



Group Life Member Booklet:

Internal Guide

FOR THE PERIOD: 2019/2020



Underwritten by Alexander Forbes Life: Group Risk

Alexander Forbes Life Limited is a Licensed Financial Services Provider FAIS FSP No:1178

This booklet provides a general summary of the products Alexander Forbes Life offers. If there is a discrepancy between the information contained herein and the provisions of the Policy with the Service Provider, the Policy with the Service Provider will prevail.

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1. SUMMARY OF BENEFITS

All SARS employees and trainees qualify for risk benefits provided by the employer, designed to insure you and protect your family in the event of unfortunate death or long-term illness, while in service.

There are two types of benefits offered by SARS:

- *Compulsory* Benefits, paid by the employer on your behalf
- *Voluntary* Benefits, paid by you through payroll if you choose the benefit

Compulsory Benefits	Voluntary Benefits
<p>All SARS employees and trainees automatically become members of the Compulsory Benefits portfolio on employment at SARS.</p> <p>These benefits provide employees with cover in the event of either their death or disablement whilst in the employment of SARS.</p> <p>Compulsory benefits include:</p>	<p>In addition to the above, SARS also provides Voluntary Benefits to its employees who wish to exercise this option.</p> <p>The Voluntary Benefits include the following choices:</p>
Death in Service	Death in Service
<ul style="list-style-type: none"> ○ <i>Group Life Cover:</i> a lump sum death benefit, based on a multiple of the employee's annual Guaranteed Total Package(GTP), becomes payable to the employee's nominated beneficiary(ies) in the event of the employee's death. ○ <i>Education Benefit:</i> an annual benefit that indemnifies the class fees that would have been paid by the employee had the employee not passed away. ○ <i>Family funeral cover:</i> a lump sum funeral benefit payable, should the employee or a member of the employee's immediate family pass away, to assist the employee and the employee's family with the funeral costs. 	<ul style="list-style-type: none"> ○ <i>Group Life Cover:</i> employees may choose to add additional multiple/s of annual Guaranteed Total Package (GTP), that will be payable together with the lump sum death benefit (i.e. Core), to the employee's nominated beneficiary(ies) in the event of the employee's death. ○ <i>Spouse's Life cover:</i> employees may choose to add a multiple/s of annual Guaranteed Total Package (GTP) that will become payable in the event of the passing away of the employee's spouse ○ <i>Extended Family funeral cover:</i> employees may choose to cover extended family members for funeral cover, to assist the employee and the employee's family with the funeral costs.

<ul style="list-style-type: none"> ○ <i>Accidental Death Cover:</i> in the event of the employee's death, as a result of an accident an additional lump sum benefit becomes payable to the employee's nominated beneficiary(ies), over and above the group life cover. 	None
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Becoming disabled while in Service	Becoming disabled while in Service
<ul style="list-style-type: none"> ○ <i>Lump Sum Disability Cover:</i> a lump sum payable on admission of a disability claim. ○ <i>Dismemberment Cover:</i> a lump sum payable in the event of the loss of use of one or more limbs as a result of an accident. ○ <i>Lifestyle Cover:</i> a lump sum to help with the cost of changing the way one lives with a major (critical) illness or injury. 	None

Explanations of these benefits are provided in this document, as well as examples to aid employees in understanding exactly how these benefits work.

Employees may also contact the HC&D Contact Centre E-mail: HCDServices@sars.gov.za should employees require any further information or assistance regarding these benefits.

2. COMPULSORY BENEFITS

All SARS employees and trainees automatically become members of the **Compulsory Benefits portfolio** on employment at SARS.

All SARS employees will enjoy these benefits until age 65.

- The maximum compulsory retirement age for all SARS employees is 65 years; cover can however continue (deferred retirement) until the age of 70 years if still employed after 65.
- Disability benefits are not available after the age of 65 years

Death in service

2.1. Group Life Cover

Definition: A benefit payable to employee's nominated beneficiary(ies) in the event of the employee's death

What happens if I die while employed?

All SARS employees are covered for a death benefit of 2.2 times their Annual Guaranteed Total Package (GTP) in terms of the Core Benefit.

Example 1:

Joe Block is an employee of the South African Revenue Service who earns R10 000.00 per month. Joe therefore earns a guaranteed total package of R120 000.00 per annum. Joe elects his wife as his sole beneficiary and would like to know how much core benefit cover his wife is entitled to in the event of his death.

- Core Group Life Cover: 2.2 X Annual guaranteed total package
- Annual guaranteed total package: R120 000.00

Core benefit: $2.2 \times R120\,000.00 = R264\,000.00$

Therefore, Joe's wife is entitled to a R264 000.00 Core Benefit in the event of Joe's death.

How much does the cover cost me?

- The premium for this benefit is paid by SARS on your behalf.
- The premium is regarded as a fringe benefit to you and is therefore taxed accordingly. Your beneficiaries will thus receive the benefit without tax being deducted.

Up till what age will I be covered?

- You will be covered up to the normal retirement age (NRA) of 65 years.
- Please note, however, that the death benefits are kept in force after the NRA if you are still in the active service of the employer, until you actually retire or until the age of 70 years (whichever occurs first).

What happens to my cover when I resign / retire from SARS?

All cover and benefits will discontinue

However, a continuation option is included on this policy and allows for the transfer of cover to an individual policy on withdrawing or retiring from SARS (please refer point 5 of this document).

A guideline and application for a quotation can be found on the SARS HC&D portal

Other **Important Information** regarding the lump sum death benefit:

- The policy allows for early payment of death benefit (which will include Flex Cover Benefit if applicable) on the diagnoses of a **terminal illness** (subject to assessment of medical evidence).
 - This provision aims to financially assist with the expenses associated with a terminal illness. In the event of medical evidence being presented that a member (active or existing disability claimant) is terminally ill and has less than 6 months to live, this benefit allows for the early payment of the death benefit.
 - No further payment of premiums is required beyond the date of payment of the benefit.
- The Free Cover Limit is R18 000 000 (combined for Core Benefit and Flex Cover Benefit). This means that you will be automatically be covered up to this amount, without having to submit medical evidence of good health. Should your total death cover (Core Benefit plus Flex Cover Benefit) be in excess of this, the insurer will require you to provide medical evidence of good health for the amount in excess of R18 000 000.

How does my family claim for this benefit?

Claims have to be submitted within 12 months from date of death:

- In the event of your death, the benefit will be paid out to your nominated beneficiary(ies) as per your latest updated nomination of beneficiary form.
- If you did not submit a completed nomination of beneficiary form to your Human Capital & Development Representative to be put on your employee file, the benefit will be distributed according to the provisions in the Intestate Succession Act.
- *What documentation needs to accompany my claim?*
Required documentation is indicated on the claim form.

2.2. Education Benefit

What happens to my child/ren's annual school fees if I pass away?

In addition to the lump sum death benefit, the **Alexander Forbes Life Education Benefit** will pay the cost of the children's education.

In the event of your death, the benefit can be claimed to pay the actual cost for each of your eligible children's educations:

- The fees will be paid directly to the learning institution (subject to certain terms & conditions as set out in the policy)
- The benefit may be claimed for each year of education (at the start of that year).

Eligible children include:

- a biological child of the member, including a posthumous child (i.e. born after the date of the member's death); or
- a legally adopted child of the member. The adoption, or date of application for adoption, must be before the date of death of the member; or
- a step child of the member (validated by legal marriage, and therefore excludes a life partner's children).

