

Benefits Policy

(Definitions for terms that are italicised in the text are provided at the end of the document.)

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HEMIS classification	
Aim	To set out the benefits that are currently applicable to fixed-term contract (FTC) University employees who are appointed for a year and longer
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Institutional functionary (curator) responsible for this policy	Chief Director: Human Resources
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Approved by	SU Council
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<p>The core of the policy</p> <p>Sets out the details of the benefits available to fixed-term contract employees of Stellenbosch University (SU) who are appointed for a year and longer.</p>	

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Core benefits

1. Retirement fund

From your date of appointment, you will be a member of the Stellenbosch University Retirement Fund (SURF). The normal retirement age is 65 years. Employees must retire on or before 31 December of the year in which they turn 65. Contributions towards the SURF will automatically terminate on the date upon which an employee's fixed-term contract of employment terminates, or, where applicable, on 31 December of the year in which the employee reaches the age of 65 years.

The SURF is a non-contributory provident fund, meaning the employer is the only contributor. Contributions form part of employees' total *cost of employment (COE)*.

Employees have the choice to increase the contribution that the employer makes to the SURF to a maximum of 35% of the *pensionable amount* of the COE of the employee concerned. The minimum contribution is 15% of the pensionable amount, and increases must be made in multiples of 2,5%.

The USRF's assets are invested in market-value portfolios. Several asset managers are responsible for the fund's market-related investments.

A guaranteed portfolio is available to members who are 53 years and older, and who choose to avail themselves of the opportunity.

Six years before the date when an employee is due to retire, SU implements a life phase model with a view to reducing risk levels close to retirement. Employees may however decide not to apply the model.

Retirement benefits

Employees have the following options

- a) To receive their full retirement benefit in cash subject to the retirement reform changes that took effect on 1 March 2021 – the benefit is divided into a vested and a non-vested member share:
 - a.1) The vested member share is all your savings as at 28 February 2021 (plus interest thereon) and the full vested share can be taken in cash at retirement;
 - a.2) The non-vested share is all your savings from 1 March 2021 (plus interest thereon). You can only take a maximum of one-third in cash while the remaining two-thirds must be used to buy a pension at retirement – except if the non-vested member share is below R247 000, which allows you to take the full non-vested member share in cash.

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- b) To leave their full retirement benefit in the fund (“deferred retirement”); or
- c) To convert the full retirement benefit into a pension; or
- d) To receive a portion of their retirement benefit in cash and to convert the remainder into a pension subject to the retirement reform changes that took effect on 1 March 2021. The cash portion is divided into a vested and a non-vested member share:

d.1) The vested member share is all your savings as at 28 February 2021 (plus interest thereon) and the full vested share can be taken in cash at retirement;

d.2) The non-vested share is all your savings from 1 March 2021 (plus interest thereon). You can only take a maximum of one-third in cash while the remaining two-thirds must be used to buy a pension at retirement – except if the non-vested member share is below R247 000, which allows you to take the full non-vested member share in cash.

- e) To transfer their full retirement benefit to a retirement annuity fund or a preservation fund of their choice, subject to the provisions of the Income Tax Act.

Death benefits before retirement

A benefit equal to a member’s accumulated credit with the fund is payable upon the employee’s death. An additional spouse’s pension – 35% of the pensionable amount of the deceased’s COE – is payable, as well as an additional 10% of the pensionable amount to each *dependent child* (limited to three *children*).

The minimum limit for the benefit payable is twice the pensionable amount of the deceased’s COE. Should no spouse’s or no children’s pension (or neither of the two) be payable, an amount equal to twice the employee’s pensionable amount will be paid to the deceased’s dependants or nominated beneficiaries, or be divided among such dependants and nominated beneficiaries.

Employees without a qualifying spouse and/or children have the option not to receive this benefit from the fund. Employees who exercise this option must do so by completing the prescribed form obtainable on the Human Resources website. Employees who choose to exercise this option and later marry and/or have children will have to revert to the insured death benefit in the fund to allow a pension to be offered to the spouse and/or children on the employee’s death.

[Link](#)

Benefits upon resignation or retrenchment

The accumulated value of the retirement fund is payable.

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2. Scheme for spouse's cover

Membership of the scheme for spouse's cover is compulsory for employees who have a spouse.

