Welcome to the 2013 issue of CONNECT, a newsletter dedicated to everyone who receives a disability benefit from Old Mutual Group Assurance.

Various claimants have agreed to reflect on their personal journeys of finding opportunity despite the severe impact of illness or injury on their lives. We hope that their seven stories, in their own words, inspire you as much as it did us.

Today there are about 5 million people with a disability in South Africa. Our labour and equality laws strive to facilitate employment for disabled candidates with the necessary skills. Slowly but surely more people have opportunities to work when environmental and other barriers are removed.

Not everyone is able to perform gainful employment, but most people can find other ways to take part in society. Our living well article gives practical ideas on how to use resources and create opportunities to live a fulfilled life.

Money matters addresses a few frequently asked questions about benefits and contact details give you the opportunity to keep in touch or to tell us what you would like to explore in future issues.

Enjoy the read!

Warm regards from all of us at Old Mutual Group Assurance.
“I was forced to stay at home as I could not perform my duties. I thought this was the end of me, as I did not know that a blind person can do more than walking around using a white cane.

My dreams faded away. The frustration grew when I met people I used to work with who would tell me about their progress and aspirations. I became withdrawn. My family began to worry as even they saw little of me.

After an assessment, Old Mutual organised computer training at the Optima College. I was sceptical because I knew that to work with a computer you have to see. I was not aware that technology makes it so much easier for blind people.

“I was forced to stay at home as I could not perform my duties.”

Old Mutual kept in touch to check my progress and inform me of discussions with my employer. On completion of the training, the company acquired the assistive devices that now enable me to work as a senior clerk.

This new lease of life has gradually brought back my hopes and dreams. Now that I know that I can do as much as an able-bodied person, I have enrolled with Unisa to study for a national diploma in management.”

The first sign was when I could not hold a R5 coin. Later my arms felt heavy but I thought I just needed rest. I decided to go to hospital when I could not get up after watching a DVD.

Guillain-Barré Syndrome (GBS) gradually attacks the nervous system. Though I could move my neck the rest of my body was paralysed. During the 19 days on life support I could feel and hear, but not speak. I was totally dependant on nurses who were uncaring. It was scary.

I love my family and they love me, so I made a conscious decision to live because I wanted to raise my two boys. A Facebook support group for people with GBS helped me realise how blessed I was to be recovering.

“During the 19 days on life support I could feel and hear, but not speak.”

On discharge I could still not use my arms and legs. I employed a carer and then started doing little things like feeding myself. I continued with the exercise at the rehab centre. Now I can go to the bathroom by myself, walk with assistance and help with very light chores.

“I appreciate that I am fortunate to be alive after the accident.”

The immense contribution of my family and friends helped me to remain motivated. Their assistance strengthened me in times of doubt and they applauded my achievements. My lecturers and the staff at the tertiary institutions challenged me and continue to nurture me.

When I recently graduated with my third qualification, a newspaper reported on it. A local company saw the article and asked me to meet with them. It has always been my intention to return to work as I am passionate about making a difference and I now work as their Diversity Officer. I am a breadwinner again.

Autobiographies and positive stories of people with disabilities such as Musa Zulu and Nick Vijicic made me realise that there is definitely life.
beyond disability. None of us invited disability into our lives, therefore we must never be excluded from society. I am still a complete individual and can achieve my dreams if I remain focused and content.”

“My heart problems started in 2008, with a triple bypass in 2010. I thought my problems were over but things took a bad turn when I was diagnosed with diabetes and severe back pain.

I spent a lot of time in hospital and at home. My career as director of a recruitment company took a nose dive. My doctor advised me to stop working and I left everything behind: a company car, a great salary and the colleagues I adored.

The claims processes were frustrating with all the documents that needed to be completed. After my claims assessor contacted me, things improved. She explained how benefits are paid and what I needed to do to get better.

“I thought my problems were over but things took a bad turn.”

All of a sudden I had a sympathetic ear on the other side of the phone. I felt re-assured and my whole attitude changed. Being positive led me straight back to work on a three-day week. Hopefully I can make a difference now and even increase work hours.”

The eyesight of a project manager in the construction industry deteriorated a lot.

“I struggled to judge the height of steps, to identify colour and to adjust from natural light to indoor areas.

