



# Group Insurance

All policies are underwritten by  
Momentum Metropolitan Life Limited  
a registered long-term insurer

**momentum**  
corporate

We believe that a business' success hinges on the success of its employees. Engaged, effective employees have a greater chance of reaching their own financial goals, and are essential for a company to remain successful. Employees, who feel supported in a way that meets their needs throughout their journey, especially when facing traumatic events, also have a greater sense of protection, success in their work life and overall wellness.

Momentum Corporate Group Insurance helps you give your employees this support. We understand the changing needs of

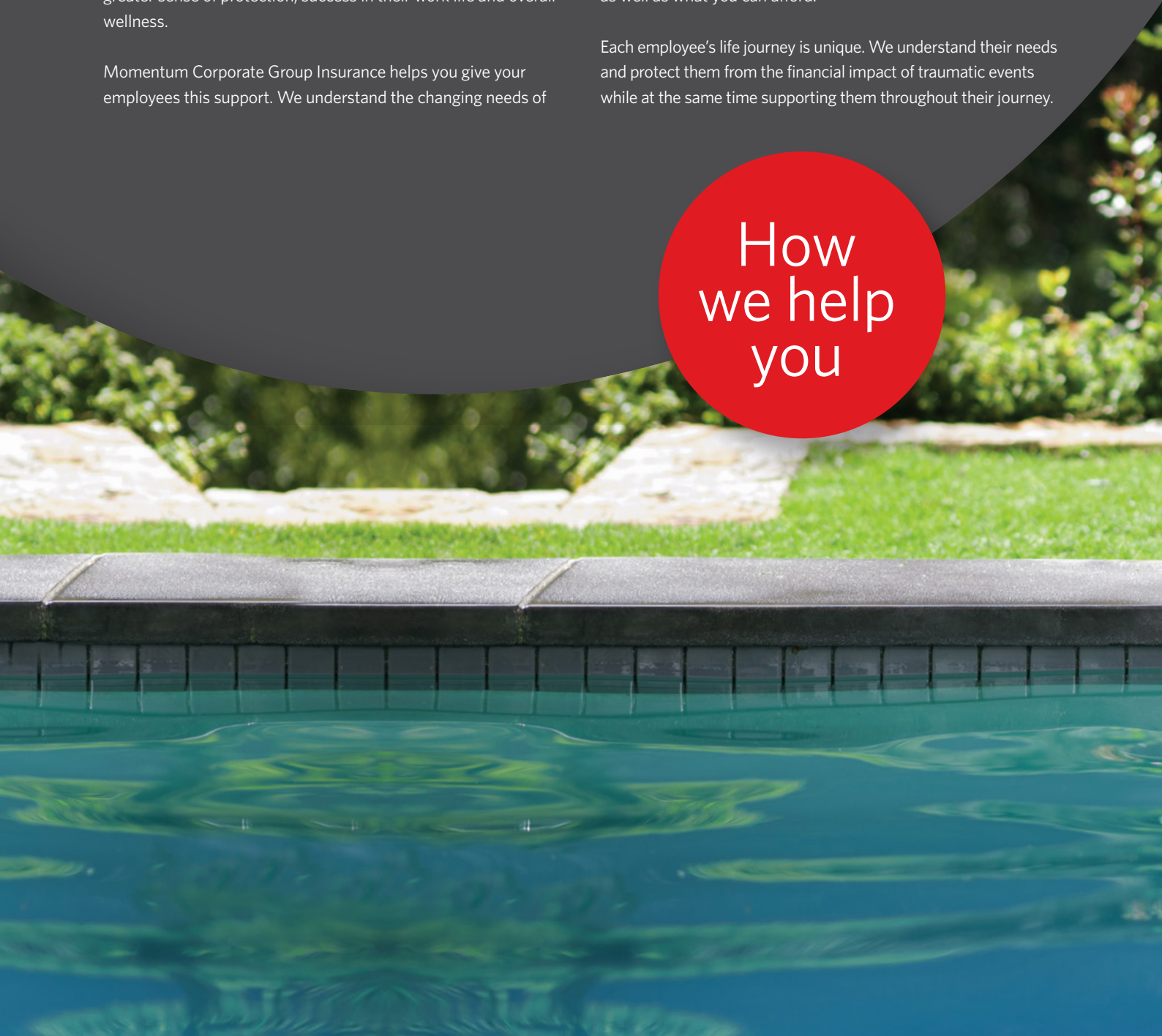
today's workforce. For this reason, we offer them peace of mind that they and their families will have the financial protection they need as a result of illness, disability and death.

Our solutions are not based on one-size-fits-all. They are flexible and take into consideration the unique needs of your employees as well as what you can afford.