This *scheme* offers insurance on the life of a member's spouse. Up until a member reaches 65 years of age, his or her spouse's life is covered for twice the annual pensionable amount of the COE of the employee concerned. Once an employee has reached the age of 65, the insured amount decreases by 25% with effect from January of the following year. Besides life insurance, members' spouses are also covered for disability up until the age of 60. A conversion option is available upon the spouse's death or the member's resignation.

The underwriter determines the contributions to this scheme and must collect payment every month from the members, who must pay the full premium themselves.

Payments under the scheme for spouse's cover must be made to the *member* concerned.

3. Disability benefits

The benefit will pay out 75% of cost to company, capped at a maximum of cost to company less income tax, as defined in the insurance policy and calculated by the insurer.

3.1. The following periods apply:

- i) After a waiting period of three months a benefit is payable for an initial maximum period of one year, should the employee be unable to continue his or her own occupation or any other occupation at SU.
- ii) After one year the employee will be evaluated to determine whether he or she would be able to follow any occupation for which he or she may be found suitable, or for which he or she could reasonably be expected to be trained in light of the degree of disability and the knowledge and training of the employee concerned in the open market. The benefit remains payable until the employee has recovered or has reached the normal retirement age, whichever happens first. During the period of disability, the employee remains a member of the fund; therefore, the death benefit also remains effective.

3.2. Members forfeit their claim to the disability benefit if the disability can be attributed to, or was caused or hastened or exacerbated – whether directly or indirectly – by an illness, accident, or injury of the following nature:

- i) for which members received treatment or medication in the six months before the date of their joining SU;

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ii) for which members received treatment or medication on the date on which they became eligible for disability cover; or

iii) of which members were suffering on the date of their joining SU.

3.3. Members are also not entitled to the disability benefit if any of the above applies and the following apply as well:

i) the disability resumes within 12 months after the date of the relevant member's joining SU, and

ii) the underwriter did not agree in writing to pay out benefits in respect of such previously existing conditions.

Therefore, it is important that employees inform the Human Resources Division (HR) of any condition they have that could influence a disability claim in future.

4. Group life insurance scheme

Membership of the group life insurance scheme is compulsory for SU employees. Membership becomes effective on the day of commencement of duties and expires upon the employee's death, the termination of the employee's fixed-term contract of employment for any reason whatsoever, or the dissolution of the scheme.

This scheme offers insurance on the member's life. The cover equals five times the annual pensionable amount of the COE of the member concerned, up until the member reaches the age of 65. From January of the following year, the cover amount decreases by 25%.

The underwriter determines the contributions to this scheme and must collect payment every month from the members, who must pay the full premium themselves.

Employees have the option also to take out additional optional cover of twice their annual pensionable salary. The additional two-times cover is only available to members who have the five-times cover.

[Link](#)

Please note: SU will make no contributions to the group life insurance scheme after an employee's employment is terminated for any reason whatsoever.

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5. Funeral cover

Membership is compulsory for employees. Members receive funeral cover at a minimal premium payable by the members. The benefit consists of the following:

main member and *spouse* – R20 000

children 14 to 21 years (25 years if a full-time student) – R15 000, and

children younger than 14 years – R10 000.

Employees have the option to cover members of their extended family under this benefit. Please click on the [link](#) for more information.

Optional benefits

1. Transport allowance

Employees who, due to the nature of their responsibilities, are expected to use their private vehicles for work-related travelling could agree to have SU allocate a certain amount from their total COE for travel allowances.

2. Medical scheme

Employees and their dependants are entitled to membership of SU's approved medical schemes.

The employer pays all contributions to the medical scheme as part of employees' total COE.

Please note: SU will make no contribution to the medical scheme after an employee's employment terminates for any reason whatsoever.

Should an employee apply for any dependant to be added to his/her medical scheme membership after initial registration, the request will be subject to underwriting as per the Regulations of the Medical Schemes Act 131 of 1998, which provides for a general waiting period, condition-specific waiting periods and late joiner penalties.

3. Low-income health solutions

a) Employees at job levels 11–19 earning below the “earnings threshold” as determined by the University's insurer from time to time (currently R360 000 per annum) may elect to belong to the Health4Me benefit scheme. The cost of this benefit forms part of an employee's total cost of employment.

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- b) Participation in this benefit scheme is subject to the following additional rules:
- i. The provision of the benefit is discretionary and non-contractual. The University has sole and absolute discretion to vary, suspend, alter or terminate its continued provision.
 - ii. The University's insurer may at any time revise the maximum earnings threshold applicable to this benefit (currently R360 000 per annum).
 - iii. An employee's membership of this benefit scheme shall end on the date that his/her employment terminates, regardless of the reason for such termination.

