Harmony Rewards provides customers and their immediate dependent family members with a 24-hour helpline for medical emergencies. A medical emergency is a life-threatening situation caused by illness or injury that requires immediate medical attention.

Illness: Any bodily illness, sickness, or disease.

Injury: Harm caused by an accidental, unplanned, violent, external event with visible results.



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LawOn-Call

BailAssist

WillsAssist

DebtAssist

- The Legal Assist Helpline offers an alternative, with experienced legal advisors providing advice over the phone in most of the country's 11 official languages.
- The Helpline covers a range of legal issues including debt, divorce, labour matters, and domestic violence.
It operates from Monday to Friday (08:00 - 18:00) and on Saturdays (08:00 - 13:00).
Advisors also offer guidance on documents and legal opinions over the phone.
- Cases requiring a practicing attorney's involvement are referred to a panel attorney, and the customer may receive a free 30-minute consultation, a letter of demand, or a call to the involved party.
This service is merit-assessed by the telephonic legal advisor.
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LEGAL ASSIST | SUMMARY

Legal Assist provides telephonic support with qualified lawyers for all members including perusal of documents and advice and consultations

If You are arrested for minor offenses and you need to bring an urgent bail application, our Legal Services will provide the following Bail Benefit: On calling Legal Services, You will be automatically directed to a Legal Advisor; the Legal Services' legal advisor will arrange legal representation for you provided a Lawyer is available in the area in which You have been detained. The Lawyer will firstly contact the investigating officer to enquire whether you have already been formally charged. The Lawyer will then determine whether a formal bail application is required, or not, alternatively, whether you can be released without having to bring a bail application. The Lawyer will then go to the location where you are being detained within 4 (four) hours from the time of your call-in order to assist with bail negotiations and/or bail application. A Schedule 7 offence is generally slightly more serious than that for which police may fix bail under section 59: for example, culpable homicide, assault, grievous bodily harm, robbery, theft and fraud (where the amount involved does not exceed R 20,000) and possession of drugs.

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BAIL ASSIST| SUMMARY

Maximum amount of bail per incident is R 3 000, attorney will get to Police station to assist the client.

WILLS & TRUST| SUMMARY

Planning for the future is one of the most important decisions you can make for yourself and your loved ones. Our comprehensive Wills and Trusts service goes beyond simply drafting a document – it provides complete peace of mind that your legacy will be preserved and your family's financial security safeguarded.

- **Personalised Consultation:** We work closely with you to understand your unique circumstances, family dynamics, and financial goals.
- **Drafting and Execution of a Legally Compliant Will:** Ensuring your wishes are clearly set out and valid in terms of South African law.
- **Advise of the creation of a Trust Structure:** Where required, we will advise on the set up of a trust to protect assets, manage estate taxes effectively, and ensure beneficiaries receive long-term security.
- **Estate Planning Guidance: Professional** advice to structure your estate in the most efficient way, covering inheritance, guardianship for minors, and business succession if applicable.
- **Confidential Record-Keeping & Safe Storage:** We ensure your documents are kept securely and can be accessed by your family when needed.
- **Confidential Record-Keeping & Safe Storage**



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Debt Assist Services

- **Debt Negotiation:** Engaging directly with creditors to negotiate affordable repayment plans.
- **Debt Restructuring:** Assisting in consolidating or restructuring debt to reduce monthly obligations.
- **Judgment Removal:** Supporting clients in applying for the removal of adverse judgments once debts are settled.
- **Credit Profile Rehabilitation:** Assisting in the clearance of negative default listings to improve credit standing.
- **Budget & Financial Planning:** Helping clients manage their monthly income and expenses more effectively.
- **Legal Guidance & Support:** Providing access to advice on debt-related legal matters to protect client rights.
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DEBT ASSIST | SUMMARY

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Roadside Assist

Home Assist

- **Free Services for the First Hour:** The service covers the cost of call-out fees and the first hour of labor from professional electrical, plumbing, or locksmith service providers. This relieves clients from the immediate financial burden and allows for quick resolution of emergency situations.
- **Savings Per Incident:** By covering these initial costs, the service can save clients up to R 250 per incident, thereby lessening the financial impact of these unforeseen issues.
- **Limitations and Exclusions:** While this service is incredibly beneficial, it does come with some limitations and exclusions. It is restricted to a maximum of three incidents per year, and does not cover any costs beyond the first hour's labor or any parts that may be required. If an incident is deemed to be unrelated to a defined home emergency, the client will be responsible for the service provider's call-out fee. The service also excludes regular maintenance, electric motors, access controls, septic tanks, safes, and municipal electrical and water connections.
- **Easy Contact and Assistance:** In case of an emergency, clients can easily reach the service by calling the dedicated number (0800 000 000). The service then arranges for the appropriate professionals to attend to the problem, allowing the client to focus on managing the situation at hand rather than coordinating repairs.



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HOMEASSIST | SUMMARY

TheEmergency Home Assist service provides immediate aid in case of home emergencies such as electrical, plumbing, or locksmith issues. The service covers the call-out fees and the first hour of labor, offering clients a savings of R 550 per incident.

COVERED ASSISTANCE:

- **Flat Tyre:** Call-out and labour for a tire change are covered. If no spare tire or equipment is available, towing to a supplier will be arranged (towing cost paid by the customer).
- **Flat Battery:** Call-out and labour for a jump start are covered. If a jump start isn't possible, towing to a repair facility will be arranged (towing cost paid by the customer). Replacement of a faulty battery falls under the customer's responsibility. Repeat flat battery calls within the same week will be charged to the customer.
- **Running out of Fuel:** Call-out for fuel delivery is covered. The cost of the fuel itself is paid by the customer.
- **Keys Locked Inside:** Call-out and the first hour of labour for key retrieval are covered. Alternatively, spare key collection may be arranged (at the case manager's discretion). Costs associated with lost/stolen keys are the customer's responsibility.
- **Mechanical/Electrical Breakdown:** Towing to the nearest appropriate repair facility or place of safety is covered.
- **Message Relay/Conference Call:** Facilitation of urgent messages and conference calls to arrange emergency support.



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24/7 roadside support.

ROADSIDE ASSIST | SUMMARY

Our roadside assistance service provides 24/7 dispatching of appropriate service providers in the event of a roadside emergency. We offer continuous follow-up until the incident has been resolved.