



Old Mutual Group Assurance.  
Offering more comprehensive protection.



**OLD MUTUAL**  
Corporate

invest  
in your  
success

Licensed Financial Services Provider

One of Old Mutual's core values is "Pushing Beyond Boundaries". Continuous product enhancement is just one area where we apply this principle.

Our aim is to provide practical, people-orientated solutions for members and their families.

## [1] Care 4U

### A comprehensive support programme.

Care 4U is a unique well-being programme, available to members, their immediate families and domestic employees. It helps them deal with stressful life events and gives them access to legal advice and emergency services, as well as healthy-living programmes.

#### Well-being

24-hr telephonic and limited face-to-face counselling, to help members cope with challenging life events, such as:

- Retrenchment and work-related stresses
- Family issues like marital difficulties and domestic violence
- Disability
- Bereavement
- Trauma such as accidents, suicide or kidnapping
- Referrals to support groups like Hospice, Alcoholics Anonymous and FAMSA

#### Emergencies

- Telephonic emergency medical advice, such as first-aid procedures and information on medicines
- Immediate medical response to the scene of an emergency
- Transfer of life-saving medication or blood to the medical facility, if required
- Assistance in dealing with HIV exposure, including blood tests, medication and registration for an HIV management programme
- Placement of armed guards for up to 48 hours to improve safety and security in the event of a burglary



#### Benefit:

Accessible support when you need it most.

Simply call 0860 CARE 4U (0860 2273 48), 24 hours a day, 365 days a year.

#### Legal advice and services

- Unlimited 24-hr telephonic consultation for general legal matters, such as drafting a will, winding up an estate, interpreting a will, employment, labour law, tax, industrial relations, divorce advice or buying and selling of property
- Access to limited face-to-face consultation for each legal matter

#### Work (disability and retrenchment)

- Information and assistance with rehabilitation and lifestyle adjustments
- Information about the appropriate therapy providers (e.g. physiotherapists)
- Sourcing and arranging necessary aids in the event of disability/impairment. These include: wheel-chairs, walking aids and modifications to vehicles
- Information on preparing for the return to the workplace after an absence due to an illness or disability
- For those who are retrenched, information on

Unemployment Insurance Fund procedures and requirements

- Discounts on disability aids and modifications to vehicles
- Discounts on tertiary courses for diplomas and degrees

#### Healthy living

- Advice and information on eating; fitness and stress management programmes; coping with illness; ending harmful addictions
- Discounts on first aid courses, health supplements and magazines
- Refunds on gym membership, Run/Walk For Life, Weigh-Less and Smokenders

#### Benefit:

Cover to help deal with an unforeseen health shock.



#### Benefit:

Benefits for employees who can no longer work for their employer due to a disability, but are able to find employment elsewhere.

## [2] Critical Incidents

The Critical Incidents solution provides financial assistance to help deal with the expenses associated with surviving a health shock, such as the diagnosis of an advanced-stage illness; or having to undergo a critical medical intervention; or sustaining a critical injury that results in permanent impairment.

#### Key features:

There are three levels of cover:

- **Core:** covers common severe conditions, e.g. cancer, heart attack, blindness, and organ transplant
- **Comprehensive:** covers all the conditions under the Core level plus a range of other severe conditions, e.g. terminal AIDS, aortic surgery, accidental brain damage

- **Extensive:** covers all the conditions under the Comprehensive level plus partial cover for additional conditions, e.g. diabetes (type 1), loss of a limb, pulmonary embolism

In addition to the GLA accelerator version, a stand-alone version is available that allows the payment of multiple benefits for unrelated conditions.

## [3] Lump Sum Disability: Partial Benefits

The enhancement aims to provide financial protection to a greater number of people that are unable to fulfil a role with their current employer due to a disability.

#### Key features:

- To keep costs low, the market normally accepts a relatively strict definition of disability for lump sum disability cover. (Typical definition: The ability to work in any reasonable alternative occupation in the open labour market)
- If an employer can't accommodate a disabled employee, but he/she is able to work for a different employer, then the claim is denied due to this definition
- Claims declined for full benefit can now be assessed for a second time, for a 50% benefit

under a more lenient definition: The ability to work in a reasonable alternative occupation at the current employer. While some claims will still be declined under the second definition, e.g. due to the non-permanence of the disability, there will be scope for more claims to be successful

- This solves the dilemma for both employer (who needs to dismiss the employee, but no benefit is available), as well as the employee (who is financially challenged while adapting to a new lifestyle and needing to seek new employment)
- This product enhancement does NOT affect eligibility for the 100% benefit. All claims will first be assessed against the criteria that apply to the full benefit
- The 50% partial cover is NOT an optional extra – it comes free with Old Mutual's Lump Sum Disability Cover



**Benefit:**  
A simple solution that offers members a choice of cover.

#### [4] Flexible Risk Cover

A simple solution offering flexible risk cover.

##### Key features:

- A single policy and structure, with the premiums paid from a single source, e.g. the retirement fund or employer
- You can structure either a Defined Benefit (DB) basis where the multiple is defined, or a Defined Contribution (DC) basis where the contribution rate is selected and corresponding cover is given to members
- The solution offers members a limited choice of **3 benefit levels**, with premiums and benefits at a fixed proportion across these categories
- The following example illustrates the simplicity under a DB basis:

Consider a scheme that previously offered all employees cover of 2 X annual salary. It has moved to the new flexible product that offers 3 categories:

	Category A	Category B	Category C
Cover	2 x annual salary	3 x annual salary	4 x annual salary
Premium rate	1.0% of salary bill	1.5% of salary bill	2.0% of salary bill

- All employees, including new employees, are placed in category A by default
- At each policy anniversary, employees are given the choice of moving into either category B or C without the need for underwriting (except if the employee exceeds the Evidence of Health limit)
- The solution could alternatively be structured according to a DC basis, where the categories offer members a choice of level of premium rates



**Benefit:**  
Financial assistance to help deal with the expenses associated with a terminal illness.

#### [5] Terminal Illness Cover

Early payment of death benefits on diagnosis of terminal HIV/AIDS and other terminal illnesses.