The fee(s) that can be claimed per year includes the following:

- **Education fees** – the actual education fees payable to an educational institution, subject to the following limitations:

Benefit Maximums for Education Fees <i>(Please note: Book and residence allowances are not included)</i>		
	Maximum amount per child	Maximum period
Pre-school (Grade 0 or Grade R)	R38 000 per annum	1 year
Primary school (Grade 1 to 7)	R75 000 per annum	7 years
Secondary school (Grade 8 to 12)	R85 000 per annum	5 years
Tertiary educations	Local: R55 000 per annum International: \$60 000 per annum	Duration of an undergraduate degree, or recognised trade diploma or certificate.

- a **book allowance** (tertiary education) (for prescribed books) – the actual fees incurred for books prescribed by an educational institution, up to a maximum of 10% of the actual education fees payable (after applying the limitations above, if applicable); and
- university (or technicon) **residence allowance** – the actual fees for university or technicon residence up to a maximum allowance of 30% of the actual education fees payable (after applying the limitations above, if applicable).

In terms of educational institutions, this includes:

- all recognized registered South African schools; and
- all **universities**, as well as universities of technology (technikons) and recognized institutions providing for a trade (such as plumbing and electrical).

Certain international universities are also included.

How much does the cover cost me?

The premium for this benefit is paid by SARS on your behalf.

Up till what age will my child/ren be covered?

Benefit payments will terminate at the end of the year in which the member would have attained age 70 years had he/she still been alive. Payment of this benefit is until the year the child turns 23

Frequently Asked Questions

- Can the aggregated amount be claimed per annum, e.g. for bursary purposes?
The Alexander Forbes Life Education Benefit is not intended as a bursary.
- Does the benefit cover boarding fees for children attending boarding schools?
No, boarding fees and any other (e.g. after-care fees) are not included for schools.

Other Important Information regarding the Alexander Forbes Life Education Benefit:

- Certain limits may be applied when a child moves between different learning institutions, which include moving from Primary School to High School where we will limit the fees to a 50% increase of the last year of primary school (i.e. Gr 7); no limitation will apply when moving from a rural school to a urban public school.
- Children attending a private school at the time of the employees' unfortunate death, may continue their schooling at the same institution.

If a child was attending a public / mainstream school at the time of the employee's death, fees in respect of a new school will be considered in line with the public / mainstream school (e.g. in the case of a child being transferred to a private school, the fees equivalent to what was being paid at the public school will be paid.)
- No benefit is available in respect of home-schooling.
- There are no maximum to the number of children that may be covered.
- Limits are reviewed annually.
- The benefit is only payable in respect of an eligible child where:
 - where the principal member is directly paying for the school fees; or
 - indirectly paying for the school fees through shared household expenses.

No benefit is payable in the event of the employee becoming disabled.

How does my family claim for this benefit?

Claims have to be submitted within 12 months from date of death:

- In the event of your death, the benefit will pay the educational fees for each child directly to the learning institution.
- An Alexander Forbes Life Education Benefit Claim form must be submitted for each qualifying child, including child/ren that is/are not yet of school-going age.
- *What documentation needs to accompany my claim?*

Required documentation is indicated on the claim form.

2.3. Family Funeral Cover

Definition: A benefit payable in the event of the death of the principal member or one of his/her immediate family members, to assist with the funeral costs

What happens if I die while employed?

The Funeral benefit provides for a lump sum benefit, in the event of your or a family member's unfortunate passing away before the Normal Retirement Age (NRA), to assist your family with the funeral costs:

Person covered:	Benefit
○ You, as the principal member (SARS employee)	R50 000
○ Your qualifying spouse (<i>maximum 1</i>)	R50 000
○ Your qualifying child, aged 14 and older (<i>but younger than 21 years</i>)	R50 000
○ Your qualifying eligible child, aged 6 and over, (<i>but younger than 14 years</i>)	R20 000
○ Your qualifying eligible child, aged 1 and older, (<i>but younger than 6 years</i>)	R10 000
○ Your qualifying eligible child younger than 1 years old, including a still-born child	R10 000

How much does the cover cost me?

The premium for this benefit is paid by SARS on your behalf.

Up till what age will I be covered?

- You will be covered up to the normal retirement age (NRA) of 65 years.
- Please note, however, that the benefits are kept in force after the NRA if you are still in the active service of the employer, until you actually retire or until the age of 70 years (whichever occurs first).

Paid-up Insurance on retirement of the employee

- If the principal member (i.e. SARS employee) *retires* (i.e. normal age 60 or compulsory age of 65 years), as a result of ill-health (i.e. total & permanent occupational disability), the principal member, his / her qualifying spouse and qualifying children will remain insured; but no further premiums will be payable in respect of them until he / she (principal member) passes away;
- This benefit will remain in force until the retired employee (principal member) passes away;
- If the principal member's spouse passes away, the principal member and his / her qualifying children will still be covered;
- If the principal member's service with the employer is terminated for *any other reason*, including resignation, termination due to misconduct, death, etc., his / her benefit, as well as the benefits in respect of his / her qualifying spouse and qualifying children, will cease.

Other Important Information regarding the family funeral benefit:

- Eligible children under 21 years are covered while full-time students are covered up to and including age 26. Full-time students will be covered up until the end of the year in which they turn 26;
- Eligible children under 21 years that are married will not be covered;
- Age will refer to the child's exact age;
Eligible children include:
 - a biological child of the member, including a posthumous child (i.e. born after the date of the member's death); or
 - a legally adopted child of the member. The adoption, or date of application for adoption, must be before the date of death of the member; or
 - a step child of the member (validated by legal marriage, and therefore excludes a life partner's children).
- What happens to my children who are over 21 and not studying?
These children can be covered under the Extended Family Funeral Benefit.
- What happens if my child is dependent on me for his/her entire life?
Cover will be extended indefinitely if the Principal Member's child is or becomes wholly, and continuously, dependent on the principal member as a result of mental or physical infirmity that prevents him from maintaining himself.
- The benefit payment/s will cease when one of the following events occurs:
 - the death of the principal member(SARS employee); or
 - the principal member ceases to be an employee; or
 - a premium not paid continuously; or
 - if the scheme is dissolved.
- Cover is granted without medical proof of insurability required.

What happens to my cover when I resign from SARS?

All cover ceases.

How do I/my family claim for this benefit?

In the event of the death of either you or your immediate family member, please contact your Human Resources Representative to start the claims process.

Your (the employee's) funeral benefit will be paid to the spouse or as per specific beneficiary nomination form.

The benefit of the immediate family member will be paid to the employee.

- *What documentation needs to accompany my claim?*
Required documentation is indicated on the claim form.

Frequently Asked Questions

- How many spouses can I claim for on this benefit?
The benefit pays for one spouse claim per review period. The spouses to be insured needs to be nominated as only one spouse are covered per review period.
- What is the definition of a spouse?
A person to whom the principal member is legally married, and shall include the following:
 - A party to a customary union according to tribal customs or South African customary law; or

- A union recognised as a marriage under the tenets of any Asiatic religion; or
- A person of the same or opposite gender living with the member in the manner of a spouse, provided that such cohabitation has been in existence for a period of at least 6 months.

2.4. Accidental Death Cover

Definition: A benefit payable to your nominated beneficiary(ies) in the event of your death as a result of an accident

What happens if I die, as a result of an accident, while employed?

All SARS employees are covered for an additional accidental death benefit of 1 times annual Guaranteed Total Remuneration Package (GTP).

This benefit is payable in addition to the to the lump sum death benefit.

