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.



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



medical condition, Sanlam may approve payment of a topup/ partial disability benefit 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
- Payment is linked to a % of the Cost of Employment (COE)

Monitor rehabilitation

If medical aid savings be depleted, the rehabilitation of the staff member may be funded.

During the rehabilitation period Sanlam will monitor the rehabilitation process, until such a time where the staff member can be fully integrated back to work. Alternatively, the disability process will be initiated if the

member is functionally impaired due to illness.



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 Cost of Employment (COE)

- Furthermore 18% of their COE will be contributed to the UCTRF
- If applicable, staff members will receive a monthly medical aid subsidy

Review disability claim

Once the member has been reviewed by Sanlam and is still unable to return to work, Sanlam will continue to pay benefit until the next review date.

If the staff member is deemed fit to return to work, the income continuation will cease and the staff member will be expected to return to work.



 \mathbf{O}

For further information contact the UCT HR Wellness Officer: Susan Williams - <u>susan.williams@uct.ac.za</u>