

TIPS FOR EMPLOYERS ON WHEN TO SUBMIT AN INCOME PROTECTION CLAIM

Income protection benefits are paid when an employee cannot perform the essential duties of their own or a suitable alternative job due to illness or injury. Eligibility is determined by how the medical condition affects the employee's ability to work, not just by the diagnosis. The assessment focuses on work capability rather than the condition itself.

HERE ARE SOME TRIGGERS WHICH CAN BE USED TO DETERMINE WHETHER AN INCOME PROTECTION CLAIM SHOULD BE CONSIDERED:

A) EMPLOYEE ABSENCE AND PRODUCTIVITY TRIGGERS

- Employee has been continuously absent from work due to illness or injury for 30 calendar days or more (including weekends and public holidays).
- Medical certificates or reports indicate anticipated absence from work exceeding 30 days, or repeated certificates for the same condition.
- Formal requests for modified duties, reduced hours, or workplace adjustments due to ongoing medical issues.
- HR or line manager has documented a decline in work performance, attendance, or productivity attributed to a medical condition.
- Employee's health is deteriorating over time, as indicated by repeated medical consultations or specialist referrals, despite ongoing treatment.

B) EXAMPLES OF MEDICAL CONDITIONS

Please note: The below triggers encompass the medical conditions frequently claimed for but are not limited to these conditions:



Psychiatric Conditions

- Major Depressive Disorder, Generalised Anxiety Disorder, severe and recurring
- Bipolar disorder with frequent relapses
- Schizophrenia and schizoaffective disorders, poorly controlled



Neurological conditions

- Failed Back Surgery Syndrome, radiculopathy, or persistent neuropathic pain
- Seizure disorders or traumatic brain injury
- Progressive neurological diseases (MS, Parkinson's, etc.)
- Traumatic brain injury with functional impairment



Musculoskeletal Disorders

- Chronic back or neck pain impacting mobility or function
- Degenerative disc disease, spinal stenosis, or herniated discs
- Recovery from orthopedic surgery (e.g. spinal fusion, joint replacement)
- Severe arthritis or joint dysfunction affecting work capacity



Cardiovascular and Respiratory Conditions

- Stroke, heart attack, or severe hypertension with complications
- Severe Chronic Obstructive Pulmonary Disease (COPD) or uncontrolled asthma



Cancer and Oncology Treatments

- Undergoing chemotherapy, radiation, or major surgery
- Experiencing treatment-related fatigue, nausea, or immune suppression



Chronic and Autoimmune Conditions

- Multiple Sclerosis, Lupus, Rheumatoid Arthritis
- Diabetes with complications (e.g. neuropathy, retinopathy)
- Chronic fatigue syndrome or fibromyalgia



Sensory conditions

- Loss of sight or hearing, resulting in functional and occupational impairment



Injury & Trauma

- Fractures, ligament tears, or injury on duty requiring long-term recovery
- Post-surgical complications or delayed healing
- Injury on duty (IOD) with functional impairment and inability to work

WHAT TO DO NEXT: NEXT STEPS FOR EMPLOYERS

1. Engage with the Employee:

If you notice any of the triggers—such as extended absence, repeated medical certificates, or requests for modified duties—initiate a supportive conversation with the employee to understand their situation and needs.

2. Consult HR or the Claims Team:

If any trigger is met, contact your HR department or Old Mutual Disability Claims Team on **021 509 3911** for guidance. They can help you determine eligibility and assist with the submission process.

3. Educate Employees:

Make sure employees are aware of the support available, and encourage them to report health issues early. Early intervention can improve outcomes and streamline the claims process.

For more information:
www.oldmutual.co.za/corporate/servicing/forms-and-downloads/



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