



Family Assistance Benefit client guide

Detailed terms and conditions

Contents

Introduction	4
Who is included	5
Introduction	5
Main member	5
Spouse	5
Children	6
Parents	6
<hr/>	
Claims and administration	7
Member data	7
How a beneficiary can claim	7
<hr/>	
Funeral assistance services	8
Description	8
What is included?	8
Terms and conditions	8
<hr/>	
Repatriation of mortal remains	9
Description	9
What is included?	9
Terms and conditions	9
<hr/>	
Legal assistance	11
Description	11
What is included?	11
Terms and conditions	11
<hr/>	
Emergency medical services	12
Description	12
What is included?	12
Terms and conditions	12
<hr/>	
Assault & HIV support	13
Description	13
What is included?	13
Terms and conditions	14
<hr/>	
Trauma and bereavement counselling	15
Description	15
What is included?	15
Terms and conditions	15
<hr/>	
Frequently asked questions	16
Membership	16
Information and documents	16
Repatriation of mortal remains	16
<hr/>	

It is important to note that FAB is a service. In some cases the service has a financial value, but FAB does not provide any cash benefits. It also does not provide any refunds or reimbursements, even if the services would have been provided if the call centre had been used.

Introduction

The purpose of this document is to give you more information about the benefits, services, terms and conditions of the Family Assistance Benefit (FAB). The Family Assistance Benefit is a value added service arranged for you by Momentum.

Momentum is a division of MMI Group Limited, and is part of MMI Group Limited. MMI Group Limited (registration number 1904/002186/06) is an authorised financial services provider (FSP 6406). Momentum's service provider for the Family Assistance Benefit is Europ Assistance Worldwide Services (South Africa) (Pty) Ltd (registration number 1984/009468/07).

The services are provided via a call centre that members and their families can call to access the services. The call centre is available 24 hours a day, 7 days a week and 365 days a year on 0861 666 111.

The Family Assistance Benefit includes the following services which are described in more detail later in this document:

- Funeral assistance services
- Repatriation of mortal remains
- Legal assistance
- Emergency medical services
- Assault and HIV support
- Trauma and bereavement counselling

Who is included

Introduction

The FAB services are available for:

- The main member
- The member's spouse or spouses
- The member's children
- The member's parents and parents in law.

The terms spouse, child, parent and parent in law have specific meanings which are explained below.

In this document we will refer to the member and their covered family members as "beneficiaries". Other people can also call the call centre on behalf of a beneficiary when they aren't able to, so we will refer to the person phoning the call centre as the "caller".

Cover is not provided for any other family members or nominated people other than those specified, even if they are covered for other benefits by Momentum.

Main member

The main member is covered for the Family Assistance Benefit.

Spouse

The member's spouses are covered for the Family Assistance Benefit.

Spouse means a member's lawful partner in any of the following types of partnerships:

- A marriage or civil partnership
- A customary marriage
- A union recognised as a marriage by any Asiatic religion
- A permanent life partnership where Momentum has proof that the partners have been living together for at least the last six months.

There is no limit on the number of spouses covered.

"Spouse" does not include an ex-spouse. In other words, if the member is divorced or separated (in the case of

a permanent life partnership) the former spouse is not eligible for FAB services. The parents of that spouse are also no longer eligible for FAB.

Children

The member's children are covered for the Family Assistance Benefit.

Child means an unmarried person under the age of 21 who is:

- The member's natural, biological child; or
- The member's legally adopted child.

The age limit of 21 will be extended up to and including the age of 25 if the child is in full time education. The age limit of 21 will be waived completely if the child is mentally or physically disabled and is financially dependent on the member.

Once a child stops qualifying as an eligible child, they can't re-qualify again at a later stage. For example, if the child stops studying but then later starts again, they won't qualify for the benefits again.

Only the member's own children are covered. "Child" does not include step children, foster children, grandchildren, nieces, nephews, dependent children or any other kinds of children other than those specified in the definition.

Parents

The member's parents and parents in law are automatically covered for FAB.