4. Gap cover

Employees who belong to a medical scheme can join SU's gap cover scheme. Even though most medical schemes offer an option for comprehensive hospitalisation cover, members may experience financial shortfalls if service providers (e.g. specialists) charge fees that exceed the amounts paid by the medical fund.

The purpose of this insurance, therefore, is to finance potential in-hospital and specified co-payments. Employees carry the full cost of these premiums themselves.

5. Savings reserve

Employees may choose to allocate an amount to a savings reserve. These contributions will be made from post-taxation income. The savings reserve does not earn any interest. The savings accrued can be paid to the employee annually in the month of his/her choosing.

Other benefits

1. Relocation costs

SU's contribution to employees' relocation costs is subject to the following provisions:

Relocation must take place within the first year of appointment.

Contribution to relocation costs:

The real costs of transporting normal household contents, but exclude items such as:

- a) motor vehicles, caravans, trailers, boats and motorbikes
- b) pets – including all expenses relating to bringing pets into the country from outside its borders (e.g. quarantining, inoculation and customs administration) and special collections (e.g. wine and art)

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- c) Contribution to travel costs:
- i. An amount equivalent to economy-class flight tickets for employees, their spouses, and their dependent children, for national as well as international travelling; also travelling costs to a maximum of R500 from Cape Town International Airport to the appointee's new place of residence.

OR

- ii. travelling costs by motor vehicle, limited to the prevailing SU rate per kilometre and to one vehicle, from the appointee's previous place of residence.
- iii. Claims for airfare must be supported by copies of the relevant tickets.
- iv. Part-time employees will receive only the relevant pro-rata portion of their expenses. For travel costs from an international point of departure, an amount equivalent to single first-class train tickets will be paid for employees and their dependants to reach the international airport closest to them.

Storage costs will be paid as follows:

- a) the expense of one month's storage at the relevant removal company and
- b) the cost of redelivery from the place of storage to the final place of residence

Employees who leave SU's employ within three years of commencement of duties for any other reason besides poor health must repay the University a pro-rata portion of its contribution to their relocation costs.

2. Leave

2.1. Annual leave

Employees are entitled to a number of working days' annual leave per year. The number of annual leave days is linked to an employee's post level: 30 working days a year for post levels 1 to 8, 25 working days a year for post levels 9 to 11, and 20 working days a year for post levels 12 to 19 – subject to the following provisions:

- a) The leave credit in a particular leave cycle increases pro rata over time to reach the maximum at the end of the cycle.
- b) Annual leave must be taken within 12 months after the relevant leave cycle has ended, after which any unutilised annual leave will be forfeited.

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- c) Full-time employees may take annual leave in units of full working days or half a working day.
 - d) Where an employee takes annual leave, the number of days taken will first be deducted from the employee's statutory annual leave entitlement of 15 working days.
 - e) On termination of employment, an employee will only receive payment of any accrued yet unutilised statutory annual leave. The value of any accrued yet unutilised statutory annual leave shall be calculated according to the following formula: (the employee's monthly cost of employment divided by 21) multiplied by the 'number of statutory days'.
 - f) The leave cycle refers to the period 1 January to 31 December in any given year.

2.2. Maternity leave

- a) Fixed-term contract female employees are entitled to a maximum of four months' paid maternity leave at full COE during any period of confinement, subject to the following provisions:
 - Female employees may receive this paid maternity leave benefit for a maximum of nine months during their employment with SU (regardless of any break in service) at full COE for all periods of confinement combined.
 - If an employee utilises the maximum nine months' paid maternity leave benefit during her tenure, any additional maternity leave will be dealt with in terms of the Basic Conditions of Employment Act (BCEA).
 - If a female employee has accessed any paid adoption or commissioning parental leave during her employment with the University, the maximum maternity leave benefit of nine months will be reduced by the number of months' paid adoption or commissioning parental leave benefits already utilised.
 - This maternity leave benefit is subject to the employee remaining in the University's employ for a continuous period of 12 months after the term of her maternity leave has expired. Should the employee's employment be terminated (for any reason whatsoever) before the 12-month period has expired, she must reimburse the University for the full maternity benefit that she received (or such pro rata portion of the 12-month period that remains) on the date that her employment is terminated. Should the employee fail to do this, the *University* would be entitled to recover the outstanding repayment from the employee.
 - An employee may, at her election, decide to take unpaid leave and to claim maternity leave benefits from the Unemployment Insurance Fund instead of utilising the paid maternity leave benefits provided by the University.

