



FUNERAL COVER

Employee Core Funeral Benefit



Employee Core Benefit

What is the Core Funeral Benefit?

The Core Funeral Benefit ensures you are covered in the event of death. Value added benefits, in addition to the Funeral Cover provided, are included in this policy.

The Core Funeral benefit covers a main member, their spouse, and up to five children. You are covered from the first premium payment. There are no waiting periods.

In the event of a severe accident or illness, the Adcorp Financial Services Income Protector shields you from loss of income, should your sick leave run out

Funeral cover options

Please refer to the Core manual below for further information on the claimable amounts in respect of funerals mentioned.

Core

| Cover options funeral benefits | Funeral cover | Accidental death | Commuter travel |
|--------------------------------|---------------------------------------|--|--|
| SINGLE | MEMBER R10 000 | MEMBER R12 500 | MEMBER R25 000 |
| FAMILY | SPOUSE R7 500 | SPOUSE R12 500 | SPOUSE R25 500 |
| | Children age 14 – 21 R5 000 | Children all ages R5 000 | Children all ages R10 000 |
| | Age 6 – 13 R3 000 | | |
| | Age 0 – 5 R2 500 | | |
| | | Capped at R37 500, once off claim per family | Capped at R75 500, once off claim per family |



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Employee Core Funeral Benefit

Core plus and Core enhanced

| Cover options | Funeral | Accidental death | Commuter |
|---------------|--|---|---|
| SINGLE | MEMBER R15 000 | MEMBER R12 500 | MEMBER R25 000 |
| FAMILY | MEMBER R15 000 | MEMBER R12 500 | MEMBER R25 000 |
| | SPOUSE R15 000 | SPOUSE R12 500 | SPOUSE R25 000 |
| | Children age 14 – 21 R10 000 | Children all ages R5 000 | Children all ages R10 000 |
| | Age 6 – 13 R7 500 | Capped on R37 500 for a once-off claim per family | Capped on R75 000 for a once-off claim per family |
| | Age 0 – 5 R3 750 | | |
| | Stillborn* R2 500 | Capped on R37 500 | Capped on R75 000 |

* Pregnancy from 28 weeks onwards



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The research says it all. You're happier, healthier and more engaged at work when your essential needs are met.

Added value benefits



Emergency medical assistance

Access to 24-hour telephonic medical advice by medical professionals via 0861 273 883. Emergency medical response to the scene by road or air, and transportation to the most appropriate medical facility. Includes the transfer of life-saving medication and/or emergency blood if required. This does not cover hospitalisation.



Repatriation of mortal remains

Referral to a reputable funeral parlour is available. Transportation of deceased to funeral home closest to the place of burial, while following cultural requirements. A family member may accompany the deceased during transportation. Advice on obtaining the death certificate and associated documents can be provided if necessary.



Trauma, assault and HIV counselling

- Advice, consultation and case management in the event of accidental exposure to HIV. 24-hour call centre assistance for HIV, trauma and post-traumatic stress disorders.
- Facilitation includes three blood tests, 30-day ARV starter pack, seven day preventative STI medication and a morning-after pill to prevent pregnancy.
- Trauma and assault assistance 24-hour helpline and emergency medical assistance transport to a medical facility, if required, to a maximum of R10 000 per family, per incident.



Free professional legal assistance-advice (Core plus and Core enhanced)

This service entitles you to unlimited free telephonic advice and assistance on any legal matters 24 hours a day. This service includes one 30-minute face-to-face consultation per case, legal support and documentation, wills and estate planning, and a tax information helpline among others.



Income protector (Core enhanced only)

Income protector is a benefit that falls under Core Funeral Benefits. It enables candidates to get this cover as part of a Group scheme.

In the event of a severe accident or illness, the employee is covered for a:

- Period of up to 10 weeks cover per calendar year (maximum)
- Pay out of 75% of the salary limited to R15 000 per month

There are no waiting periods but you must actively be at work on the first working day on which your cover is due to start.

You need to be employed for the full period of the benefit payment (If fixed contract for 1 month. You are limited to claim for 1 month).

The Income Protector indemnifies the employee from loss of income. This benefit will fall into place once an employee has exhausted his/her sick leave.

Claims under COIDA are excluded (employee can receive both).

The minimum claim requirement becomes payable once an employee has been absent from work for six consecutive work days. The employee will be covered from day seven for up to ten weeks.



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**2 months free
premium waiver**

If you are the main member, your spouse and up to five children will be covered for a two month period following the termination of employment, illness or a death if sick leave/ maternity leave has been exhausted.



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Frequently Asked Questions (FAQ's)