Example 2:

Joe Block is an employee of the South African Revenue Service who earns R10 000.00 per month. Joe therefore earns a guaranteed total package of R120 000.00 per annum. Joe would like to know how much core benefit cover his wife is entitled to in the event of his accidental death.

- Accidental Death Cover: 1 X Annual Guaranteed Total Package
- Annual Guaranteed Total Package: R120 000.00

Accidental Death benefit: 1 X R120 000.00 = R120 000.00

Therefore, Joe's wife is entitled to a R120 000.00 Accidental Death Benefit in the event of Joe's accidental death.

Note – If Joe's death is as a result of an accident, both the core benefit and the accidental death benefit are payable. So, in this example Joe's wife would be entitled to a total pay-out of R264 000.00 (core benefit) + R120 000.00 (accidental death benefit) = R384 000.00 (total).

How much does the cover cost me?

- The premium for this benefit is paid by SARS on your behalf.
- The premium is regarded as a fringe benefit to you and is therefore taxed accordingly. Your beneficiaries will thus receive the benefit without tax being deducted.

Up till what age will I be covered?

- You will be covered up to the normal retirement age (NRA) of 65 years.
- Please note, however, that the death benefits are kept in force after the NRA if you are still in the active service of the employer, until you actually retire or until the age of 70 years (whichever occurs first).

Other Important Information regarding the accidental death benefit:

- An accident is defined as a sudden, unexpected, unusual, specific event which is not sought out by the principal member which is occasioned by visible, violent or external means, which occurs at an identifiable time and place, which results in Bodily Injury as defined.
- Death must occur within 12 months of the accident date in order for the Accidental Death Benefit to pay out.
- The accident cover is granted without medical proof of insurability required.

How is Bodily Injury defined?

Physical bodily injury or an injury which gives rise to the deterioration of the mental state and mental capacity of a principal member which is caused exclusively and independently of any

other cause by visible, violent, external or accidental means and occurs at an identifiable time and place.

What happens to my cover when I resign from SARS?

All cover ceases.

How does my family claim for this benefit?

Claims have to be submitted within 12 months from date of death:

- In the event of your death, the benefit will be paid out to your nominated beneficiary(ies) as per your latest updated nomination of beneficiary form (as required for your group life cover).
- If you did not submit a completed nomination of beneficiary form to your Human Capital & Development Representative to be put on your employee file, the benefit will be distributed according to the provisions in the Intestate Succession Act.
- *What documentation needs to accompany my claim?*
Required documentation is indicated on the claim form.

Becoming disabled while in Service

2.5. Dismemberment Cover

Definition: A lump sum payable in the event of the total loss of use of one or more limbs as a result of an accident as specified in the table below

What happened if I do not pass away, but experience bodily loss as a result of an accident, while employed?

The benefit payable is calculated in line with the severity of the disablement.

A 100% pay out on this benefit is equal to 2.2 X annual guaranteed total package to a maximum of R4 500 000.00.

Nature of Dismemberment or Paralysis:	Percentage of benefit
○ At or above the wrist or ankle of one or more limbs	100%
○ Four (4) fingers	80%
○ Thumb <ul style="list-style-type: none">– Both (2) phalanges– One (1) phalanx	50% 25%
○ Index finger <ul style="list-style-type: none">– Three (3) phalanges (i.e. whole finger)– Two (2) phalanges– One (1) phalanx	10% 8% 5%
○ Middle finger <ul style="list-style-type: none">– Three (3) phalanges (i.e. whole finger)– Two (2) phalanges– One (1) phalanx	8% 6% 4%
○ Ring finger <ul style="list-style-type: none">– Three (3) phalanges (i.e. whole finger)– Two (2) phalanges	6% 5%

– One (1) phalanx	3%
○ Little finger	
– Three (3) phalanges (i.e. whole finger)	4%
– Two (2) phalanges	3%
– One (1) phalanx	2%
○ Metacarpals (in addition to fingers lost)	3%
– First or second – per metacarpal	
– Third, fourth or fifth – per metacarpal	2%
○ Toes	
– All on one foot	30%
– Great toe, both (2) phalanges	7%
– Great toe, one (1) phalanx	3%
– One (1) toe (except great toe) - each	2%
○ Metatarsals (in addition to toes lost)	3%
– First or second – per metacarpal	
– Third, fourth or fifth – per metacarpal	2%
○ Nature of Loss of Faculties	100%
– Loss of sight / hearing – both eyes / ears	
– Loss of sight / hearing – one eye / ear	30%
○ Total incapacitation	100%

How much does the cover cost me?

- This benefit is payable in addition to any other benefit.
- The premium for this benefit is paid by SARS on your behalf.

Example 3:

Joe Block is an employee of the South African Revenue Service who earns R10 000.00 per month. Joe therefore earns a guaranteed total package of R120 000.00 per annum. Joe would like to know how much core benefit cover he is entitled to in the event of experiencing bodily loss as a result of an accident.

- Dismemberment Cover: 2.2 X Annual guaranteed total package
 - Annual guaranteed total package: R120 000.00
- Dismemberment cover: $2.2 \times R120\,000.00 = R264\,000.00$

Therefore, for total incapacitation, Joe is entitled to a R264 000.00 Dismemberment Cover in the event of him experiencing bodily loss as a result of an accident.

Note – If Joe only loses all the toes of his left foot (as a result of the accident), Joe will only be entitled to $R264\,000.00 \times 30\%$ (based on the scale above) = R79 200.00 Dismemberment Cover.

Up till what age will I be covered?

You will be covered up to the normal retirement age (NRA) of 65 years.

Other Important Information regarding the dismemberment cover:

- An accident is defined as a sudden, unexpected, unusual, specific event which is not sought out by the principal member which is occasioned by visible, violent or external means, which occurs at an identifiable time and place, which results in Bodily loss within 12 month of the accident.
- Claims need to be lodged no later than 12 months after the date of accident or after the date of disablement in the event of the loss of limbs (if not submitted in time, the Insurer/SARS will not be liable for payment of the claim).
- The Dismemberment Benefit is granted without medical proof of insurability required.

How do I claim for this benefit?

Claims have to be submitted within 12 months from date of bodily loss (i.e. dismemberment):

- Collect the necessary documentation from your Human Capital & Development Representative.
- Complete documentation correctly and attach all required documentation, then return to the Human Capital & Development Representative for submission to the insurer.

2.6. Lump Sum Disability over

Definition: A lump sum benefit payable in the event that you are totally and permanently incapable of performing your own and any alternative occupation with any employer as a result of a condition that arose from an injury or illness

What happens if I become disabled while employed?

The benefit is paid as a lump sum and is calculated as a multiple of your annual guaranteed total remuneration package (GTP) (see example 1).

- The current structure is 2.2 X annual guaranteed total package to a maximum of R10 500 000.00.
- The premium for this benefit is paid by SARS on your behalf.

Other Important Information regarding the lump sum disability benefit:

- Date of event is the date on which the Insured Person is unable to perform the material duties of his job due to injury or illness and where after he is unable to perform the inherent requirements of his job (i.e. date of service termination).
- The benefit is an **accelerated payment of your (Core) lump sum death benefit**. There is therefore no medical evidence of good health required. If your claim is approved (100% total and permanent disabled) and paid out and you die shortly thereafter, no death benefit will be payable.
- A claim is declined if
 - the claim event occurs within 12 months after the cover began (e.g. with the previous insurer or new entrant); and
 - the claim event is directly or indirectly attributable to any injury or illness in respect of which the principal member sought medical advice, or about which he knew or could reasonably be expected to have known, during the six month period preceding the commencement of cover.
- Claims need to be lodged no later than 12 months after the date of event or after the date of disablement in the event of the loss of limbs (if not submitted in time, the Insurer/SARS will not be liable for payment of the claim).
- The Reduction in Benefits: The Lump Sum Disability Cover shall be reduced for a principal members who is within five years of the NRA of 65. For each complete month that the principal members exceeds the age which is five years before the NRA of 65, the Lump Sum Disability Cover shall be reduced by $(1 \div 60)$.

