

SOUTH AFRICA

GEB Network Partner: Hollard Insurance Group

DISABILITY BENEFITS

ABOUT Hollard Insurance Group

As South Africa's largest privately-owned insurance company, the Hollard Insurance Group includes The Hollard Insurance Company and Hollard Life Assurance Company.

Established in 1980, the group provides Disability, Life Insurance and investment products to a diverse customer base, including individual consumers, commercial entities and corporate clients.

Headquartered in Parktown, Johannesburg, the Group covers more than 6 million policyholders in 18 countries on four continents. They employ over 4,000 staff across the globe.

Hollard is a recognised leader in the local market, receiving awards for Commercial and Corporate Insurer of the year (2015) and Risk Benefit Underwriter of the Year (2015).

CAUSES OF DISABILITY

HIV/AIDS, Tuberculosis, Back and Neck Pain, Trauma and Lower Respiratory Infections are among the leading causes of DALYs (Disability-Adjusted Life Years) in South Africa.¹

Other significant causes of disability in South Africa include: Diabetes, Stroke, Depression and other Mental Health Disorders, and Heart Disease.²

Disabilities can have a significant impact on the psychological, mental, emotional and financial health of those affected. For example, disability caused by depression and related disorders resulted in an average loss of annual income of approximately US\$5,000 per adult in South Africa.³

Many causes of disability can be managed through early intervention, education and lifestyle changes. For disorders that progress to disability and eventual absence from work, Hollard Insurance offers Disability benefits and associated support services.

DISABILITY PLAN DESIGN

Hollard Group Risk offers Disability coverage for corporate groups. Following is a description of standard product features:

Disability Income Benefit & Lump Sum Benefit

Disability Income Benefit (monthly income payments)

Definition of Disability: For the initial period from the date of disability, the following definition applies: the insured is incapable because of bodily injury or illness, disease or surgery, of performing with reasonable continuity the material and substantial duties of the insured's own occupation for any employer.

After the initial period from the date of disability, the following definition applies: the insured is Incapable because of bodily injury or illness, disease or surgery, to perform with reasonable continuity the material and substantial duties of any occupation for which the insured could reasonably be expected to be educated, trained and experienced, for any employer. The initial period is either 12 or 24 months from date of disability (most common option is 24 months).

Benefits structure: The Disability Income Benefit is paid as monthly income payments up to R165,000.

Waiting Period, Duration of cover: The benefit has Waiting Periods of one, three, six or twelve months, with the most common options being three or six months. There is no standard limit on the Duration of Disability coverage. Ongoing eligibility is determined on a case by case basis and subject to the specific contract terms, e.g. maximum age limit, recovery of insured, death of insured, or insured no longer satisfying the conditions for the benefit.

Claims Process: The date of disability is determined by a thorough review of the medical evidence provided by the insured individual and their treating physicians/ other providers. This information is used to establish on what date the individual met the required definition of disability for the initial period as outlined above. Notice of disability must be provided to the insurer within three months of the date of initial disability. All documentation must be submitted within three months from date of initial notification.

1-South Africa Medical Research Council Burden of Disease Research Unit, May 2017. <https://www.samrc.ac.za/sites/default/files/files/2019-01-25/NBDDALYTechnicalReport.pdf> Page 18; 2-Global Burden of Diseases Study, South Africa. http://www.healthdata.org/sites/default/files/files/country_profiles/GBD/hme_gbd_country_report_south_africa.pdf; 3-Mental Illness and Lost Income Among South Africans, Social Psychiatry and Psychiatric Epidemiology, Sept. 2012 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3627034/>
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Lump Sum Benefit (single, one time payment)

Definition of Disability: Under the Lump Sum Benefit, disability is defined as the total and permanent inability to work due to illness or injury. This means that the insured is unable to perform the material and substantial duties of his own occupation, or any occupation for which he is or could reasonably be expected to be educated, trained and experienced, for any employer.

Benefits structure: The Lump Sum Benefit is paid as a one time single payment up to a maximum of R6 million.

Waiting Period: The benefit has Waiting Periods of six or twelve months, with the most common option being six months.

Claims Process: The date of disability is determined by a thorough review of the medical evidence provided by the insured individual and their treating physicians/ other providers. This information is used to establish on what date the individual met the required definition of disability. Notice of disability must be provided to the insurer within three months of the date of initial disability. All documentation must be submitted within three months from date of initial notification.

DISABILITY SUPPORT

Hollard provides dedicated client support throughout the disability determination, rehabilitation and return to work process:

Early intervention and assessment

Early detection of and timely intervention for a potential claim can be more effective than attempts to rehabilitate an individual who is already in receipt of a benefit. For this reason, Hollard encourages employers to initiate contact with their dedicated disability management team who will determine the appropriate intervention that needs to take place. The range of support Hollard provides to clients demonstrates that they are not only available to pay claims, but are also an active partner in managing the ongoing well-being of employees.

Dedicated support for claimants

A **dedicated claims assessor** is assigned for each Employer group. This assessor coordinates and manages the claim process, as well as rehabilitation and return-to-work planning. Hollard contracts with specialists to provide therapeutic intervention and develop return to work strategies.

Rehabilitation support

Rehabilitation support programmes consist of re-skilling, re-training and/or providing recommendations for medical treatment programmes as appropriate to enable the claimant to perform the duties of their own

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Key Advantages

- Dedicated claims assessors
- Highly trained, clinical support from Disability Assessors trained in Occupational Therapy
- Professional support from the rehabilitation specialist & visits to assess rehabilitation progress and return-to-work planning

occupation, or any occupation for which the claimant has, or can reasonably be trained to have, the necessary knowledge, skills or ability to return to work. Hollard will consult with their medical and/ or non-medical experts to determine whether a rehabilitation programme will be beneficial to the claimant. In order for a rehabilitation programme to be implemented, the claimant must be disabled and receiving disability income benefits, and sign a rehabilitation agreement.

Return-to-work support

Working closely with employers, claimants and rehabilitation professionals, Hollard's **Disability Assessors** help to develop a treatment and Return-to-Work programme that is both realistic and achievable. Disability Assessors are trained occupational therapists with extensive experience in supporting claimants through the return-to-work process.

Leveraging technology

Hollard has invested in technology to develop a **secure online platform** for document sharing, claims submission and case management. Electronic billing and reimbursement are also available.

Note: When moving contracts, past liabilities and associated reserves remain with the prior insurer.

Please contact your GEB representative for more information on Disability plans available through Hollard Insurance Group.