| | |
|--|--|
| 1. How many people can be covered under the funeral cover? | The Core policy covers the main member, spouse and up to 5 children (including a stillborn child). |
| 2. Can I continue with the policy even if I no longer work for y current employer? | Yes, you may. The policyholder needs to contact the call centre and request the continuation option. |
| 3. What is the waiting period on the Core Funeral Policy? | There are no waiting periods. You are covered from your first premium payment. |
| 4. Are there any exclusions on the funeral cover? | Yes, suicide within the first two years of cover. |
| 5. What is the procedure when claiming? | <ul style="list-style-type: none">• All claims must be submitted within six months of a death occurring.• The claimant is to contact the claims call centre on 0861 273 883.• The claim administrator will enter into consultation with the claimant to assist him/her with the necessary forms, processes and required documentation.• The claims administrator then submits the claim upon receipt of the necessary documentation.• Once the claim is submitted, the claims department will inform the claimant of the outcome within 48 hours, and pay the approved claim. |
| 6. What happens to the cover, should I not work for two months? | The Core Funeral Policy is the only policy that has a two-month free premium waiver. This means that your policy will remain active for two months with no premium due. |
| 7. How does the Income Protector work (practical example)? | <p>John is an employee that works for his employer</p> <ul style="list-style-type: none">• Earns R2 000 per week (R400, 00 a day)• Usually works five days per week• Has eight days of claimable paid sick leave (workers are entitled to one day of paid sick leave for every 26 days worked in the first six months. Hourly metric used for temporary workers) <p>What benefit will John claim?</p> <ul style="list-style-type: none">• Minimum claim requirement. Absent for more than six consecutive work days. Claim starts on day seven for a 10 week period.• Benefit starts once paid sick leave runs out. John has eight days of sick leave.• John was absent for 15 work days because he was ill and booked off by the doctor for three weeks. This is seven days more than his sick leave.• Seven work days can be claimed. This is equal to a benefit of R2 100 (R400 per day x 7 days x 75%). |



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Extended benefits

The following extended benefits can be signed up for as an “add-on” benefit:

1. Gold Funeral Cover

The Gold Funeral Plan covers main member, spouse and up to five children.

2. Income Protector (main member and/or spouse) covers accidents and illnesses. There is a six day minimum claim requirement and a maximum of 10 weeks’ cover.

3. Family Care Benefit covers main member, spouse and children

4. Beef, Catering and Casket Benefits cover your other funeral-related expenses. All three benefits cover main member and spouse

Gold Funeral plan and additional benefits (Principal member’s entry age must be below 70 years of age

Extended family waiting period: Natural death – ages 65 to 74: Six consecutive equal premium deductions prior to death,

Ages over 75: 12 consecutive equal premium deductions prior to death.

Accidental death – 1 monthly premium deduction prior to death.

For more information please contact 0861 273 883 or email us.

A. Beef/catering/casket benefits

| | Beef benefit | Monthly premium | Catering benefit | Monthly premium | Casket benefit | Monthly premium | |
|---|---------------------|------------------------|-------------------------|------------------------|-----------------------|------------------------|---|
| 1 | R4 000 each | R20 | 1 | R5 000 each | R25 | 1 | Covers member, spouse 1 & spouse 2 |
| 2 | R8 000 each | R40 | 2 | R10 000 each | R50 | 2 | |
| 3 | R12 000 each | R60 | 3 | R15 000 each | R75 | 3 | |

Waiting periods: Natural Death – 6 consecutive equal monthly premium deductions prior to death, Accidental death – 1 monthly premium.

B. Extended family – below 65 years

| | R3 000 | R6 000 | R9 000 | R12 000 | R15 000 | Avis car, REPAT |
|--|---------------|---------------|---------------|----------------|----------------|------------------------|
| | R22 | R44 | R66 | R88 | R110 | R15 |

C. Extended family – 65 to 84 years

| | R2 000 | R4 000 | R6 000 | R8 000 | R10 000 | Avis car, REPAT | Sub total |
|--|---------------|---------------|---------------|---------------|----------------|------------------------|------------------|
| | R36 | R72 | R108 | R144 | R180 | R15 | |

D. Extended family – 85 to 94 years

| | R2 000 | R4 000 | R6 000 | R8 000 | R10 000 | Avis car, REPAT | Sub total |
|--|---------------|---------------|---------------|---------------|----------------|------------------------|------------------|
| | R50 | R100 | R150 | R200 | R250 | R15 | |

Extended family waiting period: Natural death – ages 65 to 74: Six consecutive equal premium deductions prior to death, ages over 75: 12 consecutive equal premium deductions prior to death.

Accidental death – 1 monthly premium deduction prior to death.



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FAQ's



When your loved ones pass away, you need the finances for a funeral. We provide that support.

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|--|--|
| 1. What is the process to sign up for the Extended benefit offering? | <p>There are various ways to join these benefits:</p> <ol style="list-style-type: none">1. All new starters will be contacted by the call centre to determine whether you want to join one of the products on offer. Should you wish to, a telephonic sale will take place, whereby all your details will be requested in order to sign you up. This call serves also as a confirmation that you wish to join the product selected.2. Send an SMS "Extended" to 43366 and the service provider will contact you.3. Call the call centre on 0861 11 22 56.4. Request an application form and assistance from your site HR5. Please note that this is not the only way to sign up. Each client will be treated individually. |
| 2. How are my premiums collected every month? | <ul style="list-style-type: none">• All premiums are collected according to the frequency of salary payment or debit order.• Should you be paid monthly, premium collection will be done in full from your salary via payroll. |
| 3. Should I leave my current employer, may I continue with the cover? | <p>There is a continuation option should you wish to continue with the cover in your personal capacity. The member would need to contact the call centre and request his/her details to be updated for debit order purposes.</p> |
| 4. How does one claim for benefits? | <p>The first step would be to contact the call centre. The call centre will assist and guide you through the claim process and provide you with any documents necessary for the claim.</p> |
| 5. What is the call centre number? | <p>The national call centre number is 0861 11 22 56.</p> |
| 6. Will the Income Protector cover me due to unemployment? | <p>The Income Protector provides cover in the event of illness/accident only and is not a policy that can be utilised due to unemployment or retirement.</p> |