How much does the cover cost me?

- This benefit is payable in addition to any other benefit.
- The premium for this benefit is paid by SARS on your behalf.

Example 4:

Joe Block has suffered a major stroke at **age 35** and is no longer able to perform his occupation or a reasonable alternative. He applies for disability and his claim is approved and paid out. He currently earns R120 000.00 per annum, he therefore receives a benefit of

- | | |
|------------------------------------|--|
| ○ Lump Sum Disability Cover: | 2.2 X Annual guaranteed total package |
| ○ Annual guaranteed total package: | R120 000.00 |
| Lump Sum Disability benefit: | $2.2 \times R120\,000.00 = R264\,000.00$ |

Up till what age will I be covered?

The benefit is only payable whilst you are still a SARS employee, under the age of 65 years, with a reduction of benefits from the age of 60.

Example 5:

Joe Block has suffered a major stroke at **age 63**, with 1,5 years (18 months) to retirement and is no longer able to perform occupation or a reasonable alternative. He applies for disability and his claim is approved and paid out. He currently earns R10 000.00 per month. His annual earnings is R120 000.

His benefit is therefore limited to:

Lump Sum Disability benefit: $(2.2 \times R120\,000.00) \times 18 \div (60 - 63) = R79\,200.00$

What happens to my cover when I resign from SARS?

All cover ceases. However, a continuation option is included on this policy and allows for the transfer of cover to an individual policy on withdrawing or retiring from SARS (*please refer point 5 of this document*). A guideline and application for a quotation can be found on the SARS HC&D portal

How do I claim for this benefit?

Claims have to be submitted within 12 months from date of disability:

- Collect the necessary documentation from your Human Capital & Development Representative.
- Complete documentation correctly and attach all required documentation, then return to the Human Capital & Development Representative for submission to the insurer.

Frequently Asked Question: Is payment of the disability benefit guaranteed?

- No, payment of the claim is subject to assessment of medical evidence to determine whether the illness/injury resulted in total and permanent occupational disablement.
- The insurer can defer for additional information if needed.
- Once evaluated, the insurer will determine whether your claim meets the requirements for total and permanent occupational disablement.
- If you submit a claim for disability in the first year of joining SARS as an employee, and your claim is based on a condition that existed in the 6 months prior to joining SARS, your claim may be rejected on the grounds of a pre-existing condition.
- Intentional self-inflicted injuries are not covered.

2.7. Lifestyle Cover

Definition: A lump sum pay-out to help with the cost of changing the way one lives after a major illness or injury and protects against the expenses that can arise during this time

What happens if I suffer a critical illness / condition while employed?

A benefit, up to a % of R100 000, is paid if the member's condition meets the relevant contractual definition for the insured conditions covered;

Which conditions are covered under this policy?

- Advanced Dementia
- Aplastic Anaemia
- Benign Brain Tumour with malignant behavior
- Cancer
- Cardiomyopathy

- Coma
- Coronary Artery Bypass Surgery
- Heart Attack
- Loss of hearing
- Loss of sight one or both eyes
- Loss of speech (Additional??)
- Loss or loss of use of limb
- Major Head Trauma
- Major Organ Transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Paralysis Parkinson's
- Renal Failure
- Severe Burns
- Severe Crohn's DiseaseSevere Lung Disease
- Severe Ulcerative Colitis
- Stroke
- Accidental HIV infection
- Alzheimer's disease (covered under Advanced Dementia)
- Angioplasty (covered under Coronary Artery Bypass Surgery)
- Aortic artery surgery (covered under Coronary Artery Bypass Surgery)
- Arrhythmia
- Chronic liver failure
- Heart valve surgery (covered under Coronary Artery Bypass Surgery)
- Muscular dystrophy (covered under Motor Neurone Disease)
- Paraplegia (covered under paralysis)
- Pulmonary embolism
- Sero-positive rheumatoid arthritis

How much does the cover cost me?

- This benefit is payable in addition to any other benefit.
- The premium for this benefit is paid by SARS on your behalf.

Example 6:

Joe Block is an employee of the South African Revenue Service who earns R10 000.00 per month. Joe therefore earns a guaranteed total package of R120 000.00 per annum. Joe would like to know how much core benefit cover he is entitled to in the event of experiencing bodily loss as a result of an accident.

- Lifestyle Cover: R100 000.00

Note – If Joe's condition, for example angioplasty, results in a lower % payable than 100% (please refer Benefit percentage payable per event), Joe will only be entitled to R100 000.00 x 50% = R50 000.00 Lifestyle Cover.

Benefit percentage payable per Lifestyle event (please see policy document for more detailed definitions and severities):

Lifestyle Event	Severity Level	% of Benefit Amount
Loss of sight	Complete and irreversible loss of sight in both eyes	100%
	Complete and irreversible loss of sight in one eye	50%
Cancer	Malignant Tumour – Stage 3 or Stage 4	100%
	Malignant Tumour – Stage 2	50%
	Malignant Tumour – Stage 1	25%
Renal Failure (Requiring Dialysis)	End stage renal failure of both kidneys with permanent dialysis needed	100%
Coma (resulting in permanent neurological complications)	If, after 3 months, there is evidence of permanent incapacitating neurological deficit. Permanent neurological deficit must include at least one of the following ailments: (blindness; deafness; speech disorders; or motor paralysis involving one or more limbs)	100%
	If the state has persisted continuously with the use of a life support system for a period of at least 96 hours	50%
Coronary Artery Bypass Surgery (with surgery to divide breast bone)	Repair to three or more coronary arteries	100%
	Heart valve surgery	100%
	Aorta graft surgery	100%
	Repair to less than three coronary arteries	50%
	Angioplasty	10%
Heart Attack (of specified severity)	Heart attack with severe permanent impairment in function	100%
	Heart attack with mild permanent impairment in function	75%
	Mild or Moderate heart attack	50%
Severe Burns	If the burns cover more than 30% of the body surface	100%
	If the burns cover between 15% and 30% of the body surface	50%
Major organ transplant	After the transplant operation - human to human	100%
	Before the transplant operation if proof is submitted that a transplant is needed and the member is on a valid organ transplant waiting	50%
Multiple Sclerosis (with persisting symptoms)	The irreversible neurological deficiencies must include at least one of the following conditions: (paralysis in limbs; walking impairment that can be neurologically verified; the member has to use a wheelchair)	100%
Paralysis	Permanent and total loss of function of two or more limbs as a result of injury or disease.	100%
Stroke	Stroke with severe impairment – inability to perform 3 or more Basic Activities of Daily Living	100%
	Stroke with moderate impairment – inability to perform 3 or more Advanced Activities of Daily Living	50%
	Stroke with mild impairment – inability to perform 1 or more Advanced Activities of Daily Living	10%
Motor Neurone Disease (resulting in permanent Symptoms)	Confirmed by a neurologist as progressive and resulting in irreversible damage to the nervous system with the inability to perform 3 or more Basic Activities of Daily Living	100%
Loss of speech	Total, permanent and irreversible loss of the ability to speak	100%
Loss of hearing	Total deafness	100%
Loss or loss of use of limbs	Both arms, or both legs or one arm and one leg	100%

