

SECURE SOLUTIONS FOR YOUR LIFE

HOW DISABILITY IS DEFINED

FIRST 12 MONTHS: For this period disability is considered to be a condition in which the member is totally incapable of earning an income in his or her own occupation at his or her employer, or in another suitable occupation that his or her employer can offer.

EXTENDED PERIOD: Disability is considered to be a condition in which the insured is totally incapable of earning an income in his or her own occupation (at any employer), or in another suitable occupation (at any employer) for which he or she is qualified or could be expected to become qualified, taking into account the member's knowledge, training, education, ability and experience.

Waiting Period

- There is no waiting period for the rehabilitation benefit.
- The client can choose a waiting period of 3, 6 or 12 months for the income benefit.

Employer's Waiver of Premiums

The disability benefit can be increased, subject to a maximum, to include the employer's contributions for retirement and risk benefits. This means that the employer does not have to pay these premiums for a member who is no longer on the payroll.

Escalations

To counter the effect of inflation, the scheme may provide for the disability benefit to be increased annually. Various options are available and the rate chosen will be specified in the policy document.

Rehabilitation Contract

For those disabled individuals who are assessed as likely to be successfully rehabilitated into their previous or other suitable occupation, a rehabilitation programme will be drawn up. In order to be eligible for the benefit, the prospective claimant will have to sign a rehabilitation contract in which he or she undertakes to complete the programme as specified.

Workplace Assessment of Health and Safety

As part of our commitment to provide a holistic service to clients in the areas of risk management, Metropolitan offers a workplace assessment of risk and safety. This assessment is provided at the request of the employer at no additional cost. This is a valuable tool for facilitating the prevention of accidents and occupation-related illnesses.

ENABLING SOUND BUSINESS PRACTICE



Getting Off the Ground

Once you have entered into a contract with us, we will set up a workshop with the appropriate people in your company to explain the necessary administration procedures and other important issues.

ENABLER



Together we can

METROPOLITAN
EMPLOYEE BENEFITS



Metropolitan Life Limited is an
authorised Financial Services Provider.

Further Information

Contact the Metropolitan Employee Benefits

Contact Centre on 0860 103 260

www.meteb.co.za

Together we can

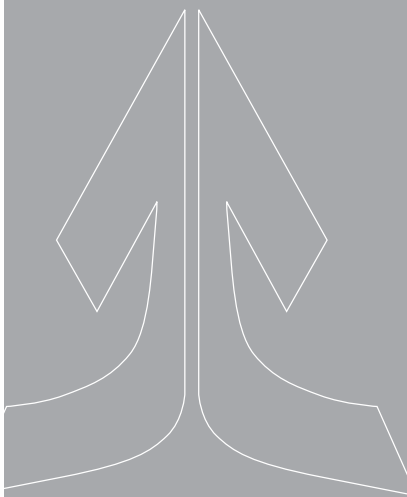
METROPOLITAN
EMPLOYEE BENEFITS





METROPOLITAN'S

ENABLER – EMPOWERING EMPLOYERS AND EMPLOYEES TO COPE WITH INCAPACITY



Disability can strike anyone at any time, and the effects can have far-reaching consequences. For an employee who is unable to continue working because of disability, the loss of income is even more crushing. Renowned for its sound risk management, Metropolitan has created a disability and rehabilitation product that does what its name implies – Enables. Our aim through Enabler is to empower and enable both employer and employees to cope with incapacity to the greatest advantage of both parties. Metropolitan Enabler has been designed with benefits for every likely situation, in a structure that is affordable for the employer. It is suitable for all small, medium and large companies.



Why Enabler?

The Labour Relations Act makes it very clear that employers are obliged to accommodate employees who become incapacitated through illness or injury. To comply with these requirements, employers will need the expertise of professionals in the field. At Metropolitan, we have developed our disability product to enable employers to effect sound business practice in the complex area of disability management.

Preferred Providers of Risk Benefits

In the business of insuring against risk for well over a century, Metropolitan has become known for their:

- sound experience in the management of risk;
- expertise in disability assessment practices; and
- first-rate administration and service levels.

Advantages for Employers

- Better able to budget for the cost of disability.
- Smooth return to work of skilled employees.

Advantages for Members

- Financial assistance while a claimant is unable to work or is working in a reduced capacity.
- Rehabilitation or adaptation of working environment, where appropriate, to facilitate a claimant's return to work.

HOW ENABLER WORKS: THE FOUR KEY COMPONENTS

Income Benefit

This benefit pays a claimant a regular monthly income in place of earnings lost during his or her disablement, whether temporary or permanent. Payment ends if the claimant recovers, dies or reaches normal retirement age, whichever is the soonest. The amount of the benefit is based on a scale related to the claimant's salary and is subject to a maximum that varies from time to time.

Partial Benefit

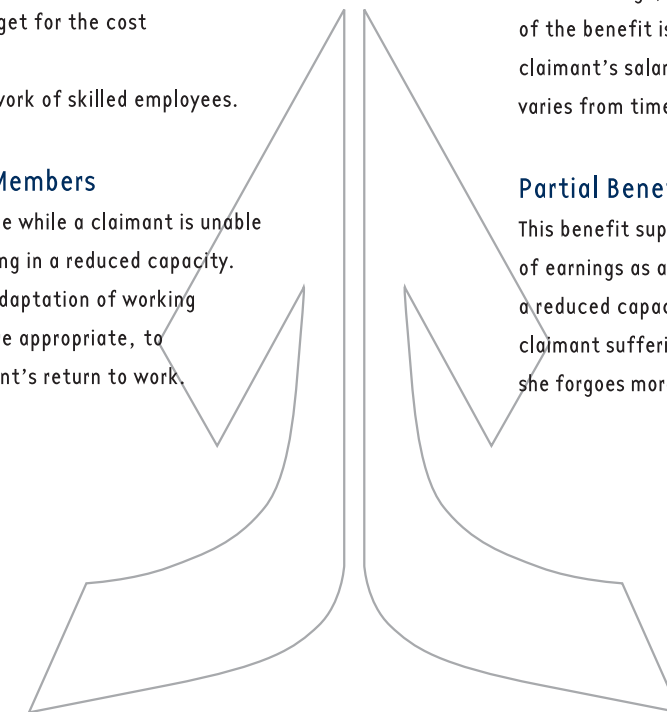
This benefit supports a claimant who suffers a loss of earnings as a result of only being able to work in a reduced capacity. It is payable in the event of a claimant suffering partial disability, and only if he or she forgoes more than 25% of salary due to disability.

Rehabilitation Benefit

This benefit facilitates the claimant's return to active employment. Its aim is to assist with the rehabilitation of the claimant. The benefit may also be used towards the adaptation of the working environment to enable him or her to function effectively in the workplace. A bonus will be payable to a claimant who is successfully rehabilitated.

Survivor Benefit

This benefit is paid to the dependants of a claimant who dies while in receipt of the disability income continuation benefit. It provides a continuation of the benefit for three months after the claimant's death, and helps support the claimant's family temporarily.



Together we can