

## The **disability claims** process

We know this is a tough time for you. Fortunately, your disability cover is with Momentum Corporate and we will support you during this difficult period. Here are some steps to follow that will speed up the assessment of your claim. If you have any questions, please send an email to: wcc@momentum.co.za.





Serious illness or injury can make it difficult for you to do your usual work tasks. You may have to stop working or may still be working but struggling.



Inform your employer as soon as possible that you plan to claim for disability

Your employer will need to inform us because the disability policy for employees is in their name. Ask your employer for the forms you need to complete.

**Please note:** your line manager or HR department must complete the 'Disability claim - potential claim notification' form and submit it to notify us. Submitting the notification form ASAP will allow us to start understanding your claim and ascertain how we can help you get better and back to work.

# The decision

Once we have assessed the information

- accept your claim, or
- decline your claim, or
- help you get back to work as soon as possible.

All the details around the decision will be communicated through your employer or your scheme's financial adviser.

#### If we accept your claim:

- We will pay your disability benefit after the waiting period.
- If you receive a monthly disability benefit, we will regularly ask for updated information to monitor your progress.
- We may recommend appropriate treatment/rehabilitation/ skills training and may assist with covering the costs to help you get back to work.
- All communication will be through your employer or your scheme's financial adviser.
- You will always have enough time to submit the required information.

#### If we decline your claim:

- You can ask for your claim to be re-assessed.
- Your employer will then need to submit more information to motivate why your claim should be accepted.
- More medical information is often required in the motivation.

#### If we decide to help you get back to work as soon as possible:

- We may recommend appropriate treatment and rehabilitation. • We may also assist with skills training necessary for you to get
- We may cover some of the costs for rehabilitation and/or skills



#### Submit your claim documents

You must submit your supporting documents to us within 3 months from the date you were last able to do your normal work tasks because of illness or injury.

#### You and your employer must submit:

- Employer Declaration your line manager or HR must complete this form.
- Employee Declaration you must complete this form.
- Confidential Medical Report your treating doctor must complete this form. Please ask your doctor to include copies of all diagnostic test results (eg blood test results, X-ray reports etc) and any other relevant medical reports (eg physiotherapist, psychologist
- Copy of your payslip for the month that you were last able to do your normal work

Make sure that you supply all the supporting documents as soon as possible so that there are no delays in assessing the claim and to ensure the claim is not rejected because it was submitted too late.

#### If we don't have all the claim documents:

- We will ask your employer or your scheme's
- financial adviser for the missing documents. Your employer will then discuss this further with you.

#### If we have all the claim documents:

We start assessing your claim as soon as we receive any claim documents.

The claims assessment process

- We may ask for additional information.
- You may need to see your doctor, or a different doctor.
- We will communicate this through your employer or your scheme's financial adviser.

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### Let's talk.

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