



XPECT SOLUTIONS

EXPERTISE | VALUE | UNDERSTANDING

www.xpectsolutions.co.za

XPECT MEDICAL AID PREMIUM WAIVER



Disability can be a financial strain, especially if an employee faces added medical costs as a result. This is also why employees can't afford to default on their medical aid payments if a disability makes them unable to work...but, in difficult financial situations, they often do.

XPECT's Medical Aid Premium Waiver Benefit (a rider benefit to our Income Disability cover) helps to support employees and their families in cases like these.

After the employee has claimed for income disability cover, we'll pay their medical aid fees for up to a year or two after the claim event and relevant waiting periods - depending on the selected specifics and applicable maximums.

BENEFIT LIMITATIONS

In the regrettable event that an employee becomes disabled, our Medical Aid Premium Waiver Benefit will pay the monthly medical aid premiums of the employee and his or her spouse and children (if they're dependents on the employee's medical aid).

The following monthly limits are capped at an overall maximum of R 9600 per month:

Benefit Table		
Medical Aid Status	Maximum Amount	Maximum Period
Principal member	R3 000 per month	The employer can choose between 12 and 24 months, including the waiting period.
Spouse	R2 600 per month	
Child	R1 350 per month	

There are other important limits, including:

- If the employee chooses to upgrade their medical aid once we're already paying them out for this benefit, our monthly payouts won't increase with the upgrade.
- We'll only pay the medical aid contributions once the employee's selected waiting period ends and we've paid out the relevant Income Disability claim.
- If the employee's claim results in only a partial disability payout, the Medical Aid Premium Waiver Benefit will be reduced accordingly.
- This benefit doesn't cover the medical aid premiums of adult dependents.

BENEFIT PAYMENT

When we pay this benefit, please note that:

- The employee will be paid out for the qualifying medical aid premiums, up to the maximum amounts specified in the schedule and listed in the benefit table.



COVER CONDITIONS

To qualify for the XPECT Medical Aid Premium Waiver Benefit:

- The employee must be the principal member and the payer of the medical aid, and
- The employee must have a successful Income Disability claim admitted.

Other conditions include:

- As a rider benefit to our Income Disability cover, the Medical Aid Premium Waiver Benefits are limited to the total maximums of the Income Disability Benefit.
- This cover will come to an end either when the Income Disability cover ends, or when the 12- or 24-month term is reached – whichever comes first.
- The requirements, terms, conditions, and waiting periods for the Income Disability Benefit also apply to this rider benefit. (Please review the relevant brochure.)

BENEFIT CLAIMS

Please be aware that, to process a claim on this benefit, we must be notified within 6 months after the relevant waiting period has ended.

WHAT TO XPECT NEXT

Please drop us an email or a phone call if you'd like to request an indicative quote. The XPECT team is standing by to offer you our unique Expertise, Value & Understanding.

Insured by Guardrisk Life Limited | Administered by Health & Accident Underwriting Managers (Pty) Ltd 1994/002308/07, an Authorised Financial Services Provider; FSP 376

Phone 011 234 7333
Address: 22 Stiglingh Road, Rivonia, Johannesburg, 2191
PO Box 324, Rivonia, 2128

