

This document should be read in conjunction with the Fund's Summary Member Booklet and the Fund's counselling document on Death, Disability and Funeral Benefits

Benefit: An employee who is a member of the Fund and who is determined by the Fund's insurer to be disabled will qualify for a disability benefit. The disability benefit amount is determined by a formula relating to the employee's age and pensionable salary plus his or her Fund Credit (accumulated savings in the Fund) at the date of disability.

Definition of disability: The employee must be totally and permanently incapable of performing his or her own occupation, or any alternative occupation for which he or she is suited taking into account his or her age, education, training, knowledge, ability, income and experience, as a result of a condition that has continued for the duration of the 3 month waiting period and arose from an injury or illness.

Submission of claims: A claim should be submitted when employees:

- **Are off work and unable to perform their duties for a period due to illness or injury (e.g. four weeks or longer) and it is not clear if, and when, the employee will return to work;** or
- **Has a chronic/progressive medical condition that is affecting their ability to perform key work requirements.**

All claims should be submitted as soon as possible, but not later than 12 months from the date that the employee was last able to fully perform his or her duties at work.

IMPORTANT

- a) **It is very important to submit the disability claim within 12 months from when the employee was last able to fully perform his or her duties at work.** If not, the benefit will not be paid by the Fund's insurer. If you are not sure of the exact date, submit the claim and the insurer will assist in determining the date.
- b) Whether the employee is sufficiently disabled to qualify for the benefit is determined by the Fund's insurer and not by the employee's employer or the employer's medical resource. **The employee and the employer must therefore submit the claim as soon as possible and not wait for the employer to medically board the employee.** Medical boarding by the employer does not automatically qualify an employee for a benefit from the Fund.
- c) **Employees** should not simply rely on their employer to submit a disability claim on their behalf, but **should actively follow up to ensure that the claim is submitted timeously.**

Will employees lose their jobs if they put in a claim for a disability benefit?

Employees in very poor health often try to keep going to work (possibly on an irregular basis) to keep their salary being paid and are afraid that if they apply for a disability benefit then their salary will stop. This can have the worst outcome if the employees have to stop working because of the disability and also then don't get the disability benefit if it is notified too late to the Fund's insurer.

Putting in a disability claim does not trigger the employees losing their job. If the employees are not fully disabled, the employees will continue working. If the employees are fully disabled (and can't do their jobs) and the claims are accepted by the Fund's insurer, then the employees will ill-health retire from the employer and the Fund with their full disability benefit.

What if the employees hope to or have a chance of recovery?

Recovery would obviously be the best outcome, but unfortunately this is not always not the case. **It is better to submit a disability claim early in the process so that the Fund's insurer is aware of the claim.** If the employees do then recover, the claims can be withdrawn.

What if the employees are struggling to get a report from the doctor / hospital?

The employees should submit the claim application and any sick notes, test results and hospital file number they may have while waiting for the medical report. **The employees should not delay the submission due to an outstanding medical report.** The employer may also be able to assist by referring the employees to the Employee Assistance Program (EAP) or a company medical resource.

HOW TO SUBMIT A DISABILITY CLAIM

An Application for Disability Benefits Form, which can be obtained from the employee's HR department or from Old Mutual (at <https://www.oldmutual.co.za/corporate/forms-and-downloads>), must be completed and all the information on the checklist included with the Form must be provided.

The medical report should be completed by the employee's treating doctor or specialist. The Application for Disability Benefits Form, the medical report, any other supporting test results and medical reports and the member's sick leave record must be sent by the HR Department to the Fund's Administrator (at eJoburgfund@momentum.co.za) who will forward them to Old Mutual (the insurance company currently underwriting the disability benefits).

Employees should ensure that their cellphone number and personal email address (if available) are included on the Form so that the Fund's insurer can contact them directly if necessary to expedite the claims.

If the employee or the HR Department require further information on how to submit the claim they are welcome to contact the Fund's Administrator (eJoburgfund@momentum.co.za / 0860 44 45 51) or the Fund's Principal Officer (eJoburgPO@gmail.com).