



OLD MUTUAL
**WELL
4
WORK**

FROM OLD MUTUAL
GROUP ASSURANCE

2 YEAR INCOME PROTECTION

Reliable income protection with an Integrated Wellness approach

Previously called Temporary Income Protection, the Well4Work 2 Year Income Protection benefit provides monthly income payments while a member is not able to work due to being ill, injured or disabled.

The payments are made for up to 24 months, or until the person gets well enough to be able to go back to work or reaches Normal Retirement Age, whichever occurs earlier. A range of benefit options mean that the 2 Year Income Protection benefit can be tailored to the needs and budgets of employers and employees.

MORE DETAILS ABOUT WELL4WORK 2 YEAR INCOME PROTECTION

- This benefit is suited to occupations where illness or injury could lead to a total, but temporary disability.
- The waiting period can be as short as seven days for accidents and two weeks for illness.
- There is an option to choose the 'Own Occupation with Own Employer' definition of disability which makes the benefit similar to extended sick leave.
- Shorter payment periods (less than 24 months) can be chosen to make the benefit more affordable or align it with industry practices.
- A separate Lump Sum Disability benefit can also be bought to provide a benefit to individuals who are assessed to be permanently disabled at the end of the income benefit period.
- A Cash4LovedOnes benefit is included. This will pay out a small cash lump sum if the claimant dies while receiving the 2 Year Income Protection benefit payments.

DO GREAT THINGS



OLD MUTUAL
CORPORATE

THE OTHER INCOME PROTECTION BENEFITS IN THE OLD MUTUAL WELL4WORK RANGE ARE:

- **Full Term Income Protection**

Provides a monthly income benefit payable until retirement. Offers several options for full benefit and cost customisation.

- **5 Year Income Protection**

Provides a monthly income benefit for up to five years, or until retirement, whichever occurs first. This is a longer maximum payment period than most temporary income protection offerings.

- **2-Tier Full Term Income Protection**

Provides a monthly income protection benefit that is highest at the start of the disability period, and later reduces – making the cover much more affordable.

FIND OUT MORE

To find out more about the Well4Work product range, speak to an Old Mutual Corporate Consultant or visit our webpage at www.oldmutual.co.za/Well4Work. Alternatively, you can send an email to Old Mutual Group Assurance at GAPQUOTES@oldmutual.com.

For more details about the full range of group risk benefit solutions from Old Mutual Group Assurance go to www.oldmutual.co.za/GroupAssurance.

