

disability claims quick process guide

Our disability claims philosophy is based on proactive intervention by assisting our clients to manage sick leave and by making recommendations on rehabilitation, retraining and re-skilling of staff.

When to submit a claim

It is important that Momentum is informed of a potential claim as soon as possible. Once Momentum has been notified we can advise the employer if any specific medical assessments or tests are needed or if a specific medical practitioner needs to be consulted. This can prevent unnecessary delays.

A claim should be submitted when an employee due to illness or injury is:

- Unlikely to return to work
- Is on sick leave for longer than 10 working days
- Has returned to work but is unable to perform the duties of their own job and is unable to perform any other job
- Shows a decrease in productivity due to a medical reason
- Has a medical or psychiatric incident and may require hospitalisation, rehabilitation or to be off work for an extended period of time

The maximum period allowed for the submission of a claim is three months from the date that the employee was last able to properly perform their normal duties.

Case management

Momentum offers case management and work-related rehabilitation on all income and lump sum disability benefits, where appropriate. Case management minimises the impact of injury and promotes the avoidance of disability, optimal treatment or rehabilitation and safe return to productive employment.

Our assessors work closely with the employer and employee by offering work-related rehabilitation and accommodation in the workplace. Rehabilitation is linked directly to return to work or improving the productivity of the employee. Momentum will monitor the case over a three month period to ensure that the desired result is continued.

The role of the employee, employer and Momentum in the claims process

If an employee has been affected by injury or disease to the extent that they can't perform their own occupation or most of it, they should discuss it with their immediate supervisor as soon as possible.

The immediate supervisor must inform the designated authority within the company. An appointment must be made with a suitable qualified doctor. The employee must take along:

- Momentum's form called: "Confidential medical report for a disability claim"
- A sample of all medications currently taken
- Copies of any medical reports or X-rays in their possession
- An interpreter, if required
- Identity document

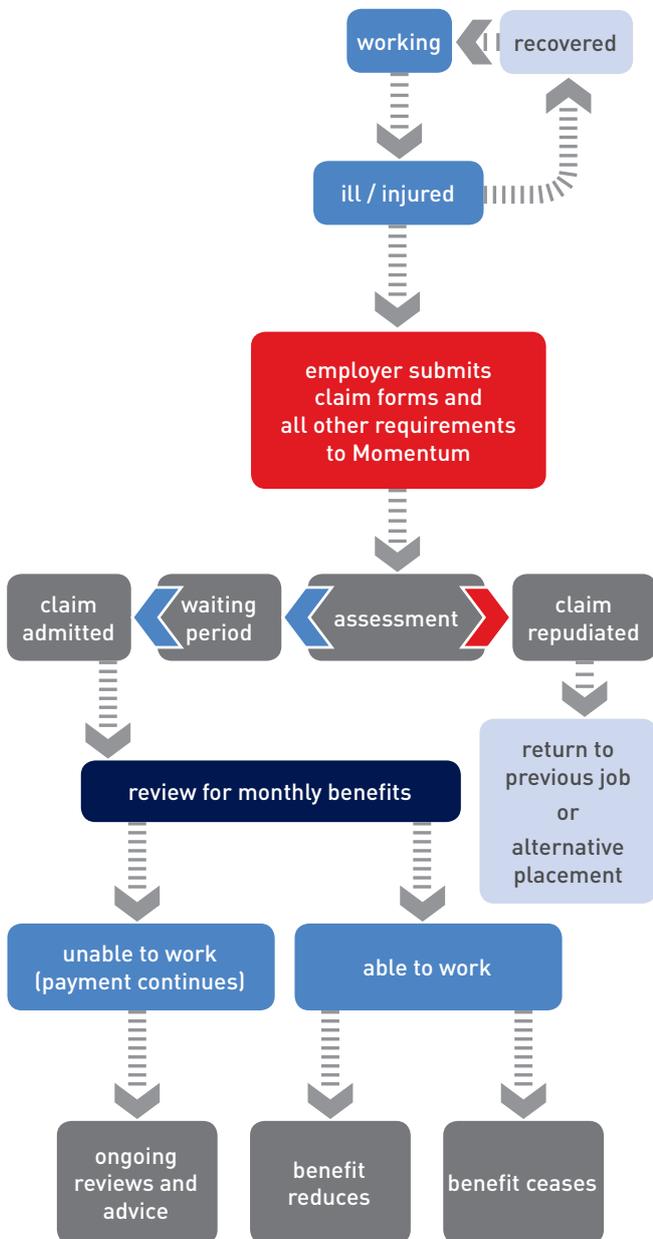
If the assessing doctor finds the condition as disabling, the doctor's report together with the relevant documents, must be forwarded to Momentum.