	One arm or leg	50%
Parkinson's	Activities of Daily Living assessment confirms the inability of the member to perform, without assistance, 3 or more Basic Activities of Daily Living. The disease cannot be controlled with medication and the disease shows signs of progressive impairment	100%
	Activities of Daily Living assessment confirms the inability of the member to perform, without assistance, 6 or more Advanced Activities of Daily Living. The disease cannot be controlled with medication and the disease shows signs of progressive impairment	50%
Benign Brain Tumour	Tumour causing severe impairment – inability to perform 3 or more Basic Activities of Daily Living	100%
Severe Lung Disease	Severe lung disease or end stage lung disease, causing chronic respiratory failure, as evidenced by all four (4) of the following criteria: - FEV1 test results consistently less than 1 litre measured on three occasions 3 months apart. For idiopathic pulmonary hypertension a systolic pulmonary pressure of greater than 50mmHg; and - Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and - Arterial blood gas analyses with partial oxygen pressures of 55mmHg or less (PaO2 < 55mmHg); and - Dyspnea at rest. The diagnosis must be confirmed by a respiratory physician.	100%
Severe Crohn's Disease	Presence of two or more clinical complications of fistula formation, malabsorption, intestinal obstruction, intestinal perforation or secondary amyloidosis. Diagnosis must be confirmed by the characteristic histopathological features.	100%
	If diagnosis is based on endoscopic examinations and histopathological features, and all of the following conditions are fulfilled: - The acute period must be proven to have lasted at least three months - The disease must have resulted in at least two stays in hospital in the year preceding the submission of the claim - In the six months preceding the submission of the claim, there must have been a loss of weight of at least 10% and - At the time the claim is submitted, the member must be afflicted by anaemia with the concentration of haemoglobin being less than 10g%.	50%
Major Head Trauma	The inability to perform 3 or more Basic Activities of Daily Living.	100%
	The inability to perform 6 or more Advanced Activities of Daily Living.	50%
Advanced Dementia	Suffering from advanced dementia described above	100%
Severe Ulcerative Colitis	If diagnosis is based on endoscopic examinations and histopathological features, and a total colectomy is performed for the treatment of ulcerative colitis.	100%

	<p>If diagnosis is based on endoscopic examinations and histopathological features and three of the following four conditions are fulfilled:</p> <ul style="list-style-type: none"> - The acute period must be proven to have lasted at least three months. - The disease must have resulted in at least two stays in hospital in the year preceding the submission of the claim. - In the six months preceding the submission of the claim, there must have been a loss of weight of at least 10%. - At the time the claim is submitted, the member must be afflicted by anaemia with the concentration of haemoglobin being less than 10g%. 	50%
Aplastic Anaemia	The concentration of granulocytes in serum must be less than 500 per mm ³ and of thrombocytes less than 20 000 per mm ³ . An anaemia and reticulocytopenia must be proven.	100%
Cardiomyopathy	A class III New York Heart Association classification of heart failure or a permanent left ventricular ejection fraction of less than 40%	100%

Up till what age will I be covered?

- You will be covered up to the normal retirement age (NRA) of 65 years.
- Please note, however, that the benefits are kept in force after the NRA if you are still in the active service of the employer, until you actually retire or until the age of 70 years (whichever occurs first).

What happens to my cover when I resign from SARS?

All cover ceases.

However, a continuation option is included on this policy and allows for the transfer of cover to an individual policy on withdrawing or retiring from SARS (*please refer point 5 of this document*). A guideline and application for a quotation can be found on the SARS HC&D portal

Other Important Information regarding the Lifestyle benefit:

- Multiple claims for unrelated conditions are allowed.
- Claims are limited to one claim per 12 month period.
- To qualify for a Lifestyle benefit, the member must survive the insured condition for at least 7 days.
- There are 2 aspects with lifestyle claims that Alexander Forbes Life consider at claim stage, i.e.:

The exclusion clause – a claim is declined if:

- the claim event occurs within 12 months after the cover began (e.g. with the previous insurer or new entrant); and
- the claim event is directly or indirectly attributable to any injury or illness in respect of which the principal member sought medical advice, or about which he knew or could reasonably be expected to have known, during the six month period preceding the commencement of cover.

The timing of contracting the disease – Alexander Forbes Life determines the time of contracting a lifestyle event (i.e. critical illness / event) taking into account the medical proof submitted (date of diagnosis),

- in the case of cancer the date of contracting the critical illness / event is taken as the date of the first diagnosis thereof; and
- in the case of surgery and transplant the date of contracting the critical illness / event is taken as the date on which the need for the surgery or transplant was first diagnosed by a medical practitioner.

This does not mean that the benefit is payable for the surgery or transplant before the actual undergoing of the surgery or transplant.

How do I claim for the Lifestyle benefit?

Claims have to be submitted within 12 months from date of event:

- Collect the necessary documentation from your Human Capital & Development Representative.
- Complete documentation correctly and attach all required documentation, then return to the Human Capital & Development Representative for submission to the insurer.

3. VOLUNTARY BENEFITS DEFINITIONS

The **voluntary benefits portfolio** contains a range of benefits to supplement your compulsory portfolio should you wish to have additional cover.

These benefits, unlike the compulsory portfolio, are *at an additional cost to you* and will reflect on your payslip as a deduction. The voluntary benefits will be paid in addition to your compulsory benefits where applicable.

What options do the voluntary benefits portfolio consist of:

- **Flex Cover Benefit** (*lump sum death benefit*)
Additional voluntary death benefit payable to your nominated beneficiaries in the event of your death.
- **Spouse's Life Cover**
Voluntary death benefit payable in the event of the death of your spouse.
- **Extended Family Funeral Cover**
Voluntary death benefit payable in the event of the death of an Extended Family member covered on the policy.

When can I apply for any of the voluntary benefits?

Voluntary benefits can be applied for:

- Upon joining SARS as an employee;
- Life changing events i.e. marriage, divorce, death etc.; or
- At election time as communicated by SARS.

How do I apply for the voluntary benefits?

If you would like to apply for these benefits you will need to contact the **HC&D Contact Centre**
E-mail: HCDServices@sars.gov.za who will assist you with the relevant documentation.

Important Information:

- You will be allowed to cancel the benefit should you wish to do so.
- If you apply for this benefit, please note that cover will only commence from the 1st day of the next month after the receipt of your application form. Cover cannot be backdated.
- **The onus is on you to check your payslip after applying for cover to ensure that the application was successful and the deduction is reflecting on your payslip.**

If there is no deduction for the voluntary benefit then you are NOT covered for this benefit.

3.1 Flex Cover Benefit

Definition: A benefit payable to your nominated beneficiaries in the event of your death

What happens if I die while employed?

A Flex Cover Benefit, as elected by you, in multiples of your annual remuneration package between 1 and 6 times is paid out, in addition to your Core Benefit, as per the table below:

Benefit Structure Choice	Core Benefit	Flex Cover Benefit	Total Benefit
Core Benefit	2.2 x	-	2.2 x
Option 1	2.2 x	1 x	3.2 x
Option 2	2.2 x	2 x	4.2 x
Option 3	2.2 x	3 x	5.2 x
Option 4	2.2 x	4 x	6.2 x
Option 5	2.2 x	5 x	7.2 x
Option 6	2.2 x	6 x	8.2 x

When may I choose Flex Cover Benefit (i.e. additional death cover)?

