

# UCT/Sanlam Managed Disability Income Benefit & Rehabilitation Process

*The Sanlam Managed Income Disability Benefit and Rehabilitation Process is a benefit provided through the Human Resources (HR) Department and covered as a part of the staff member's risk contribution towards the UCT Retirement Fund.*

## REHABILITATION PROCESS

Benefit may come into effect when a staff member is off work 10 consecutive working days/ 14 days in a three month period

### Report Absence

Process begins when one of the following occurs:

- Receipt of absenteeism reports
- Referral by line manager
- Referral by the staff member
- Referral by the HR adviser



### Submit forms

Five forms to be completed including:

- Two completed by staff member/patient
- Two by the line manager
- Permission to divulge information

All relevant information to be included, e.g., sick certificates etc. Once complete to be submitted to the Health and Wellness coordinator (Bremner). Submission will be treated as confidential.



### Review forms

Sanlam reviews the forms and may:

- Make contact with staff member/medical practitioner
- Fund visit to medical practitioners if MSA is depleted



### \*Continuation benefit

Sanlam or the staff member's doctor may advise that a staff member may need a temporary or permanent income continuation during the rehabilitation process (booked off sick/is still sick/unable to be accommodated in the workplace due to medical condition).

\*The disability/income continuation forms must be completed by the member, line manager and treating specialist.



### \*Top up benefit

If a staff member cannot work for a full day because of a medical condition, Sanlam may approve payment of a top-up cover to cover the staff member for hours that they are away from work. Conditions for consideration includes:

- Staff member is away for more than 25% of a day
- Payments are linked to % of the Deemed Pensionable Amount (DPA)



### Monitor Rehabilitation

If medical aid savings be depleted, the rehabilitation of the staff member may be funded. During the rehabilitation period UCT will monitor the rehabilitation process until such a time where the staff member can be fully integrated into the work environment or as an alternative the disability process will be initiated if the member is functionally impaired due to illness.



## DISABILITY PROCESS

### Process Disability claim

Process begins when UCT submits the disability claim application.

Thereafter, Sanlam will assess the claim and may provide:

- Total claim admission or partial claim admission

\*Staff members will receive a reduced monthly income based on the Deemed Pensionable Amount (DPA, medical aid subsidy and contribution towards their retirement fund contribution.



### Review Disability claim

Once the member has received the benefit for a year, Sanlam will request that the staff member be assessed to see whether they are able to perform their previous job. If the doctors assessment is that the staff member is still unable to work Sanlam will continue to pay income for 12 months. If the staff member can work, the income continuation will cease and member is expected to return to work.



For further info contact:

