



# LIFE INSURANCE BENEFIT

## HOW TO APPLY FOR FULL COVER



### SNAPSHOT:

To apply for Full Cover, follow these steps:



#### SHORT MEDICAL REPORT

- Get the **Short Medical Report** completed by a doctor or registered nurse.
- Take your ID or other identification with you.
- Make sure the doctor/nurse sends the Report to Old Mutual.

#### BLOOD PROFILE

- Do the **Blood Profile** with a doctor/registered nurse/pathology lab.
- Old Mutual pays for the costs of the Short Medical Report and blood test!

#### LET GAP KNOW

- Once you've been for your tests, send Old Mutual Group Assurance an email at [GAPStaffFund@oldmutual.com](mailto:GAPStaffFund@oldmutual.com).
- Tell them your name, staff code, ID number, contact details, details of the doctor/nurse, and the date you went for the tests.





# 1. So what's the DIFFERENCE between **CORE COVER** and **FULL COVER**?

Old Mutual Employee Group in SuperFund (OMEGS) provides a Life Cover benefits to your dependants if you should die while you are an Old Mutual employee. However, **the level of this death benefit depends on whether you have taken a medical test.** If you were to die while you are an active member of OMEGS, your dependants will receive:

- Your Accumulated Credit (your savings in OMEGS)
- **PLUS:**
  - If you **haven't** satisfied medical requirements: **CORE COVER** (see table right), based on your age as at 1 January
  - If you **have** satisfied medical requirements: **FULL COVER** (see table right), based on your age as at 1 January

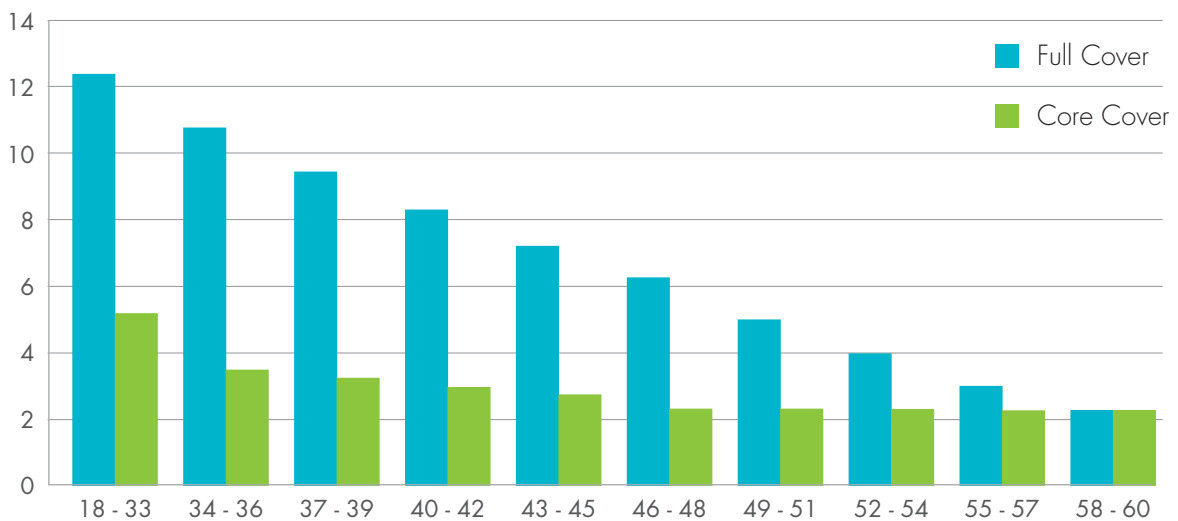
Your age on 1 January	Multiple of your Annual Pensionable Salary	
	Core Cover	Full Cover <small>(ONLY if you have satisfied medical requirements)</small>
Up to 33	5.1	12.3
34 – 36	3.5	10.6
37 – 39	3.1	9.4
40 – 42	2.9	8.3
43 – 45	2.7	7.2
46 – 48	2.4	6.2
49 – 51	2.4	5.0
52 – 54	2.4	3.9
55 – 57	2.4	3.0
58 – 60	2.4	2.4

Let's look at an example. For a **35-year old** with a Pensionable Salary of **R100 000** per year:

- If you are on **FULL COVER:** your Life Cover is R1 060 000 plus your Accumulated Credit. (R100 000 X 10.6)
- But if you are on **CORE COVER,** your Life Cover is R350 000 plus your Accumulated Credit. (R100 000 X 3.5)



## MULTIPLE OF ANNUAL PENSIONABLE EARNINGS



You won't lose your Core Cover, even if you don't satisfy medical requirements for Full Cover – so you can't lose anything by applying for Full Cover. And Old Mutual pays for the cost of the tests!