Parent means:

- The member's (or the spouse's) natural parent;
- The member's (or the spouse's) adoptive parent.

All the member's parents and parents in law are covered for FAB services, but a member can only claim for a maximum of four parents or parents in law.

Claims and administration

Member data

When a member or a family member phones the call centre, the call centre operator will check if the caller is eligible for FAB services or not.

They will check the details provided by the caller against the membership data that we have on record. For this reason, it is important that you provide us with up to date membership details every month.

How a beneficiary can claim

The beneficiary can call the dedicated call centre number on 0861 666 111. This number is available 24 hours a day, 365 days a year. Another person can also call on the beneficiary's behalf.

The caller will need to provide membership details so that the call centre operator can check that they are entitled to benefits. Examples of the information needed are:

- The name and surname of the main member
- The main member's identity or passport number
- The main member's employee number
- The name of the main member's employer or scheme that provides FAB
- The relationship of the caller to the main member.

For repatriation services, extra information will also be needed like:

- Date of death
- Relationship of the deceased to the main member
- Repatriation destination.

Funeral assistance services

Description

The purpose of the funeral assistance service is to help members and their families manage all aspects of a death. Case managers are provided by the call centre and they will help the member or the member's family with the arrangements that need to be made.

What is included?

- Establishing the exact location of the deceased if this isn't known.
- Where the next of kin is required to identify the deceased's body more than 100km away, one night's accommodation is arranged and paid for, up to a total value of R1 000 per deceased. Only accommodation arranged by the call centre will be paid for. Transport costs are not included.
- Arranging overnight accommodation for the immediate family to attend the funeral. Accommodation costs are not included.
- Arranging for the repatriation of mortal remains (see the repatriation section for limits and amounts).
- Advice regarding funeral and travel arrangements and referrals to service providers like undertakers.

No funeral arrangement costs are included, but discounts from certain funeral and transport service providers may be available. These discounts and the service providers that offer them will change from time to time so the caller can get the details of what is available from the call centre.

- Advice on how to apply for a death certificate and other required documents.
- Telephonic assistance regarding understanding legal documents like funeral policies, and the processes to be followed.
- Assistance with referrals where an unnatural death has occurred, or in any circumstances where a post mortem is required. No costs are included.
- Referral to bereavement counselling services for beneficiaries. No costs are included.

Terms and conditions

Funeral assistance services are provided in South Africa only.

Some of the services and discounts above can only be arranged during normal business hours, because of the operating times of the service providers.

Repatriation of mortal remains

Description

This service helps the member or the member's family arrange the repatriation of the mortal remains (returning the body) of a beneficiary to a funeral home closest to where they lived or will be buried. The cost of transporting the body is included.

The service is available on the death of the member and any of the member's beneficiaries.

What is included?

- If the deceased's body is more than 100km away from where they normally lived, the call centre will arrange for the transport of the remains to a funeral home where the deceased normally lived or where they will be buried. This includes the cost of transporting the body.
- The call centre will assist with documentation and co-ordination with authorities to arrange the repatriation of the remains. Please keep in mind that extra documents needed for international repatriations can sometimes cause delays.
- If the body is cremated, the transfer of ashes to normal place of residence or memorial can be arranged. The cost of transporting the ashes is included.
- Where the next of kin wants to accompany the deceased's body to the final funeral home closest to the place of burial, one night's accommodation to the value of up to R1 000 per event is arranged and paid for. Only accommodation arranged by the call centre will be paid for. Transport costs are not included.
- If the repatriation takes place across the South African border, the cost of embalming is also included.

Terms and conditions

The repatriation of mortal remains is provided within the borders of the Republic of South Africa as well as between the Republic of South Africa and one of the following countries:

- Angola;
- Botswana;
- Democratic Republic of Congo;
- Lesotho;
- Malawi;
- Mozambique;
- Namibia;
- Swaziland;
- United Republic of Tanzania;
- Zambia;
- Zimbabwe.

This means that the body must be transported either:

- within South Africa, or
- from South Africa to one of the listed countries, or
- from one of the listed countries to South Africa.