Each employee's life journey is unique. We understand their needs and protect them from the financial impact of traumatic events while at the same time supporting them throughout their journey.



How  
we help  
you





From our ongoing research, we gained insight into employers' and employees' real needs. We developed a unique set of support services that help employees throughout their life journey.

## Why us?

### Trusted partner

- Trusted by over 5 300 employers and 1.8 million employees
- Pays out around R2.4bn in death and R1bn in disability claims per year

### Client experience that matters

- Access to our real-time web-based employer portal
- Access to our award-winning Smart Underwriting process
- 50% of claims paid within one day
- 24-hour counselling services
- Disability Wellness Care Centre

### Lifestyle, wellness and rewards

- Multiply, Employee Returns and partner rewards
- Multiply for Corporates

Each person's path to their success is unique, with needs changing throughout. Life is unpredictable, and your employees could face a variety of challenges at any time, challenges that can take their lives on a completely different course.

When an employee passes away or becomes critically ill or disabled, it is important to make sure this does not leave them or their families without an income.

Our cost-effective insurance benefits help to reduce the financial impact of unexpected life-changing events.


We do more than simply pay claims. What makes our solutions unique is that we also support employees and their families throughout their life journey and not only when they face a traumatic event.

## Our Group Insurance solutions

### Death benefits

When an employee or a member of their family passes away, the people who stay behind have to deal with the reality of covering expenses in a time when all they really want to do is grieve the loss of their loved one. They have to pay for a dignified funeral, deal with outstanding debt and continue to pay for their children's education. Our death benefits give financial protection during this time.

<b>Lump sum death benefit</b>	Pays a lump sum to beneficiaries after the employee passes away. This benefit provides essential financial protection for their family and beneficiaries in their time of greatest need.
<b>Accidental death benefit</b>	Pays a lump sum if the employee passes away following an event such as a car accident and violent crime. It provides financial assistance to their family when faced with an unexpected crisis.
<b>Riskflex benefit (death)</b>	Employers usually choose the default multiple for the lump sum death benefit. This benefit provides flexible cover, allowing employees to decide if they want to increase or decrease their level of cover depending on their personal circumstances.
<b>Funeral benefit</b>	Pays if an employee or one of their family members passes away. This benefit helps with the immediate expenses of the funeral, but can also extend to assist with other costs associated with the funeral.
<b>Children's education benefit</b>	Every child deserves a good education as part of their own journey to success. This benefit gives your employees peace of mind that if they pass away, their children will continue to get the education they need. When an employee passes away, this benefit covers tuition from school to university.
<b>Special benefit for children</b>	Pays for the ongoing needs of the deceased employees' children. The benefit pay-out can go towards the costs of education, extramural activities, or any other expenses related to the children.
<b>Spouse's and children's pension benefit</b>	Pays a monthly amount to an employee's spouse and children when the employee passes away. It helps to take care of their family without them having to worry about managing a lump sum.
<b>Spouse's benefit</b>	This benefit provides a single amount to employees to help them financially when their spouse passes away.



We focus  
on the claimant,  
not the claim

## Disability benefits

Nobody expects to become disabled. It changes a person's life completely. If it were to happen to one of your employees, it will have a considerable impact on them and their family. An employee who becomes disabled could face not having an income if they are unable to work, or struggle to get by on a smaller income if forced to change to a less strenuous but lower-paid job.

Through our excellent rehabilitation services, we support your employees in receiving the care they need to get back to work. Knowing they have financial support gives them peace of mind to focus on their recovery.

<b>Disability 2.0</b>	Disability 2.0 is a revolutionary and affordable solution that provides a monthly benefit to a disabled employee plus additional optional benefits and services that meet specific needs in a different way to the standard monthly benefit.
<b>Income disability benefit</b>	Pays a monthly amount to the disabled employee. This creates some financial stability for them and their family, which is essential while they are unable to work or earn an income.
<b>Income and lump sum disability benefit</b>	This integrated benefit combines a short-term disability benefit and a lump sum disability benefit. It has more advantages than if the benefits are provided separately.
<b>Lump sum disability benefit</b>	Pays a single amount when an employee is totally and permanently disabled.
<b>Riskflex benefit (lump sum disability)</b>	This benefit allows employees to increase or decrease their level of cover for the lump sum disability benefits to suit their personal circumstances.
<b>Temporary income disability benefit</b>	Pays a monthly income to a disabled employee for a specified number of months. It provides a short-term solution for employees who are unable to work, by replacing a portion of their income for a limited period.
<b>Accidental disability benefit</b>	This benefit is paid when the member loses a part of their body or the use of a part of their body as a result of an accident.
<b>Functional disability benefit</b>	This benefit provides an alternative to traditional lump sum disability benefits. The functional disability benefit uses a pre-defined table to objectively measure the employee's level of disability.
<b>Essential disability benefit</b>	This benefit is affordable, comprehensive and relevant, and meets the specific needs of the lower-income market.



