



Medical Premium Waiver Benefit

The Hollard Group Risk medical premium waiver benefit provides the employee's family with financial protection against the expense of remaining covered for medical aid benefits, in the event that an employee is disabled.

The medical premium waiver benefit is available as an add-on benefit under the disability income benefit policy and under the total and temporary disability benefit policy.

What will the benefit pay?

The benefit we pay will include the medical aid fund contributions for the employee, the employee's spouse and the employee's children but will exclude contributions for any other adult dependents and wellness benefits.

The benefit is restricted to a maximum benefit and a maximum payment period. These maximums are set out in the quotation and on the policy schedule.

Are there conditions for the benefit?

Yes, there are conditions which must be met in order for an employee to qualify for the payment of the benefit. These conditions are that the employee:

- must have been accepted for and be receiving the disability benefit
- must be the principle member of the medical aid fund
- must be a member, and remain a member, of the employer sponsored medical aid fund
- must have been a member of the medical aid fund in the month before the date of disability.

Will we pay for changes in the medical aid fund contributions?

When we accept the claim we determine the amount that we will pay according to the medical aid fund contributions which were paid in the month before the date of disability. We do allow for annual inflationary increases, subject to a maximum increase of 20% per annum, but only if the increase is for the same medical aid plan or option.

If the change is because the employer has changed the medical aid provider we will continue to pay the benefit, but we will not pay a higher benefit than the amount that we paid before the change.

If the employee changes his medical aid fund plan or option we will continue to pay the benefit, but we will not pay a higher benefit than the amount that we paid before the change.

Are there any additional claim requirements?

When you send us the disability income benefit claim you must tell us that you are claiming for the medical premium waiver benefit and you must give us a copy of the insured's medical aid certificate.

When will the medical premium waiver benefit end?

The payment of this benefit will end if:

- we have paid the final payment for the medical premium waiver benefit according to the maximum payment period that applies to the policy;
- the claimant ceases to be a member of the employer sponsored medical aid fund; or
- the claimant is no longer considered disabled in terms of the policy.