Momentum will assess the claim and notify the client of decisions made. The assessment process includes consultation with medical professionals and requesting further information where needed. The process is shown in the flow chart.

If a claim is declined it can be reassessed by another claims consultant on request. If it is declined again the client can take their case to the Ombudsman for Long-term Insurance. A dispute team deals with these cases.



Flow chart of disability claims process



Forms and documentation required when submitting a claim

Incomplete or incorrect information may result in delays in the settling of the claim. Ensure that the information given is complete, detailed and accurate to establish the facts of the case at an early stage. Any misstatement could be used as a basis for the denial of a claim.

Initial notification

As it can take some time to gather all the information required for a formal claim submission, employers can notify Momentum of a potential claim using the **Notification for a potential disability** form.

Formal claim submission

Before assessing the extent of the employee's disability, the claims consultant must ensure that the claim fulfils certain contractual criteria. The following documentation is required when a claim is submitted:

- **Employee's declaration for a disability claim.** Contact details of all medical practitioners consulted are required. The declaration must be signed. This gives Momentum the authority to obtain medical evidence from other sources to assist with the assessment.
- **Employer's declaration for a disability claim.** It is important to state the employee's last day able to perform all their duties because of the medical condition. This is the "date of disability". Certain contractual elements are dependent on this date.
- **Confidential medical report for a disability claim.** The medical practitioner treating the employee should complete the confidential medical report. Copies of any specialist reports, test results and / or X-ray results must be attached. The employee or employer is responsible for the cost of all medical evidence submitted in support of the claim. Momentum will only cover the cost of further medical evidence specifically requested.
- **Job description for a disability claim.** The job description must show the main duties required of the employee and should be completed by the immediate supervisor together with the employee. This detailed information is required by the claims consultant to assess the claim in terms of the policy's definitions of disability.

Formal claim submission (continued)

- Copies of any other available medical reports or test results
- Detailed sick leave record. Momentum requires a record of absence for the previous 24 months, together with copies of medical certificates to assist the claims consultant in assessing the period of the illness or when the injury occurred
- A clear certified copy of the employee's identity document is needed as proof of identity and as confirmation of age
- Copy of the employee's payslip for the month prior to the last day on which the employee was performing their normal duties. This serves as proof of membership as well as assist in calculating the payment of the disability benefit
- A copy of the report detailing the employer's investigation. The record should include the period, level and reason for the incapacity, efforts made to find alternative employment within the company and efforts to retraining or re-skill the employee. The record must also show how successful these efforts were and if it failed, why

Incapacity and the Labour Relations Act

The Labour Relations Act's Code of Good Practice stipulates the process an employer must follow when an employee is incapacitated due to ill health or injury.

1. An employer must determine if the employee is temporarily or permanently unable to work
2. If the employee is temporarily unable to work, the employer must investigate the level of the incapacity and alternative solutions to accommodate the employee
3. If the incapacity is permanent, the employer should determine the possibility of finding alternative employment or adapting the duties or work circumstances of the employee
4. In any investigations regarding the incapacity, the employee must be allowed to state their case and to be assisted by a trade union representative or a fellow employee
5. The level of incapacity is related to the fairness of any dismissal, whether for temporary or permanent incapacity. The cause of incapacity is relevant and if the cause arises at work, the duty of an employer is greater. In the case of certain kinds of incapacity, such as alcoholism or drug abuse, counselling and rehabilitation may be appropriate steps to consider before dismissal
6. At all times during the assessments, an employer should consider:
 - 6.1 Whether the employee is capable of performing the work
 - 6.2 If the employee is not capable, the extent to which the employee is able to perform the work
 - 6.3 The extent to which the employee's work circumstances can be adapted or where this is not possible, the extent to which the employee's duties can be adapted
 - 6.4 The availability of any suitable alternative employment

Once this process has been followed and adjustment of duties is not possible or alternative employment is not available, an employee's service may be terminated by giving them notice in terms of their contract of employment.

Contact details

For any queries please contact the client contact centre on **086 0333334**