## 2. So how do you APPLY for **FULL COVER?**

To apply for Full Cover, Old Mutual Group Assurance will need a **Short Medical Report** and a **Blood Profile** from you, as well as a **quick email to let them know** you have been for the tests. **HOW DO YOU GO ABOUT THIS?**

### 2.1 SHORT MEDICAL REPORT

- The **Short Medical Report** is a medical form which must be filled in by:
  - A **doctor** (such as your GP) or a **registered nurse** (for example, a registered nurse at a pharmacy such as Clicks Pharmacy, Dischem, or similar);
  - An **Old Mutual Travelling Nurse**, who can come to your workplace to conduct the test.  
(Phone **086 068 7737** or email **nurse@oldmutual.com** to make an appointment); OR
  - The Medical Suite at **Mutualpark** in Pinelands on the 1st floor, K block, near the glass lift. (Phone 021 509 7713/4, to book an appointment). You need to book an appointment in advance.
- What does the Short Medical Report involve?**
  - A medical questionnaire
  - Height and weight assessment
  - Blood pressure and urine sample
  - Taking of blood samples where required
- Please take your **ID or Passport** (or similar identification) with you when you see the doctor or nurse.
- Old Mutual pays for the cost of the Short Medical Report** (at the standard industry rate).

### 2.2 BLOOD PROFILE

- The **Blood Profile** is a blood test which must be conducted by:
  - A **doctor** (such as your GP) or a **registered nurse** (for example, a registered nurse at a pharmacy such as Clicks Pharmacy, Dischem, or similar);
  - An **Old Mutual Travelling Nurse**, who can come to your workplace to conduct the test. (Phone 086 068 7737 or email **nurse@oldmutual.com** to make an appointment);
  - The **Medical Suite at Mutualpark** in Pinelands on the 1st floor, K block, near the glass lift. You need to book an appointment in advance; OR
  - Any **pathology lab** (such as Metropolis, Pathcare, Lancet, Ampath or similar).
- The **Blood Profile** includes the following tests: **HIV; Cholesterol; Random Blood Sugar; Gamma.**
- The results of your Blood Profile will be loaded by the doctor/nurse/pathology lab on a central system. Old Mutual Group Assurance will access the results using your ID number once they receive your Short Medical Report (see 2.1).
- Old Mutual pays for the cost of the Blood Profile** (at the standard industry rate).

### 2.3 LET OLD MUTUAL GROUP ASSURANCE KNOW

Once you've done the **Short Medical Report** and the **Blood Profile**, please send an email to: **GAPStaffFund@oldmutual.com** or fax (021 509 0731) to Old Mutual Group Assurance, telling them the following:

**I am a member of OMEGS, and I am applying for Full Cover:**

Your <b>full name and surname</b>	
Your <b>Old Mutual staff code</b> (e.g. OM12345)	
Your <b>ID number</b>	
Your <b>email address</b> (preferably your Old Mutual email)	
Your <b>telephone and/or cellphone number</b>	
Your <b>postal address</b>	
The <b>name and telephone number of the doctor/nurse</b> that completed the <b>Short Medical Report</b>	
(If different): The <b>name and telephone number of the doctor/nurse/pathology lab</b> that conducted your Blood Profile	
The <b>date</b> that you went for the <b>Short Medical Report</b>	
The <b>date</b> that you went for the <b>Blood Profile</b>	



The **doctor or registered nurse** who completes the Short Medical Report must **submit the Report to Old Mutual by:**

**Emailing it to [GAPStaffFund@oldmutual.com](mailto:GAPStaffFund@oldmutual.com); or Faxing it to 021 509 0731; or**

**Post it to:** Old Mutual Group Assurance, PO Box 1659, Cape Town, 8000.

(Post takes longer, so fax/email is better).