##### Key features:

- With the alarming rate of AIDS deaths and the increasing incidence of terminal illnesses, this much needed benefit allows for the early payment of death benefits on diagnosis of terminal AIDS and other terminal illnesses. The Terminal Illness Cover provides financial assistance to help deal with the expenses associated with a terminal illness
- Furthermore, in cases where an individual leaves employment due to a terminal illness, the Terminal Illness Cover ensures that the individual receives a lump sum benefit in lieu of the Group Life Assurance (GLA) cover that may be lost

- While the product is designed to accelerate the full GLA cover, it encompasses flexibility by allowing the client the choice to accelerate only a portion of the total GLA, resulting in a proportionately lower cost
- The product provides for generous maximum benefits. It also offers ease of implementation by having no additional medical requirements and has no exclusions for pre-existing conditions for schemes larger than 20 members



**Benefit:**  
Additional income on death of a parent to help with children's education and other costs.

## [6] Child Education Cover

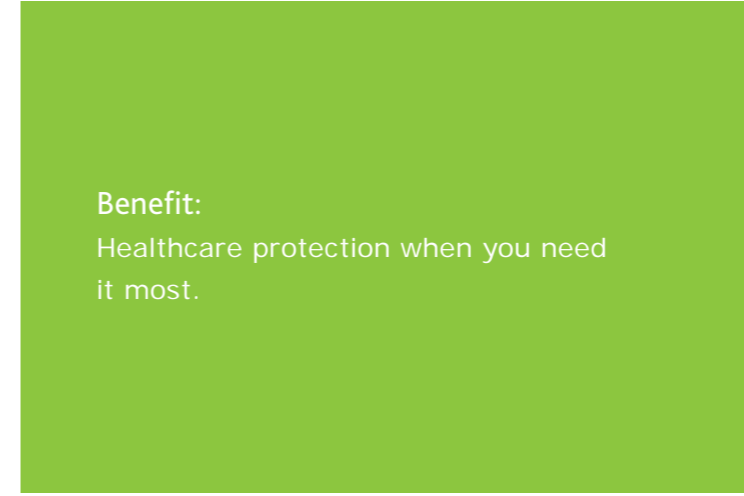
Provides an income for surviving children to help cover education costs and other expenses.

### Key features:

The death of a parent can have a considerable financial impact on the ability of the surviving family to pay for a child's education and other expenses. Child Education Cover provides an annual income stream on death, in addition to any other life cover, to assist with the payment of these costs.

- The annual benefit is based on either a fixed rand amount, or a percentage of the insured person's annual income and provides for up to four children
- Benefits can be escalated at a fixed percentage or an inflation-related rate

- **Flexibility** is a key component of this cover and full discretion is given to the child's legal guardian to allocate the income as he/she decides best meets the child's needs
- There is no minimum age, recognising the high costs of childcare and crèches should the insured person die while his/her children are very young
- Education is of paramount importance, as it lays the foundation for children's future independence



**Benefit:**  
Healthcare protection when you need it most.

## [7] Healthcare Contribution Cover

Provides healthcare protection to families following the death or disability of a member.

### Key features:

The cost of medical scheme contributions is frequently taken for granted as it is often deducted directly from the member's salary and/or subsidised by the employer. It is only when the member's ability to earn a salary is unexpectedly compromised that the cost is emphasised. And often at the same time, especially in the case of a disability, the need for healthcare can be paramount.

- The benefit provides for the actual medical scheme contributions\* for the surviving family and the disabled person, after the death/disability of the member, or

- An income benefit that begins at the level of the initial medical scheme contributions and escalates each year at a predetermined rate
- The benefit is payable for a period of up to 2 years
- The client may choose both the duration of payment and the level of escalation

*\*Subject to a maximum benefit level*



**Benefit:**  
 Disability income that will not be eroded over time by inflation.

### [8] Uncapped Inflation Protection on Disability Income Cover.

Disability income cover that keeps pace with inflation.

**Key features:**

Our Disability Income solutions now allow the employer to choose an escalation option for disability income claimants that meets their specific needs and that is affordable. We have extended our range of escalation options as follows:

- Benefits that increase in line with inflation, without being capped, so cover will not be eroded by the cost of living
- Benefits that have a minimum floor to protect against periods of very low inflation, e.g. CPI measured 0.2% p.a. in January and April 2004

- Fixed escalations of 3% or 5% to allow easier planning for claimants
- Benefits that escalate in line with inflation, but are capped at a level consistent with the clients' needs



**Intermediary Consultants**

Johannesburg	+27 (0)11 217 1100
Pretoria	+27 (0)12 360 0000
Cape Town	+27 (0)21 530 9600
Durban	+27 (0)31 250 4950
Port Elizabeth	+27 (0)41 502 4396

**Direct Consultants**

Johannesburg	+27 (0)11 217 1254
	+27 (0)11 217 1248
Cape Town	+27 (0)21 530 9620
Durban	+27 (0)31 250 4950
Port Elizabeth	+27 (0)41 502 4397

**Address:**

Mutualpark  
 Jan Smuts Drive  
 Pinelands 7405  
 email: [groupassurance@oldmutual.com](mailto:groupassurance@oldmutual.com)  
[www.oldmutual.co.za/groupassurance](http://www.oldmutual.co.za/groupassurance)



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