The option to increase the amount of insurance will not apply to a member who:

- is not actively at work, or
- will not be actively at work on the date from which the increase applies
- is unable to perform the inherent requirements of his job due to illness or injury.

Insurance may be elected or increased, to the maximum per event indicated below, **within 13 weeks** of any of the events occurring:

Event	Documentation required	Maximum flex cover multiple (i.e. increase limit) applicable per event
On first qualifying for compulsory insurance	Application form	6 times
At election time, i.e. open period (including scheme anniversary date)	Application form	2 times

Marriage	Application form; and Copy of marriage certificate or certified affidavit attesting to the relationship and signed by both parties.	5 times
Birth or adoption a child	Application form; and Copy of birth certificate or adoption order. The member must be reflected as the parent of the Child	3 times
Purchase of a house (i.e. primary residential property)	Application form; and Copy of Registration of bond-form (i.e. approved)	1 times
Divorce or death of a spouse	Application form; and Copy of divorce order or a certified affidavit attesting to the termination of the relationship and signed by both parties.	1 times

Do I have to provide medical evidence of good health when I choose/change Flex Cover Benefit?

- At any event (except for election time), no medical evidence of good health will be required if the combined (Core Benefit plus Flex Cover Benefit) cover level is below the Free Cover Limit of R 18 000 000. For any cover above the Free Cover Limit, medical evidence of good health will be required.
 - At election time, i.e. open period (including scheme anniversary date), you may choose 2 times annual remuneration, up to the overall maximum applicable of 6 times annual remuneration. Medical evidence of good health will be required on 1 times annual remuneration should the total of 2 times annual remuneration be chosen. If only 1 times annual remuneration is chosen, no medical evidence will be required.
- This means that,
- if you elect only 1 times annual remuneration during the open period, no medical evidence will be required;
 - if you elected 2 times annual remuneration during the open period, only 1 times annual remuneration will be subject to medical evidence. If this 1 times annual remuneration was declined, any future requests will be limited to 1 times annual remuneration.
- If the option to elect or increase insurance is exercised at any time other than on the events listed above or for an amount in excess of the limits of the table above, it will be subject to the insurer receiving medical evidence of health regarding the risk profile of the person concerned.
 - The insurer will not be liable for the cost of such evidence

How much does this benefit cost currently?

Level of additional cover	Percentage of Guaranteed Total Package
Additional one times annual remuneration (1 x)	0.370%
Additional two times annual remuneration (2 x)	0.740%
Additional three times annual remuneration (3 x)	1.110%
Additional four times annual remuneration (4 x)	1.480%
Additional five times annual remuneration (5 x)	1.850%
Additional six times annual remuneration (6 x)	2.220%

Example:

Joe Block is an employee of the South African Revenue Service who earns R10 000.00 per month. Joe therefore earns a guaranteed total package of R120 000.00 per annum (R10 000.00 per month), the cost of additional cover for him will be:

Level of Additional cover	Calculation	Cost to the Member
1 x R120 000	R10 000 p.m. x 0.370%	R37.00 per month
2 x R120 000	R10 000 p.m. x 0.740%	R74.00 per month
3 x R120 000	R10 000 p.m. x 1.110%	R111.00 per month
4 x R120 000	R10 000 p.m. x 1.480%	R148.00 per month
5 x R120 000	R10 000 p.m. x 1.850%	R185.00 per month
6 x R120 000	R10 000 p.m. x 2.220%	R222.00 per month

Up till what age will I be covered?

- You will be covered up to the normal retirement age (NRA) of 65 years.
- Please note, however, that the death benefits are kept in force after the NRA if you are still in the active service of the employer, until you actually retire or until the age of 70 years (whichever occurs first).

What happens to my cover when I resign / retire from SARS?

All cover and benefits will discontinue. However, a continuation option is included on this policy and allows for the transfer of cover to an individual policy on withdrawing or retiring from SARS (please refer point 5 of this document). A guideline and application for a quotation can be found on the SARS HC&D portal

(Please note that your Flex Cover Benefit needs to have been in place for at least 2 years before cover can be converted.)

Other *Important Information* regarding the lump sum death benefit:

- As this is a voluntary benefit, it is paid for by you as the member and will appear as a deduction on your payslip.

No deduction = you have no cover for this benefit.

- The additional flexi cover is excluded from lump sum disability.
- Claims for death as a result of suicide or self-inflicted injury are excluded for 2 years following election of additional cover.
- The Free Cover Limit is R18 000 000 (combined for Core Benefit and Flex Cover Benefit). This means that you will be automatically be covered up to this amount, without having to submit medical evidence of good health. Should your total death cover (Core Benefit plus Flex Cover Benefit) be in excess of this, the insurer will require you to provide medical evidence of good health for the amount in excess of R18 000 000.

How does my family claim for this benefit?

- In the event of your death, the benefit will be paid out to your nominated beneficiary(ies) as per your latest updated nomination of beneficiary form.
- If you did not submit a completed nomination of beneficiary form to your Human Capital & Development Representative to be put on your employee file, the benefit will be distributed according to the provisions in the Intestate Succession Act.
- *What documentation needs to accompany my claim?*
Required documentation is indicated on the claim form.

3.2 Spouse's Life Cover

Definition: A benefit payable in the event of the death of a member's insured spouse

What happens if my spouse dies while I'm employed?

This benefit covers your spouse in the event of his/her death for a lump sum which is payable to the member

The benefit has **two levels of cover**:

- **One (1)** times your annual guaranteed total package to a maximum of R2 750 000.
- **Two (2)** times your annual guaranteed total package to a maximum of R2 750 000.

Who will be defined as my spouse?

The benefit is limited to one spouse's claim per review period.

Definition of a spouse:

A person to whom the principal member is legally married, and shall include the following:

- A party to a customary union according to tribal customs or South African customary law; or
- A union recognised as a marriage under the tenets of any Asiatic religion; or
- A person of the same or opposite gender living with the member in the manner of a spouse, provided that such cohabitation has been in existence for a period of at least 6 months.

Should an employee be married to more than one person, qualifying spouse will mean:

- only the one spouse, whom the employee nominated in writing during that person's life
- if the employee does not nominate a qualifying spouse, the person that he/she married first will be the qualifying spouse.

When may I choose Spouse's cover (i.e. additional cover for your spouse)?

Insurance may be elected or increased, to the maximum per event indicated below, **within 13**

weeks of any of the events occurring:

Event	Documentation required	Maximum cover multiple (i.e. increase limit) applicable per event
On first qualifying for compulsory insurance	Application form	2 times
At election time, i.e. open period (including scheme anniversary date)	Application form	1 times
Marriage	Application form; and Copy of marriage certificate or certified affidavit attesting to the relationship and signed by both parties.	2 times
Birth or adoption a child	Application form; and Copy of birth certificate or adoption order. The member must be reflected as the parent of the Child	1 times

If the option to elect or increase insurance is exercised at any time other than on the events listed above or for an amount in excess of the limits of the table below, it will be subject to the insurer receiving medical evidence of health regarding the risk profile of the person concerned. The insurer will not be liable for the cost of such evidence.

How much does this benefit cost currently?

Level of cover	Cost per R1 000 of cover
Additional one times annual remuneration (1 x)	R0,536 per R1 000 cover
Additional two times annual remuneration (2 x)	R0,536 per R1 000 cover

Example:

Below are a few examples of different scenarios at various salary levels as well as taking the new maximum cover into account.

