

TRAVELLING NURSES

SERVICES



Some members need medical underwriting for the death, disability, or critical illness cover they have through their employer or retirement fund. This involves medical tests that help Old Mutual assess your health and provide the appropriate level of cover. The Travelling Nurses Service makes this process quick and convenient.

What is the Travelling Nurses Service?

The Travelling Nurses Service is provided by registered nurses who come to your workplace to do the medical tests needed for your insurance assessment.

How does it work?

The Travelling Nurse will contact you to arrange an appointment at a time that works best for you.

What does it cost?

This service is free for all members of Old Mutual Group Assurance who require underwriting, so you can take advantage of it to complete your medical requirements quickly, easily and at no cost.

What happens during the appointment?

The Travelling Nurse will do the following:

- Check your ID or passport (for foreign nationals) to confirm your identity.
- Fill out a short medical report.
- Collect a urine sample.
- Take blood samples.

How to book?

You or your scheme intermediary can schedule an appointment with the Travelling Nurses Service at a time that suits you.

To book a Travelling Nurse, send an email to medreq@imedcs.co.za.

Please include the following information:

- Your full name and ID number.
- A phone number where you can be reached during work hours.
- The address (with postal code) where the appointment will take place.
- The scheme code (found on the underwriting request letter or medical form).
- The service you need, like a short medical report or blood tests.

What happens after the appointment?

Once the tests are done, the medical reports and blood test results are sent to Old Mutual via secure channels.

Using the Travelling Nurses Service means you can finish your medical underwriting sooner and with less hassle. You don't need to visit a doctor or lab, everything is done at your workplace.

*A Travelling Nurse can only complete a short medical report. A standard medical report needs to be completed by a doctor.

Need more information?

Find out more about travelling nurses:

Email: medreq@imedcs.co.za

Phone: 021 001 8950

Find out more about Old Mutual GAP Underwriting:

Email: gapunderwriting@oldmutual.com

Phone: 021 509 3911 option 5



**CORPORATE
GROUP ASSURANCE**

DO GREAT THINGS EVERY DAY

Old Mutual Life Assurance Company (SA) Limited is a licensed FSP and life insurer.

FREQUENTLY ASKED UNDERWRITING QUESTIONS

What is group risk cover?

Group risk cover is a type of insurance for groups of people, like employees of a company. It includes benefits like life, funeral and/or disability cover.

A key benefit of group cover is that most members don't need to prove they are healthy to qualify for the cover. As long as the cover is below a set limit (called the "free cover limit"), there's no need to provide medical proof.

Why is underwriting needed?

Underwriting helps keep insurance fair and affordable for everyone in the group. It is usually required for members of smaller groups or people with higher cover amounts that go over the "free cover limit".

The underwriting process is used to check if a member's health or medical condition could affect their ability to work or earn an income due to illness or accident. People in good health usually get full cover, while those with health risks might get limited cover.

What's the difference between a Short Medical Report and a Standard Medical Report?

Short Medical Report - For moderate insurance cover amounts, basic health information is needed. This report can be done by a Travelling Nurse or your doctor.

Standard Medical Report - For higher insurance cover amounts, more detailed medical information is required. A doctor must complete this report.

What is included in a Short Medical Report?

The Short Medical Report includes:

- Questions about your health, medical history, and lifestyle.
- Height and weight measurements.
- Blood pressure and pulse checks.
- Blood and urine samples.

Why do insurers sometimes ask for more information?

There are two main reasons:

- A question was not fully answered by the member or doctor.
- To update health details, such as confirming the current status of a chronic illness.

Can I submit past medical information?

Yes, if:

- You have had an executive medical examination through your employer in the past 12 months, or;
- You were underwritten by another insurer in the past 12 months.

Important notes

- Your personal information is private and will only be used for its intended purpose. Old Mutual will never share it without asking you first.
- Medical information used for underwriting must be less than 12 months old to ensure fair assessments.
- All policy terms and conditions will apply.

