



IMPORTANT OFFICIAL NOTICE

CHANGES TO MEMBER FUNERAL BENEFITS

In constantly improving the quality of life and benefits to members, the Private Security Sector Provident Fund Board of Trustees' embarked on a market testing which resulted in a change of the funeral administrator to Bophelo Life Insurance Limited which offered better benefits at a reasonable cost.

The funeral benefit is to help pay the funeral costs when a member dies. It is also payable for the death of a spouse, life partner or eligible child of a member.

The appointment of Bophelo is effective as from the 01 February 2016 with the following benefits:

<u>Type of Member Covered</u>	<u>Funeral Benefit</u>
Main Member	R30 000
Spouse	R30 000
Child 14 to 21	R30 000
Child 6 to 13	R19 000
Child 1 to 5	R14 000
Child 0 to 11 months (Including Stillborn)	R7 500

Family members covered by the scheme

- Main Member - Main member is covered up to the retirement age specified in the Fund Rules
- Spouse - A person who is married to a member.
 - **Marriage:** A union recognised as a marriage in accordance with any law or custom, including:
 - a customary marriage concluded in accordance with customary law;
 - a union recognised as a marriage under the tenets of any Asiatic religion;
- A permanent life partnership in which the partners to such relationship had been living together for at least six months. This is provided that Bophelo Life Insurance receives satisfactory proof that a permanent life partnership had been established
- Multiple Spouses Covered, limited to three claims per annum
- All children are covered up to the age of 21. Children that are studying full time are covered to age 29 provided that there is no break in studies from the age of 21.
- Stillborn after 26 weeks of pregnancy. Death is defined as death occurring after 26th week of pregnancy but before live delivery. Proof required in the event of a still birth is confirmation from the hospital/doctor (BI 1663).
- Disabled Child” means a child affected by any permanent mental or physical disability, including any disorder or disability of the mind, the body to the extent that he or she, is at all times unable to perform any function without the direct assistance of the MEMBER and must be having a condition that renders the disabled child unemployable. The child must have either been born with the disability, or the disability must have occurred before he/ she reaches the age of 18.
- For the purposes of this policy, a Disabled Child remains a child throughout the existence of the policy and shall be covered until Member’s retirement or termination, whichever occurs earlier.

Additional Benefits

- No Waiting Period
- 24 Hour Call Centre for queries and notification of death
- Repatriation of the mortal remains of the main member from place of death to place of burial within SADC (South Africa, Swaziland, Tanzania, Zambia, Zimbabwe, Lesotho, Namibia, Botswana, Malawi, Mozambique, Angola, Congo (DR), Mauritius and Seychelles)
- 7 Days free storage of mortal remains of the main member
- A tombstone is provided by Bophelo (Not transferable to cash)
- Multiple Spouses Covered, limited to three claims per annum
- Trauma, Assault and HIV Counselling
- Legal Assistance Benefit: Legal Assist is a telephonic legal advice line manned by qualified and experienced Bophelo appointed attorneys for guidance and information on all legal matters

Accidental Disability Benefit

On submission of the required claim form, documentation and on qualification, an accidental disability benefit up to a maximum of R85 000 will be payable based on the following scale:

Loss whether by physical separation or due to permanent and total loss of use of:	Benefit Payable
One or both hands or one or both feet	100%
Four fingers of one thumb of one hand	50%
Four fingers of one hand	40%
Thumb:	
Both phalanges	20%
One phalanx	10%
Index Finger:	
Both phalanges	10%
Two phalanges	8%
One phalanx	2%
Middle Finger:	
Three phalanges	6%
Two phalanges	4%
One phalanx	2%
Ring Finger:	
Three phalanges	5%
Two phalanges	4%
One phalanx	2%
Little Finger:	
Three phalanges	4%
Two phalanges	3%
One phalanx	2%
Toes:	
All on one foot	15%
Great, both phalanges	5%
Great, one phalanx	2%
Other than great, if more than one toe lost each	1%
Permanent total loss of:	
Sight in one or both eyes	100%
Hearing in both ears	75%
Hearing in one ear	15%

Submission of claims:

Claims will be paid within 24 hours' subject to the following:

- Completed funeral claim form
- Certified Copy of Death Certificate
- Certified Copy of Deceased's ID Document
- Certified Copy of the Beneficiaries ID Document
- Copy of Notice of Death/Still Birth (BI 1663)
- Proof of Banking Details of the Beneficiary (Bank Statement, stamped by the bank)
- Proof of relationship to member either an affidavit or certified copy of marriage certificate
- Supporting Affidavit from a family member confirming the relationship between the beneficiary and the deceased (if applicable).
- ID Copy of the abovementioned family member.

Claim forms must be submitted at Bophelo as follows:

Email: psspfclaims@bophelolife.co.za

Fax: 086 550 0730

Web: www.bophelolife.co.za (Click on PSSPF)

Claims can also be submitted at Private Security Sector Provident Fund offices.

These benefits will be in effect from 01 February 2016. All death and accidental disability claims occurring prior to this date will be dealt with by Momentum at the current rate.