MEDICAL PREMIUM WAIVER BENEFIT | TERMS AND CONDITIONS

The medical premium waiver benefit provides the employee with financial protection, for a period of time, against the expense of remaining covered for medical aid benefits if the insured is disabled and in receipt of a monthly disability benefit.

The medical premium waiver benefit is made available as an add-on benefit to the disability income benefit and total and temporary disability benefit.

Medical premium waiver benefit: general terms and conditions

What is covered	Medical aid scheme contributions for the insured, their spouse and their children. Medical premium waiver benefit is based on medical aid scheme contributions that were paid in the month before the date of disability.
What is not covered	Medical aid scheme contributions for any other adult dependent on the insured's medical aid or any wellness benefits.
Maximum benefit	The maximum medical premium waiver is R10 000 per month.
Maximum payment period	- When added as an ancillary benefit to the disability income benefit, it is payable for a maximum of 12- or 24-months following expiry of the waiting period. - When added as an ancillary benefit to the total and temporary disability benefit, it is payable for as long as the total and temporary disability benefit is paid.
Conditions for the benefit	The following conditions need to be met to qualify for the benefit: - The medical aid scheme contribution waiver benefit must have been selected as an ancillary benefit by the policyholder - The insured must have been accepted for and in receipt of the associated monthly disability benefit - The insured must be the principal member of the medical aid scheme - The insured must have been the principal member of the medical aid scheme for a minimum of three months prior to the date of disability
Process	A copy of the insured's medical aid scheme member certificate must be submitted with the monthly disability benefit claim documents.
Medical premium waiver benefit payment	The medical premium waiver benefit will be paid to the employer to cover the cost of maintaining the claimant's medical scheme membership.
Changes in medical aid scheme contributions	The following conditions apply to changes in medical aid scheme contributions: - We will allow for annual inflationary increases, subject to a maximum increase of 20% per annum, but only if the increase is for the same medical aid plan or option. - If the claimant changes his medical aid plan or option, or because the employer changes the medical aid provider, we will continue to pay the benefit, but we will not pay a higher benefit than the amount that we paid before the change. - Any changes in the insured's medical aid scheme contributions need to be communicated to us in writing.

	- If the claimant adds any other dependents onto his medical aid plan after the date of disability, these dependents will not be covered in terms of the medical premium waiver benefit, unless otherwise accepted by us.
Cessation of medical premium waiver benefit	This benefit payment ends if: - we have paid the final payment for the medical premium waiver benefit according to the maximum payment period that applies to the policy; - the claimant ceases to be a member of the employer sponsored medical aid scheme (the claimant needs to advise Hollard Group Risk if they have terminated membership, failing which they will have to re-imburse us for any overpayments made); or - the claimant's monthly disability benefit payment stops.

Important

This document is in terms of our standard policy terms and conditions as well as our standard benefits offered and does not include any of our special offers, endorsements or bespoke policies.

For the complete terms and conditions, please refer to our policy document, a copy of which can be requested from Hollard. To contact Hollard for our policy documents, please contact HGRAdmin@hollard.co.za. In the event of any dispute or any discrepancy between this document and the provisions of the policy, the policy will prevail.

For more information about this product or any of our other Group Insurance products, please contact your Hollard consultant.