## Illness benefits

Being diagnosed with a critical illness or hospitalised often means numerous additional expenses and lifestyle adjustments. This is in addition to the employee potentially losing their income.

We help your employees to cover potentially overwhelming expenses and make lifestyle adjustments that may be necessary to cope with a critical illness or hospitalisation. Our critical illness benefit pays out a fixed lump sum amount. The employee can use this amount for anything from additional childcare costs, to alternative transport for the family.

### Critical illness benefit

Pays a lump sum when an employee is diagnosed with or suffers from one of the conditions that we cover. It helps them with the potentially overwhelming expenses resulting from a critical illness or condition. It also helps the employee to make the necessary lifestyle adjustments to deal with the illness or condition.

### Care cash support

This benefit does not pay for medical expenses. Instead, it pays out a rand amount for each day the employee stays in hospital, regardless of the actual medical costs.

## Credit life benefit

Many South Africans have some form of debt. If one of your employees passes away, becomes disabled or is diagnosed with a critical illness, we provide peace of mind that their loved ones will not have to bear the burden of paying any debt they may have.

This benefit protects employees in times of financial need by assisting with the repayment of outstanding loan amounts.

# Value-added services to support your employees

Our additional value-added services complement and enhance our Group Insurance benefits and support your employees at times when they need it most.

## Hello Doctor

There are times when someone just needs to talk to a doctor to find out if medical symptoms that they or a family member are experiencing are a cause for concern. Because we understand this need, we offer a 24-hour service called Hello Doctor. With Hello Doctor, your employees can talk to or send a text message to a qualified doctor any time of the day or night, any day of the week.

## Family Assistance Benefit

The Family Assistance Benefit provides invaluable support to members during traumatic life events. At times like these, bereaved families or trauma victims need a helping hand to guide them.

When there is a traumatic event, your employees have access to 24-hour **emergency medical services** to get the help they need, fast. Employees can access a 24-hour **telephone counselling service** when they experience a trauma such as illness or injury, crimes such as rape or hijacking, or a death in the family. In addition, we offer them access to **bereavement counselling** so that they can get support and advice when a loved one passes away.

While dealing with the heartbreak of losing a loved one, the grieving family has to arrange a funeral. Through our **funeral assistance service**, we help employees make the necessary arrangements to give their loved ones a dignified funeral by sourcing the services they require. Where necessary, we also help them with the **repatriation** of the deceased for burial to a funeral home closest to where they lived, when more than 100km away.

There are also times when people need to know their rights or deal with the complications of the law in certain situations. Your employees have access to **legal assistance** from a team of admitted attorneys for advice on issues such as signing of a contract or going through a divorce or separation.

## Education support

Most parents want their children to finish their school career with good grades in matric. Members have shared with us their difficulties

to ensure that their children have adequate support while they are working. If an employer chooses the Children's Education Benefit, their employees and up to two of their children, will have access to an online study service called Studymaster. This includes a teacher-on-call service with additional support when their children have to prepare speeches and do projects.

## Wellness Care Centre

Our research with members also showed that they needed the most support when becoming ill or disabled. To answer this need, we established the Wellness Care Centre, with its own medical, forensic, legal, and technical capability. Disability claimants have access to a personal disability case manager who deals with them throughout their journey.

Many members who become disabled want access to rehabilitation and reskilling. To help your employees with this, our Wellness Care Centre has partnered with an employment agency that specialises in upskilling and placement of disabled employees.

## Lifestyle, wellness and rewards

### Multiply

Multiply is our wellness and rewards programme that incentivises employees to make the right choices so that they can live a better, healthier life. They can use Multiply to get more rewards for doing the things they already do every day, such as exercise and making smart financial choices.

### Multiply for Corporates

Multiply for Corporates is our rewards programme for businesses. It rewards you for taking care of your employees' physical and financial health and for creating a safe workplace. You can earn up to R600 per employee annually and spend it on various initiatives for your employees.

### EmployeeReturns

Your employees can earn back real money by getting a portion of their unapproved group insurance premiums back into their Momentum HealthSaver or Multiply Money wallet.

*Speak to your financial adviser or consultant on how you can make these services available to your employees.*

# momentum

## corporate

We are here to assist you with all your Group Insurance requirements and to give your employees the support they need during traumatic life events and throughout their life journey.

For more information about our group insurance solutions, please contact your Momentum Corporate consultant or financial adviser.

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