**YOU ARE RESPONSIBLE TO MAKE SURE THAT THE SHORT MEDICAL REPORT IS SUBMITTED** to Old Mutual by the doctor or registered nurse – we can't do anything until we receive the Report.

### 3. What's

# NEXT?



- Your application for Full Cover may be **accepted, declined or additional medical evidence** may be required.
- Old Mutual Group Assurance should reach a decision about whether you qualify for Full Cover **within 5 working days** of the date when they have all the information they require (i.e. your completed Short Medical Report, your Blood Profile results, and any additional medical evidence they may request from you).

#### 3.1 IF YOU ARE ACCEPTED FOR FULL COVER:

- You will receive an email (if Old Mutual Group Assurance have your email address) confirming your successful application.
- Your Full Cover status will be updated by HR on their systems and then on Secure Services, but it can take a month or more before this reflects on Secure Services. However, you qualify for Full Cover from the day that Old Mutual Group Assurance accepts your application.

#### 3.2 IF YOU ARE DECLINED FOR FULL COVER:

- Old Mutual Group Assurance will communicate the decision with you (by email or letter).
- Old Mutual Group Assurance will only communicate the **reason** for declining the cover with your treating doctor or the doctor who completed the Short Medical report, and **only if you request it**. Should you not have a treating doctor, you need to obtain one as reasons are only shared with doctors.
- If a member is HIV positive, Old Mutual Group Assurance will request the Old Mutual Medical Division to send a letter to the treating doctor to ensure that post-counselling takes place and that an optimal treatment plan can be explored. This information will be treated completely **confidentially** – for example, your manager and HR will **not** be informed.

#### 3.3 IF ADDITIONAL MEDICAL EVIDENCE IS REQUIRED:

- Old Mutual Group Assurance will inform you in writing and provide the necessary forms for completion.
- Old Mutual Group Assurance will follow up with you on a monthly basis for the outstanding requirements.
- Please note:** You must respond quickly, because medical information is only valid for a period of 12 months – after that it is viewed as stale and fresh medical information will be required. At this point in time, GAP will let you know and cancel the application.

#### 3.4 WHAT HAPPENS IF YOU HAVEN'T HEARD ANYTHING?

- If **more than 2 weeks has passed since you submitted your information**, and you haven't heard anything from Old Mutual Group Assurance and you want to query your application, please:
  - Check that your doctor/nurse has submitted the documentation to Old Mutual.**
  - Send an email to Old Mutual Group Assurance at **GAPStaffFund@oldmutual.com**, telling them the following:

I am a member of OMEGS, and I applied for Full Cover on \_\_\_\_\_ (date), and I would like an update on my application, please.



Your <b>full name</b> and <b>surname</b>	
Your <b>Old Mutual staff code</b> (e.g. OM12345)	
Your <b>ID number</b>	
Your <b>email address</b> (preferably your Old Mutual email)	
Your <b>telephone</b> and/or <b>cellphone number</b>	
Your <b>postal address</b>	
The <b>name and telephone number of the doctor/nurse</b> that completed the <b>Short Medical Report</b>	
<b>(If different):</b> The <b>name and telephone number of the doctor/nurse/pathology lab</b> that conducted your <b>Blood Profile</b>	
The <b>date</b> that you went for the <b>Short Medical Report</b>	
The <b>date</b> that you went for the <b>Blood Profile</b>	

#### 3.5 ANYTHING ELSE?

- The process set out above **applies to all members of all ages up to 61**, subject to the policy terms.
- You can **check if you are on Core Cover or Full Cover** by phoning the **SuperFund Call Centre at 0860 20 30 40**.
- To find out more about the **Travelling Nurse** service, call 086 068 7737 or email **nurse@oldmutual.com**.

#### 3.6 HOW WILL YOUR LIFE INSURANCE BENEFIT BE ALLOCATED IF YOU DIE?

- The Pension Funds Act requires the Management Board to allocate your death benefit according to a strict set of guidelines, once they have taken into account the needs of all of your dependants and nominated beneficiaries, and any other relevant information. (Refer to Section 37C of the Pension Fund Act).
- The Management Board will attempt to follow your wishes as far as possible, but they are required by law to consider all dependants. The information on your Beneficiary Nomination Form will assist the Management Board in allocating your death benefit to your dependants and beneficiaries.
- If you are unsure of your current beneficiary nomination details, you can update this information by logging onto the Secure Services website.