



SUPERFUND INTEGRATED RISK BENEFITS: WHEN TO SUBMIT A DISABILITY CLAIM



WHEN SHOULD A DISABILITY CLAIM BE SUBMITTED

WHEN AN INSURED MEMBER

- Has been off sick for more than 4 consecutive weeks
- Has been informed by their treating medical practitioner that they cannot perform their occupational duties
- Is unable to perform their duties after being off work due to illness or injury
- Has a chronic/progressive medical condition that is affecting their ability to perform their key work requirements

Check your insurer's submission and/or notification period: Old Mutual Group Assurance provides most of our clients with a 12-month submission period starting from the date that the insured member was last able to perform their duties at work. Check your policy to confirm this time frame and ensure that your claim is submitted before this period. Submitting a claim after the submission period may result in the claim being declined.

WHAT DOCUMENTATION SHOULD BE SUBMITTED?

Please refer to the checklist on page 1 of the Disability Claim Pack, and ensure that all the information on the checklist is included.
www.oldmutual.co.za/corporate/forms-and-downloads



EXITING THE FUND

- Do not exit an insured member who is off ill from a scheme in Old Mutual SuperFund before checking with your intermediary or Old Mutual consultant if there are risk benefits available.
- Please submit an Income Protection, Lump Sum Disability or Lifestyle cover claim, instead of exiting the insured member. Failure to do so may affect the insured member's eligibility to claim a disability benefit from Old Mutual.



HOW LONG DOES IT TAKE TO FINALISE A CLAIMS ASSESSMENT?

The standard for the validation and assessment of a new claim is a maximum of 10 days. However, if the Disability Claim Pack is incomplete, or if additional/independent medical information is required, the overall cycle time will increase while we await the additional information. Submission of complete information facilitates a fast and efficient claims process.

WHEN WILL THE DISABILITY BENEFIT BE PAID?

If a claim is approved, the benefit will be paid in accordance with the terms and conditions of the employer policy contract.

For more information, contact our HR911 line on 021 509 3911 or visit our website at www.oldmutual.co.za/groupassurance.

This document does not comment on the detail of benefit structures or specific structures or specific level agreement. The terms and conditions of the specific policy, contract will prevail in the event of disputes.



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