If Joe insures his wife for

Annual salary	R300 000	R300 000	R600 000	R600 000	R1 400 000	R1 400 000
Multiple elected	1 x	2 x	1 x	2 x	1 x	2 x
Total insured amount	R300 000	R600 000	R600 000	R1 200 000	R1 400 000	R2 800 000
Contractual restriction (maximum)	n/a	n/a	n/a	n/a	n/a	R2 750 000
Premium rate per R1000 insured amount	R 0.536	R 0.536	R 0.536	R 0.536	R 0.536	R 0.536
Monthly premium (cover/1000*rate)	R160.80	R321.60	R321.60	R643.20	R750.40	R1474.00
Claim payable in event of spouse's death	R300 000	R600 000	R600 000	R1 200 000	R1 400 000	R2 750 000

Up till what age will I be covered?

A spouse will be covered

- up to the normal retirement age (NRA) of the principal member (i.e. SARS employee).
This means that if the principal members are still in the active service of the employer (after NRA), cover for the spouse will apply until the principal member actually retires or until he / she reaches the age of 70 years (whichever occurs first) ... even if spouse is still younger than 70.
- until the spouse turns 70 (even if the SARS employee is still younger than 70 years).

What happens to my cover when an employee resigns from SARS?

All cover ceases.

Other Important Information regarding the spouse lump sum death benefit:

- As this is a voluntary benefit, it is paid for by you as the member and will appear as a deduction on your payslip.
No deduction = you have no cover for this benefit.
- Claims for death as a result of suicide or self-inflicted injury are excluded for 2 years following election of additional cover.
- Spouse will not be subject to medical examinations to qualify for this cover.

How do I claim for this benefit?

- Payment is subject to a six (6) months waiting period for death due to natural causes. This six (6) month waiting period (for death due to natural causes) is also applicable after any option changes.
- Collect the necessary documentation from your Human Capital & Development Representative.
- Complete documentation correctly and attach all required documentation, then return to the Human Capital & Development Resources Representative for submission to the insurer.
-

3.2 Extended Family Funeral Cover

Definition: A benefit payable on the death of insured extended family members

The intention of the Extended Family Funeral cover benefit is to provide cover for family members that are financially dependent on the employee or where it will be required from the employee to assist with the funeral expenses.

Who can be covered under this benefit while I'm employed?

The Funeral benefit provides for a lump sum benefit, in the event of the following extended family members unfortunate passing away, to assist your family with the funeral costs:

- Your parents (natural, step or adoptive);
- Your parents-in-law (natural, step or adoptive);
- Your biological brother or sister; or
- Any relative through blood or marriage (grandparents, grandchildren, brothers-in-law, sisters-in-law, nephews, nieces, aunts, uncles and cousins and children not covered under the normal family cover policy).

How many extended family members can I cover?

A maximum of 12 extended family members can be covered under this policy.

In those cases where there are already more than 12 family members covered, none of those members can be replaced or changed with other family members.

What does the benefit cover?

There are a number of options available, please refer to table below.

- Elections (for option (1 – 6) must be done **within 13 weeks** of first being able to elect cover.
- Changes in benefit levels for the principal member's insured family members are allowed during the open period communicated each year.
- No option changes are allowed for family members older than 75 years.

How much does this benefit cost currently?

Option applicable per extended family member	Cost of benefit				
	Set premium per month per extended family member according to his/her actual age at entry :				
	- 5* years	6 – 21 years	22 – 45 years	46 – 65 years	66+ years
Option 1: R5 000	R3.00	R4.50	R7.00	R16.00	R18.00
Option 2: R10 000	R6.00	R9.00	R14.00	R32.00	R36.00
Option 3: R15 000	R9.00	R13.50	R21.00	R48.00	R54.00
Option 4: R20 000	R12.00	R18.00	R28.00	R64.00	R72.00
Option 5: R25 000	(* Please note by law (Article 55 of the long-term insurance act) children younger than 6 years may not receive a benefit of more than R20 000)	R22.50	R35.00	R80.00	R90.00
Option 6: R30 000		R27.00	R42.00	R95.00	R108.00

Example:

Joe would like to cover his parents and parents-in-law on the extended family funeral R5 000 benefit; they are all below 65 years of age:

Joe will pay: 4 parents (all below 65 years) X R16.00 per month = R64.00 per month

Up till what age will my extended family members be covered?

- You will be covered up to the normal retirement age (NRA) of 65 years.
- Please note, however, that the extended funeral benefits are kept in force after the NRA if you are still in the active service of the employer, until you actually retire or until the age of 70 years (whichever occurs first).
- An extended family member must, however, be under 75 years when cover first commences.

What happens to my cover when an employee resigns from SARS?

All cover ceases. However, a continuation option is included on this policy and allows for the transfer of cover to an individual policy on withdrawing or retiring from SARS (*please refer point 5 of this document*).

A guideline and application for a quotation can be found on the SARS HC&D portal

Other Important Information regarding the extended family funeral benefit:

- As this is a voluntary benefit, it is paid for by you as the member and will appear as a deduction on your payslip.
No deduction = you have no cover for this benefit.
- Claims for death as a result of suicide or self-inflicted injury are excluded for 2 years following election of additional cover.
- A maximum of 12 claims will be allowed per employee over the 12 month review period. This will be subject to one spouse's claim during the review period.
- Cover is granted without medical proof of insurability.

How do I claim in the case of any of my extended family members' passing away?

- Payment is subject to a six (6) months waiting period for death due to natural causes. This six (6) month waiting period (for death due to natural causes) is also applicable after any option changes. If the option changes involve an increase in cover level, the waiting period will only be applicable to the increased cover level portion.
- In the event of an extended family's death, the benefit will be paid out to the employee.
- If you have not added family members onto the policy on commencement of employment with SARS, you will **only be allowed to add them at election time (open period) as communicated by SARS.**
- *What documentation needs to accompany my claim?*
Required documentation is indicated on the claim form.

4. FAMILY FUNERAL ASSISTANCE BENEFIT

Definition: A service offered in the event of the death of an immediate or an extended family member

The loss of a loved one will always remain one of the most traumatic events in our lives. While no-one can make it easier to lose a loved one, Alexander Forbes Life can help lighten the load by transporting the deceased back home if the death occurred far from his/her home base.

Which family members are covered?

Any immediate or extended family member covered by this policy.

What does this benefit cover?

- **Repatriation benefit** in the event of the death of a qualifying family member from their place of residence within South Africa or Neighboring countries i.e Namibia, Botswana, Zimbabwe, Mozambique, Lesotho and Swaziland, we will transport the body to a location or funeral home in their home town.
- **Telephonic assistance** with the arrangement of the funeral or cremation, should the event occur away from the normal place of residence.
- **Transferring of ashes** to the normal place of residence after cremation within South Africa.
- **Referral** to reputable and recommended undertakers and providers of other funeral services.
- Where death occurs within South Africa, a relative may **accompany the body** to the funeral home.
- **Legal assistance** can be provided regarding funeral procedures, e.g. death certificate, removal of body, etc.
- **Advice on handling of all necessary documentation** such as obtaining a death certificate.
- Referral to a pathologist if an **autopsy** is necessary.

How do I utilise this benefit?

- You can make use of these services by phoning **0861 221 333**
- Lines are manned 24 hours a day
- Please use the following reference: Alexander Forbes Life.