Repatriation of mortal remains will only be provided if the distance to be covered is more than 100km.

The service provider will decide whether to transport the body by road or by air.

This service does not include the cost of transporting family members who wish to accompany the body. No refunds are provided to any party who pays all or part of the repatriation costs instead of using the call centre to arrange and pay for the costs.

Legal assistance

Description

The legal assistance service is a telephonic service that can help members and their beneficiaries with a range of legal matters. The service is available to the main member and the member's beneficiaries.

What is included?

- A 24 hour legal advice line, available 365 days a year.
- Telephonic legal advice provided by admitted attorneys, either immediately via the call centre or, if the legal issue is more complicated, by a return call to the beneficiary, or by referral to an attorney.
- Provision of standard legal documents and guides that explain the documents within 24 hours (for

example, a Will, a small claims court kit, a domestic worker agreement and a maintenance kit).

- Thirty minutes free consultation with an attorney who is part of an approved panel and who is in the magisterial district where the beneficiary lives. The appointment will be arranged by the call centre. Also included is the cost of one letter of demand or one telephone call by the attorney. Once the thirty minutes has expired, costs will be for the beneficiary's account. The attorney is responsible for telling the beneficiary once the thirty minute time limit is reached.

Terms and conditions

This service is available in South Africa only.

Emergency medical services

Description

The purpose of this benefit is to facilitate the management of emergency medical services to members and their covered family members.

What is included?

- Emergency medical response to the scene of a medical emergency. Where appropriate lifesaving resuscitation will be provided. The beneficiary will be stabilised before being transported to the closest appropriate medical facility.
- In a medical emergency, telephonic instructions from a registered nurse about the emergency medical condition until a medical team arrives at the scene.
- In life threatening emergencies, transfer of the beneficiary to the closest appropriate medical facility. If the condition isn't life threatening, the beneficiary will be transported by ambulance to the closest appropriate medical facility. An appropriate medical facility means a medical facility that is able to treat

the emergency and in some cases, this will mean the closest private hospital for medical aid members and the closest state facility for non-medical aid members.

- Transfer of the beneficiary on the same day to another medical facility if medically necessary. (for example, if the first hospital can't provide the necessary treatment).

Terms and conditions

This service is available in South Africa only.

The relevant service provider has the sole discretion to decide if any emergency response, transport or transfer is by road or by air. The service provider will also decide on the closest appropriate medical facility. The beneficiary cannot choose which medical facility to be transferred to.

The benefit covers the cost of emergency medical transport but does not cover the cost of medical care once admitted to the medical facility.

Assault & HIV support

Description

The purpose of this service is to help beneficiaries suffering from trauma (an emotional shock) as a result of an assault or HIV exposure, and to give them access to immediate medical assistance. The call centre will manage the situation and will handle the communication with the individuals and service providers required.

The service is available to the main member and the member's beneficiaries.

What is included?

- A member or his family can phone the call centre in the event of an assault or accidental HIV exposure.
- If the beneficiary is injured, the call centre will arrange the necessary assistance, such as the police or emergency medical services, including emergency transport to the nearest appropriate medical facility. (An appropriate medical facility is a medical facility that can treat the injury, and in some cases will mean a private hospital for medical aid members and a state facility for non-medical aid members.) The costs of this transport are included.
- The call centre will assist with referrals to support networks and rehabilitation facilities. The cost of these referrals is not included.
- In the case of an assault, up to three GP visits will be provided per year if a medical professional accredited with the Health Professions Council of South Africa provides a formal medical certificate confirming that the incident is an assault. The medical professional must also confirm that the beneficiary requires medical treatment for bodily injuries caused as a direct result of the assault. This must be arranged via the call centre.

- In the case of assault or HIV exposure, beneficiaries can access the HIV protection service, which includes:
 - Up to three HIV blood tests per incident (the first immediately after the event, the second 6 weeks after the event and the third three months after the event, assuming the first test was negative)
 - A 30 day starter pack of antiretroviral medication, provided the first test is negative
 - A 7 day course of STI medication and "morning after pill" in the case of rape
 - Telephonic counselling and support
 - Referral to a general practitioner or counsellor if the person is HIV positive.

