REHABILITATION BENEFIT | TERMS AND CONDITIONS

The rehabilitation benefit can cover the costs of re-skilling, re-training, medical treatment programs and the provision of any specialised equipment needed to adapt the insured's workplace, supporting recovery and reintegration into the workplace.

In some cases, we may even sponsor rehabilitation proactively to help prevent a disability claim and keep valuable employees at work.

A recovery bonus is payable if a claimant successfully completes the rehabilitation programme set out by Hollard and returns to work.

Rehabilitation benefit: general terms and conditions

What is covered	Costs of re-skilling, re-training, medical treatment programs and provision of any specialised equipment needed to adapt the claimant's workplace, to enable return to work.
What is not covered	Costs covered by a medical aid fund or any individual or other group policy which covers such costs.
Maximum rehabilitation benefit	Limited to the lesser of 12 times the insured's monthly benefit or R75 000.
Process	The following process is followed: - Insured is identified by Hollard as a suitable rehabilitation benefit candidate, considering various factors relevant to the insured's particular profile and circumstances - A rehabilitation programme is drawn up by Hollard - The insured is required to sign a contract in which he undertakes to complete the rehabilitation programme, failing which rehabilitation will not commence
Rehabilitation benefit payment	The rehabilitation benefit will be paid directly to the appointed service providers as set out in the rehabilitation programme as and when the expenses are incurred.
Cessation of rehabilitation benefit	The benefit will stop when any of the following events occur: - The rehabilitation programme is completed - The insured is successfully rehabilitated, as determined by Hollard - The insured fails to comply with the requirements of the rehabilitation agreement or the requirements of the party facilitating or providing the rehabilitation - Hollard decides that the insured's rehabilitation is no longer, or is unlikely to be, effective - The insured's disability income benefit stops, unless otherwise agreed to by Hollard
Reasonable optimal treatment requirements	The rehabilitation benefit and its terms and conditions does not replace the insured's responsibility to adhere to reasonable optimal treatment as outlined in the policy.

Recovery bonus: general terms and conditions

Criteria to qualify for a recovery bonus	The following criteria must be met: - The insured's disability income benefit must have stopped; and - The insured must have been back at work for a period of at least 6 continuous months during the 12-month period since their benefit stopped.
Maximum recovery bonus	Three times the insured's last full basic benefit before their benefit stopped. The recovery bonus will only be payable once for an insured.
Claim period	The claim for the recovery bonus, together with all supporting documents, must be submitted to us within 3 months of completing 6 continuous months of work.
Claim requirements	We typically need the documents listed below. If we need any additional evidence, we will tell you what we need: - Proof of payment of salary for 6 consecutive months within the 12-month period since disability income benefit payments stopped (e.g. payslip or bank statements) - Leave records for the same 6 consecutive months showing attendance at work - Contact details of the employer for whom the claimant has been working (i.e. name of contact person and their contact number and email address)
Recovery bonus payment	The recovery bonus is payable to the employer for the benefit of the insured.

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.