



OLDMUTUAL

# GROUP ASSURANCE INCOME PROTECTION CLAIMS

FREQUENTLY ASKED QUESTIONS ABOUT THE  
PAYMENT OF AN INCOME PROTECTION BENEFIT



**CORPORATE**  
GROUP ASSURANCE

DO GREAT THINGS EVERY DAY



This guide contains the answers to some frequently asked questions about Income Protection payments which occur after a claim has been approved.

Some important steps to follow after your claim has been approved:

<b>STEP 1: BEFORE YOU SUBMIT YOUR CLAIM</b>	Make sure you read and fully understand our Income Protection claimant guide. If you do not have this document, it can be found on our website or contact our offices.
<b>STEP 2: IF YOUR CLAIM HAS BEEN ACCEPTED</b>	<p>Make sure you have read and fully understand the following documents:</p> <ol style="list-style-type: none"><li><b>1. Acceptance letter:</b> This is the letter you receive from the claims assessor informing you whether your claim has been accepted for payment.</li><li><b>2. Benefit letter:</b> This is the letter you receive from our payments team and provides the details to you or your employer about the payments that will be made to you.</li></ol>
<b>STEP 3: NOW</b>	<p>It is important to check with your employer who payment will be made to – your employer will instruct Old Mutual to either:</p> <ol style="list-style-type: none"><li>1. Pay the Income Protection benefit to the employer who will then pay the benefit to you; OR</li><li>2. Pay the Income Protection benefit directly into your bank account.</li></ol> <p>Knowing which of these options applies to you will help you to determine which sections in the document below are applicable to you.</p>



## INFORMATION APPLICABLE TO ALL CLAIMS

### WHERE CAN I GET MORE INFORMATION ABOUT THE INCOME PROTECTION BENEFITS?

Our website contains lots of information about the process and key issues on the benefit.

Click on [www.oldmutual.com/GAPforms](http://www.oldmutual.com/GAPforms) to access this site.

You can also contact your employer (HR or benefits department) with your questions, or contact us using the details provided below.

### WHO CAN I CONTACT FOR ASSISTANCE?

The letters you receive about your claim will have the details of the assessor who will handle any queries about the assessment of your claim.

#### **Alternatively you can contact:**

##### **Assessment queries**

**Call:** 021 509 6403

**Email:**

gapdisabilityassessments@oldmutual.com

##### **Payment queries**

**Call:** 0860 10 36 59

**Email:**

gapdisabilitypayments@oldmutual.com

##### **Complaints**

**Call:** 021 509 5417

**Email:**

groupassurancecomplaints@oldmutual.com

**HOW IS THE  
BENEFIT  
AMOUNT  
CALCULATED?**

We calculate the benefit according to the insured benefit structure that is in the policy document. Please consult your HR/Benefits department/intermediary to provide you with details on the benefits that are insured in your policy.

These benefits are usually different to the monthly salary that an employee receives.

**WHAT ARE  
ARREAR  
PAYMENTS?**

Sometimes, the benefit is approved retrospectively and there are payments due for a period that has passed.

The employer may have paid the employee during this period, in which case these benefits are paid to the employer.

When the claim is accepted for payment, we ask the employer when they last paid you. This allows us to calculate whether any payments are due to the employer for a period of time when you should have been receiving Income Protection benefits.

Details of any reimbursements or arrear payments payable will be provided in your payment letter.

**WHAT HAPPENS TO MY RETIREMENT FUND CONTRIBUTIONS?**

Some policies include a provision for Old Mutual to pay your retirement fund contributions (this is usually the employer contribution that is payable to the retirement fund). If your policy has this benefit in place, Old Mutual will pay this contribution to the retirement fund or to your employer.

If your services with the employer are terminated, or if your employer liquidates please contact our offices to discuss what will happen to this contribution.

**ON WHAT DATE WILL I RECEIVE MY PAYMENT?**

If your claim is accepted, Old Mutual will pay the benefit in arrears monthly. Your monthly benefit payments will be made on the 25th; 30th or 1st of a month. (We will tell you which date is applicable to you in the payment letter).

If this date falls on a weekend or public holiday, payment will be made on the working day before.

**DOES MY BENEFIT INCREASE?**

Some policies include a condition that your benefit will increase annually. Your payment letter will provide details on whether your benefit will increase, by what amount and on which date.

**WHAT IF I NEED TO CHANGE MY BANKING DETAILS, CONTACT DETAILS OR ANY OTHER INFORMATION?**

Please let us know of any changes in your banking details before the 7th of the month to ensure uninterrupted benefit payment. If we are informed of changes to your banking details after this date the change will take effect the following month.

To inform us of any other changes (e.g. your email address; phone number), send an email to:  
**gapdisabilitypayments@oldmutual.com**

**WHAT ABOUT UIF?**

If you are receiving Income Protection benefits you can apply for an illness benefit from the Unemployment Insurance Fund. This application must be submitted within 6 months of the last UIF contribution (this will usually be the last day of salary from the employer).