Terms and conditions

This service is available in South Africa only.

In this document and for the purposes of FAB, "assault" means a body injury suffered as a direct result of violent attack by another person necessitating medically indicated treatment diagnosed by a registered medical practitioner within three days of the alleged incident.

HIV incidents must be reported within 48 hours for HIV protection medication. For anti-retrovirals to be effective, they must be taken within three days of the exposure.

No cover is provided if the beneficiary was participating in any riot, civil commotion, labour disturbance, strike, lockout, public disorder, wilful misconduct, any act intended to influence or overthrow any authority by means of force, fear, terrorism or violence, any act of destruction, damage or injury for political, social or economic aims, or any act in protest against any authority.

Trauma and bereavement counselling

Description

If the member or one of his covered family members needs assistance after a traumatic experience such as a death in the family or a hijacking, guidance and counselling will be provided 24 hours a day from experienced and caring counsellors.

In cases of severe trauma, face to face counselling is also provided.

What is included?

- Telephonic counselling for bereavement, assault or traumatic event.
- In the case of severe trauma, for each beneficiary up to three face-to-face counselling sessions per incident will be arranged and paid for.

Terms and conditions

This service is available in South Africa only.

Group counselling sessions are not included.

Severe trauma will mean incidents where the member or beneficiary is involved in or witnesses one of the following events:

- death of an immediate family member
- armed robbery or violent crime
- assault
- domestic violence or abuse
- rape
- hijacking
- child abuse
- kidnapping or abduction
- fatal transport accident
- any other life threatening event like a major fire, natural or man-made disaster

If the member or beneficiary is involved in an event not listed above, counselling may be made available at Momentum's discretion if the event is as severe as those listed.

Frequently asked questions

Membership

Q: If a member leaves the company or the scheme, can they still get the Family Assistance Benefit?

A: No, eligibility is linked to scheme membership. Once the member leaves the company or scheme that provides FAB, they will no longer have access to the services.

Information and documents

Q: Is there a brochure I can give to the members?

A: Yes. Please speak to your Momentum consultant to get a copy of the latest version.

Q: Is there a membership card that I can give to the members?

A: Yes, this can be arranged. Please speak to your Momentum consultant about the details.

Q: Why does my policy document have so little information about FAB in it?

A: FAB is an add-on service that we give clients access to, but it is not an insured benefit. The terms and

conditions and other details of the FAB services are not part of the insurance contract, so we only include a reference to FAB in the policy for record keeping purposes, if at all.

Repatriation of mortal remains

Q: If the employer or the beneficiary pays some of the repatriation costs themselves, can they claim the amounts back later?

A: No.

Q: Can a person still be repatriated if they died while they were away on holiday?

A: Yes, as long as they are in one of the listed countries.

Q: Can the body be repatriated to a country other than South Africa?

A: Yes, the body can be sent to any of the listed countries, but only if it is being sent from South Africa. The body must be repatriated either from South Africa, to South Africa or within South Africa.

The Family Assistance Benefit is a value-added service arranged for you by Momentum Corporate.

To use this benefit call: 0861 666 111

Available 24 hours, 7 days a week, 365 days of the year.

www.momentum.co.za

 twitter.com/momentum_za

 facebook.com/momentumZA

Disclaimer

Copyright reserved © MMI 2019 - The document is for illustrative purposes only and does not constitute tax, legal, accounting or financial advice. The user relies on the contents at his sole discretion. A person should not act in terms of the information in this document without discussing it with an authorised financial adviser and should seek personal, legal and tax advice. MMI Group Limited, shall not be liable for any loss, damage (whether direct or consequential) or expenses of any nature which may be suffered as a result of or which may be attributable, directly or indirectly, to the use or reliance upon this publication. Terms & Conditions apply.

Momentum is part of MMI Group Limited (registration number: 1904/002186/06), an authorised financial services (FSP6406) and credit provider (NCRCP173).