



OLDMUTUAL

WELL4WORK PROGRAMME



CORPORATE
GROUP ASSURANCE

DO GREAT THINGS EVERY DAY

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OLD MUTUAL GROUP ASSURANCE PRODUCTS: WELL4WORK PROGRAMME

Old Mutual's income protection products are designed to assist you to return to work. Many of our claimants successfully recover and return to a form of employment after receiving income protection benefits for a short period of time.

When you have submitted a claim for income protection benefits and our medically trained assessors have identified that you may be able to return to work, the Old Mutual team will assist with your recovery and return to work.





WHAT WELL4WORK INTERVENTIONS DOES OLD MUTUAL PROVIDE?

Old Mutual's Well4Work claims team will process your claim and liaise with you, your employer and your treating medical practitioners.

Based on this investigation, and at our sole discretion, we may propose one or more of the following interventions:

- Regular telephonic support and counselling
- Referrals to medical practitioners or other service providers to help you access optimal medical management
- Rehabilitation interventions such as physiotherapy or occupational therapy or similar services that we believe will support the objectives of the Well4Work Programme
- Where feasible, training programmes to provide skills which will assist with finding alternative employment
- Adaptations or tools in the work place, for example, software or chairs



WHO ARE THESE INTERVENTIONS AVAILABLE TO?

Old Mutual considers the individual circumstances of every claimant when determining whether to provide one or more of these interventions. We will match the most appropriate intervention to the individual.

Some of the factors which impact a person's ability to work include the nature and progression of the medical condition, the claimant's occupation, complications of the medical condition and motivation. Our assessors will consider various factors to determine whether there are interventions which will assist you to return to any form of work.





WHO PROVIDES THESE SERVICES?

Old Mutual uses a variety of professional service providers for these services. These include private medical practitioners, occupational therapists' physiotherapists; case managers as well as other carefully selected specialised disease management or care coordination service providers.



WHAT IF I AM ALREADY RECEIVING TREATMENT OR OTHER MEDICAL MANAGEMENT SERVICES?

You must continue with the treatment prescribed by your doctor, employee wellness programme, medical aid or other service providers.

Please ensure that you complete, in full, details of all the treatment that you are receiving in your claim application forms. Old Mutual may then liaise with these service providers to ensure that the Well4Work programme and your treatment complement each other.



WHAT SERVICES DOES OLD MUTUAL NOT PROVIDE AS PART OF THE WELL4WORK PROGRAMME?

1. Any costs related to hospitalisation
2. Any costs related to surgery
3. Specialised diagnostic tests, for example, MRI and CT scans
4. Acute treatment costs
5. Services which our assessors determine will not assist with return to work



WHAT WILL HAPPEN ONCE OLD MUTUAL HAS IDENTIFIED THAT ONE OR MORE WELL4WORK INTERVENTIONS IS APPLICABLE TO MY CLAIM?

Old Mutual will provide you with the details of your Well4Work programme, and your responsibilities. The programme can be changed depending on your progress or any changes in your medical condition or circumstances. Old Mutual carefully considers the most appropriate interventions to enable you to get well for work as soon as possible.



WHAT ARE MY RESPONSIBILITIES IN THIS PROCESS?

1. To remain contactable telephonically and to inform Old Mutual, your employer and any service provider that has engaged with you, of any changes in your contact details
2. Attend the sessions that have been arranged or inform the service provider/s timeously of any changes or cancellations to your appointment/s
3. Remain compliant with the prescribed treatment from your existing treating team while undergoing the Well4Work Programme
4. Be compliant with the Well4Work Programme and recommendations provided to you by Old Mutual and its providers
5. Provide us with regular updates on your progress and any changes in your situation, treatment or medical condition



WHAT ARE MY EMPLOYER'S RESPONSIBILITIES?

Old Mutual will liaise with your employer at the appropriate time to inform them of any changes in your benefits, or to negotiate a return to the work-place (this may be in your own occupation, or an alternate or adapted position).

We require the employer to:

1. Provide you with detailed information regarding your benefits, salary and other employee benefits and requirements
2. Update us of any changes that they become aware of in terms of your contact details; occupation or medical condition. This includes whether you return to work, or whether you have been found fit to return to work
3. Assist us with the return to work process once you are well enough



HOW LONG ARE THE WELL4WORK INTERVENTIONS AVAILABLE FOR?

We will stop providing the Well4Work interventions if/when:

1. The Well4Work programme has been successfully concluded and we are of the opinion that you are now well enough to be able to return to work
2. Old Mutual in its sole discretion is of the opinion that the prescribed interventions will not enable you to return to work.

Should this occur, you will be provided with information to assist you to continue with any treatment or services at your own cost. This may include referral to state facilities, or to your medical aid

3. You are uncooperative or non-compliant with the Well4Work programme's prescribed requirements or interventions. Should this occur, Old Mutual may consider terminating your disability benefits based on the policy terms and conditions which require that you undergo optimal treatment





WHAT HAPPENS WITH MY INCOME PROTECTION BENEFIT DURING THE WELL4WORK PROGRAMME?

Your income protection benefit continues while you are being assessed or reassessed. If we find that you are well enough to work, your disability benefit may stop. Old Mutual will provide you and your employer with adequate notice of the date as to when your benefit will cease should this occur.



HOW IS MY CONFIDENTIAL INFORMATION PROTECTED?

Old Mutual will only proceed with your claim assessment and the crafting of an optimal return to work plan, after you have completed a claim application form (wherein you would have provided Old Mutual with written consent to share your personal information). All of our service providers are registered and accredited, and are reminded that they are subject to the Protection of Personal Information Act which requires them to protect all confidential information.

Old Mutual will only share your personal information if we have to, for the purpose of assessing and optimising the management of your claim - with the objective of ensuring that we facilitate a Well4Work programme that accelerates your being well for work.

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, Registration Number 1999/004643/06, a licensed FSP and Life Insurer, Jan Smuts Drive, Pinelands 7405, South Africa. 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: The Compliance Officer, Old Mutual Corporate, PO Box 1014, Cape Town 8000, South Africa.