The information required to process the claim:

- Name and ID number of the deceased
- Name of fund or employer scheme
- Place where death occurred

5. CONTINUATION OPTION – Group Life Cover, Lump Sum Disability, Lifestyle Benefit and Extended Family Funeral cover

When a member leaves his/her employer, without claiming for a benefit, all group cover ceases.

Alexander Forbes Life provides a continuation option to group schemes to accommodate its members wanting to continue their group cover by converting to an individual policy it when leaving his/her employer.

Group Life Cover

The principal (i.e. main) member will have the option in the event of leaving the service of the employer (including early retirement due to ill-health), up to the normal retirement age (NRA) of 65 years to exercise the continuation option for Group Life Cover.

Lump Sum Disability and Lifestyle Benefit

The principal (i.e. main) member will have the option in the event of leaving the service of the employer, up to 5 years before the normal retirement age (NRA) of 65 years to exercise the continuation option for Lump Sum Disability or the Lifestyle Benefit. Leaving service due to ill-health will not qualify to exercise the continuation option.

The continuation option for the Lump Sum Disability Benefit can only be exercised in conjunction with Group Life Cover.

Should the principal member retire and return back to work after retirement either on a permanent or contract basis, a waiting period of 6 months and the pre-existing conditions clause will apply when exercising the continuation option after returning to work after retirement.

Extended Family Funeral

The principal (i.e. main) member will have the option in the event of leaving the service of the employer, up to the normal retirement age (NRA) of 65 years to exercise the continuation option for Extended Family Funeral.

5.1 Continuations available

Conversion of the following group benefits are available on the group policy:

- Group life cover: *(i.e. own life only, which include both core + flex death benefit)*
- Lump Sum Disability
- Lifestyle Benefit
- Extended Family Funeral

Conversions to a similar individual policy, in his/her personal capacity, with Alexander Forbes Life

Please Note – There is no continuation option made available for by the SARS employer policy on any other benefits, e.g. spouse's cover or dismemberment cover.

What does Alexander Forbes Life offer on Life Cover?

Members do not have to provide medical evidence of good health when converting their group cover to an individual policy.

The converted cover and premiums will however be subject to the conditions applicable to Alexander Forbes Life Individual policies. Furthermore:

- The cover amount will not exceed the

cover that was granted (at ordinary rates) under the Alexander Forbes Life group risk scheme, or it may be less than the total cover the member had under the group policy.

- If the member exercises the continuation option, no medicals are required,

Other Important Information regarding the conversion:

- The option may only be exercised if the employee is a South African citizen.
- The continuation options expires should a member leave the employer due to retrenchment or any company restructuring. Further information around the retrenchment, or number of retrenchments, may be required.
- The continuation options is valid for 1 month from the date of withdrawal/exit from the employer. This means the application for the insurance must be submitted to a Alexander Forbes Life office within one (1) month from the date of the member leaving the employer's service.
- Contract workers do not qualify for an option to convert from a group scheme to a similar individual policy

5.2 Continuation option Process

The relevant application forms to begin the process are available at your Human Resources Representative.

Summary of processes to follow:

Continuation of Life Cover, Lump Sum Disability and Lifestyle Benefit	Continuation of Extended Family Funeral
Step 1: The employee, needs to complete The Continuation Option Quote Request Form.	Step 1: The employee, needs to complete The Continuation Option Quote Request Form.
Step 2: Request a continuation option by sending the completed Continuation Option Quote Request form together with the Group Life Benefit statement which is found on SAP Self Service to AFLifecontinuationoptions@forbes.com A quote will then be sent to the ex-employee who requested the continuation option quote.	Step 2: Request a continuation option by sending the completed Continuation Option Quote Request form together with the Group Life Benefit statement which is found on SAP Self Service to AFLifecontinuationoptions@forbes.com A quote will then be sent to the ex-employee who requested the continuation option quote.
Step 3: If the ex-employee wishes to accept the quote, the signed Continuation Option Application Form must be sent back to AFLifecontinuationoptions@forbes.com	Step 3: If the ex-employee wishes to accept the quote, the signed Continuation Option Application Form must be sent back to AFLifecontinuationoptions@forbes.com
For any queries, please contact Nelia Eloff. e-mail: eloffn@forbes.com Work number: 011 269 2783	For any queries, please contact Nelia Eloff. e-mail: eloffn@forbes.com Work number: 011 269 2783

6. CONTACT INFORMATION

Who do I contact for clarity on the benefits explained in this booklet?

E-mail address : HCDservices@sars.gov.za

HCD Contact Centre Number : 012 483 1590

Log a remedy on remedy console

How do I apply for these benefits?

- **Compulsory Benefits:** Application is automatic on employment with SARS;
- **Voluntary Benefits:** Flex Cover Group Life Benefit Applications;
Spouse's Death Benefit Applications;
Extended Family Funeral Benefit Applications; and
Queries, additions, terminations on all voluntary benefits.

All claims and new applications can be submitted directly to the Human Resources – Employee Services department to the following e-mail address, HCDservices@sars.gov.za

Walk-In Centers:

Name	Region	Location	City
Busisiwe Yose	Western Cape	Paarl Revenue Office, 20 Market Street, Paarl	Paarl
Zainap Hartley	Western Cape	22 Hans Strydom Avenue, Cape Town, Project 166	Cape Town
Claudine Abrahams	Western Cape	Corner of Durban and Voortrekker Street, Bellville	Bellville
Anna-Marie Van Heerden	Western Cape	Corner of Durban and Voortrekker Street, Bellville	Bellville
Suretha Barnard	Western Cape	Corner of Durban and Voortrekker Street, Bellville	Bellville
Hendrina Van Eyk	Eastern Cape	Port Elizabeth Office - Revenue House, cnr Whytes Avenue and Main Road	Port Elizabeth
Darel Van Dyk	Eastern Cape	Port Elizabeth Branch office – Sanlam Building Port Elizabeth, 44 Govan Mbeki Avenue	Port Elizabeth
Hlonitshwa Guma	Eastern Cape	Mthatha Branch Office - PRD 1 Building, Corner N2 Road and John Beer Road	Mthatha
Annelien Le Roux	Free State	88 Zastron Road, Bloemfontein	Bloemfontein
Esther Van Niekerk	Free State	88 Zastron Road, Bloemfontein	Bloemfontein
Selina Nakanyane	Free State	88 Zastron Road, Bloemfontein	Bloemfontein
Nondumiso Ngcobo	Gauteng Central	Krugersdorp Branch Office - Revenue Building, 40 Kobie Krige Street	Krugersdorp
Elizabeth Nienaber	Gauteng South	Gauteng South Campus – Assessment, McKinnon Crescent, Alberton	Alberton
Amanda Erasmus	Gauteng South	Vereeniging Branch Office – Revenue house, 21 Merriman Avenue	Vereeniging
Ophylia Ramaphakela	Gauteng South	Gauteng South Campus – Assessment, McKinnon Crescent, Alberton	Alberton
Fia Prinsloo	Kwa-Zulu Natal	9 Armitage Road ,Pietermaritzburg	Pietermaritzburg
Cookie Mahadavu	Kwa-Zulu Natal	62 Margaret Mncadi Avenue ,Durban Office - Albany House	Durban
Masala Ramulwela	Limpopo	40 Cnr Landros Maree & Thabo Mbeki ,Polokwane Branch Office – Government Building	Polokwane
Valerie Oosthuyzen	Mpumalanga	31 Sitrus Crescent ,Nelspruit New Branch Office	Nelspruit

Petru Worth	Mpumalanga	29 Church Street ,Standerton Branch Office – Receivers Building	Standerton
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