I could not drive and became dependant on others. Our head office would not take the risk of having me on building sites.

It felt like a death sentence because I wanted to work. I offered to assist with office duties, planning and training but it was turned down. I was positive that there must be an opportunity to use my skills somewhere. After sending my CV to more than 100 organisations, a company offered me part-time work.

“I could not drive and became dependant on others.”

They were battling to increase their sales and wanted some direction. I analysed the business and consulted with employers, employees, debtors and end users. By getting the basics right and improving the relationships between all the stakeholders, the company turnover tripled.

It is amazing how easy it was to fit back into the workplace. I am grateful to have been given the opportunity. Our country needs our skill and it’s so rewarding to add value to a younger generation.”

The illness had a major impact on my work, as I became very ill and highly infectious. I was put on temporary disability for the duration of the treatment. During this period I was hospitalised three times. My team of health practitioners had an enormous impact on my recovery as they left no stones unturned to find effective treatment.

“During this period I was hospitalised three times.”

We all know there is a stigma to TB and I felt embarrassed. I became depressed, withdrawn, agitated and sad. But knowledge is power. I was constantly on the internet and read library books to learn about the illness. My perception changed and I was able to deal with it in a more positive manner. Family and friends encouraged me to fight the illness. Colleagues phoned every day to remind me that they missed me. Their interest helped me to go back to work.

I beat TB! I appreciate life and do not want to take anything for granted. If anyone is reading this: my advice is that you follow your treatment, as it can save your life too.”

Almost six years ago I was shot and suffered life threatening injuries. The most serious of all was a traumatic brain injury and I was in and out of hospital for operations to my brain, eye, ear, hand and fingers.

Rehabilitation was hell for me. I had to relearn to talk, walk, do shopping, drive, etc. Although the process of recovery is lengthy, every sunrise gives me hope, as I take life one day at a time and see progress every day.

“I had to relearn to talk, walk, do shopping, drive, etc.”

I’m sustained by my family, faith in God and the tremendous help and support from Headway, which I joined in 2009. It is a registered welfare organisation that offers long term support and a range of therapies to survivors of brain injury. They also offer assistance to families and carers.

This has been an exceptionally traumatic experience but I know that I can call on help when required. I now see life through different lenses and appreciate every moment. This is a second chance at life!”
The life of each individual is a journey that is influenced by factors such as one’s:  

- beliefs, values, dreams and hopes,  
- family and friends,  
- environment and resources,  
- workplace, career path and goals.

These aspects shape our lives over time. When life as we know it is suddenly interrupted by ill health, it may seem that all is uncertain or lost. How can one begin to pick up the pieces?

Now, as always, it is useful to stop and take stock of the situation, its challenges and opportunities.

As a starting point, it helps to explore the condition in some detail so that one can understand what’s happening.

- Gather information about the diagnosis, treatment options and what to expect.  
- Actively participate in the treatment, e.g. take responsibility for medicine and exercise.  
- Identify specific resources needed, e.g. input from other people with similar conditions.

These and similar actions are steps in the right direction. Growing insight and improving abilities combined with one’s interests and support network gradually enable one to set short and longer term goals.

The path may be difficult. Claimants often say that they take it a day at a time and celebrate each achievement. People who actively participate in life find it easier to be hopeful, to identify what’s available to them and how it can be used to progress to what they desire. Let’s learn from them, especially when our path goes through dark or narrow places.

“Start by doing what’s necessary; then do what’s possible and suddenly you’ll be doing what you thought impossible.” St Francis

**MONEY MATTERS**

Answers to the most frequently asked questions.

**Is it necessary to let Old Mutual know when bank or contact details change?**

Please email, post or fax the changes to us as soon as possible to ensure uninterrupted benefit payment and interaction. If we receive bank changes before the 8th of a month, we can arrange that the transfer for that month goes to the new account.

**May one work while receiving a disability benefit?**

Income generation plus a partial benefit is a good option for some claimants but others are either able to work full-time or unlikely to work again. We suggest that you discuss your situation with an assessor to help you explore a suitable approach to your specific circumstances.

**When does the benefit payment stop?**

Disability income benefits are usually paid until one of the following happens: the claimant can work again or has passed away or has reached retirement age – whatever happens first.

**CONTACT DETAILS**

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