Note: This benefit is subject to the terms and conditions of the Unemployment Insurance Fund.

UIF is not deductible from a Income Protection benefit.

**HOW LONG WILL MY BENEFIT BE PAID FOR?**

Please check the acceptance letter sent to you by your claims assessor for details of how long your benefit is payable for, and the conditions under which the benefit will stop.

<b>WHAT IF I AM NEARING RETIREMENT?</b>	<p>Your Income Protection benefits will stop in the month that you retire. Please contact your employer or your retirement fund administrator well in advance of this date to discuss your retirement planning or retirement options.</p>
<b>WHAT IS CASH4♥ONES?</b>	<p>If you die while receiving Income Protection benefits, a Cash4♥Ones benefit may be payable to your nominated beneficiary. All our letters to you will provide details of this benefit.</p> <p>If you qualify for this benefit, please make sure that you have completed a Cash4♥Ones nomination form telling us to whom this benefit should be paid. This form is available on our website.</p>
<b>WHAT ABOUT MY DEATH AND OTHER RISK BENEFITS?</b>	<p>Please ensure that premiums continue for other risk benefits that you may have with Old Mutual and/or any other insurer.</p> <p>We recommend that you ask your employer or financial adviser if your policy has a “conversion option” should you leave their service or the retirement fund, or retire.</p>

**1**

**INFORMATION ONLY APPLICABLE IF  
OLD MUTUAL PAYS THE BENEFIT TO THE  
EMPLOYER**

**WHAT HAPPENS  
TO MY  
RETIREMENT  
FUND  
CONTRIBUTIONS?**

If we pay this contribution to the employer, the employer is then responsible to ensure that the payment of this contribution is made to the Fund.

It is the employer's responsibility to ensure that premiums continue for other risk benefits that the claimant may have.

Please confirm with your insurer and retirement fund that they are receiving these contributions/premiums and if any further information or processes are required to ensure continued cover for these benefits.

## 2 INFORMATION ONLY APPLICABLE IF OLD MUTUAL PAYS THE CLAIMANT DIRECTLY

**WHAT INFORMATION IS PROVIDED TO OLD MUTUAL TO PAY ME DIRECTLY?**

After we approve the claim, we will send a letter confirming this decision.

If the employer requests that we pay the benefit to you directly, the employer must complete the Direct Payment to Claimant Form and submit this to us. This form provides Old Mutual with information to pay you directly.

The employer must ensure that the information provided on this form is accurate and complete, as we will use the information from this form to make the payment, including deductions. Old Mutual will not accept any responsibility for any errors which may arise from the inaccurate or incomplete information being provided in this form.

**WHAT ABOUT DEDUCTIONS FROM MY INCOME PROTECTION BENEFITS?**

Old Mutual is only able to deduct fund and employer related deductions – e.g. retirement fund; medical aid; funeral schemes; group life benefits; housing loans.

We recommend that you inform your debtors that these deductions will now be made by Old Mutual, and they can register and obtain information regarding these deductions on our e-deduct site.

**WHAT ABOUT DEDUCTIONS FROM MY INCOME PROTECTION BENEFITS?**

In accordance with the Protection of Personal Information act, Old Mutual no longer provides payment schedules to third parties via email. Registered third parties can view payment schedules/breakdowns online via our e-deduct facility.

It is important that you or your employer contact your medical aid and inform them of the new payment arrangements and dates.

**WILL I RECEIVE PAYSLEIPS FROM OLD MUTUAL?**

Yes, if you have provided us with a valid email address and we are paying you directly, we will email you a payslip each month. We can also post these payslips to you.

You can also register on the Old Mutual “My Portfolio” website, to view your monthly payslips online. You can also view details of your individual policies with Old Mutual.

**To register:**

- Go to [www.oldmutual.co.za](http://www.oldmutual.co.za)
- Choose the orange button called “LOGIN” in the top right hand corner of the page.
- Select “register for a service” and follow the steps indicated. Contact details are also included should you need assistance.

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**I NEED TAX  
CERTIFICATES**

Our offices will send you a tax certificate in May each year. If you require a tax certificate at another point in the year, please contact us using the details below to request this information.

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#### DISCLAIMER

This document has been compiled for information purposes and to answer frequently asked questions. It does not contain all details contained in your policy document. Please consult the policy document relevant to your scheme for further detail. Whilst every effort has been made to ensure its accuracy, if a discrepancy exists between this document and the terms and conditions of the policy issued to the policyholder, the provisions of the policy will prevail.

#### REGULATORY INFORMATION:

Old Mutual Corporate is a division of Old Mutual Life Assurance Company (South Africa) Limited, a licensed FSP and Life Insurer. The information contained in this document is provided as general information and does not constitute advice or an offer by Old Mutual. Every effort has been made to ensure the provision of information regarding these financial products meets the statutory and regulatory requirements. However, should you become aware of any breach of such statutory and regulatory requirements, please address the matter in writing to [entity@oldmutual.com](mailto:entity@oldmutual.com).

