



Group Risk: Spouse's Benefit

Momentum's spouse's benefit pays a lump sum to the member on the death or disability of his spouse.

This benefit, although not a core part of an employee benefits risk arrangement, provides a useful additional benefit to members to help with the financial wellness of the family on the loss of a spouse.

Spouse's cover is an appropriate benefit for all employers looking to offer a comprehensive suite of risk products to their employees.

Payment of benefits

The benefit is paid as a lump sum to the member.

A spouse can be covered for up to R2 million or twice the member's annual salary.

Additional options and benefits

The following benefits, which are designed for flexibility and peace of mind, are optional:

Lump sum disability

Employers can include disability cover that will pay out a lump sum if the spouse becomes totally and permanently disabled.

Continuation option

If a member's group cover is being discontinued, the continuation option allows the spouse to take out an individual policy without undergoing medical tests. Spouses are also given an option to provide a cotinine test to get lower, non-smoker rates.

Cover to continue for disability income benefit claimants

If a member becomes disabled and receives a disability income benefit from any insurer, the spouse's cover can continue, even if the member is not working.

Our range of Group Risk solutions has been **designed to ensure the financial wellness** of your employees and their families if they die, become disabled or suffer from a critical illness.

For more information about this solution or any of our other Group Risk products, please refer to our technical product guides or contact your Momentum consultant.

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