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- SU may, for the sake of the smooth running of affairs and after consultation with the employee concerned, approve that maternity leave may begin no more than one month before the expected confinement date.
 - b) No employee may return to the workplace within six weeks of having given birth, unless a medical doctor has certified that she is able to resume her work duties earlier. If her spouse or permanent partner is also in SU's permanent employ, he or she may use any remaining portion of the four months' maternity leave that is available, subject to the same conditions set out in 2.2.a. Should an employee prefer not to resume her duties at work for a period after her maternity leave has expired, she may be offered the following choice at the recommendation of her departmental or divisional head:
 - taking the annual leave available to her, or
 - taking unpaid leave
 - c) Notification of maternity leave must be accompanied by proof issued by a medical doctor indicating the expected confinement date. Employees must give at least four weeks' notification before the commencement of maternity leave, or as soon as reasonably possible.
 - d) Employees who suffer a miscarriage during the last three months of pregnancy or have a stillbirth are entitled to maternity leave of up to six weeks after the miscarriage or stillbirth, irrespective as to whether or not the employee concerned had already been on maternity leave when the incident occurred.

2.3. Adoption leave and commissioning parental leave

- a) An employee appointed on a fixed-term contract who is an adoptive parent of a child below the age of two years qualifies for four months' paid adoption leave, subject to the following provisions:
 - The adoption leave commences on the date of the adoption order, or if a competent court places the child in the care of the prospective adoptive parent pending the finalisation of an adoption order in respect of that child.
 - Employees must give at least four weeks' notification before the commencement of adoption leave, or as soon as reasonably possible.

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- If an adoption order is made in respect of two adoptive parents, one of the adoptive parents may apply for the adoption leave, and the other adoptive parent for parental leave. In order to verify which type of leave the employee elects, SU will require the employee, or both adoptive parents, should both be employed at SU, to provide the prescribed declaration. The paid adoption leave benefit is subject to the employee remaining in the University's employ for a continuous period of 12 months after the term of the adoption leave has expired. Should the employee's employment be terminated (for any reason whatsoever) before the 12-month period has expired, he or she must reimburse the University for the full adoption benefit received (or such pro-rata portion of the 12-month period that remains) on the date that employment is terminated. If not, the University would be entitled to recover the outstanding payment from the employee.
- b) An employee may, at his or her election, decide to take unpaid leave and to claim adoption leave benefits from the Unemployment Insurance Fund instead of using the paid adoption leave benefits provided by the University.
- c) If the spouse or permanent partner is also in SU's employ and permanently appointed, he or she may use any remaining portion of adoption leave that is available, subject to the same conditions set out in (a).
- d) The maximum paid adoption leave benefit that an employee can utilise during his or her tenure at the University (including any breaks in service) is nine months. If an employee utilises the maximum nine months' paid adoption leave benefit during his/her tenure, any additional further adoption leave will be dealt with in terms of the BCEA.
- e) If a female employee has accessed any paid maternity leave benefits during her employment with the University, the maximum adoption and commissioning parental leave of nine months will be reduced by the number of months' paid maternity leave benefits already utilised.

2.4. Study opportunity

- a) Employees may be afforded a study opportunity of up to 24 workdays a year, taken either continuously or at intervals, for the purpose of increasing their competence for performing their duties, subject to the following provisions:
 - Employees may enrol only for courses that are deemed to be in SU's interest.

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- Employees may be granted two days for every examination opportunity in order to write their exams.
 - When study opportunities are granted, the following must be agreed upon:
 - What will be deemed to constitute 'satisfactory progress'.
 - Should the employee progress satisfactorily, the study opportunity will not be deducted from his or her annual or accumulated leave.
 - Provisions that apply to study opportunities to be taken at intervals:
 - The time allowed for attending lectures, tutorials and practicals at SU will be calculated according to the uninterrupted prescribed duration of a class or laboratory session (including breaks between periods) plus 20 minutes.
 - The full time that employees spend travelling to attend classes outside Stellenbosch will be debited against their annual leave.
 - Employees may attend a maximum of three lectures a week during working hours.
- b) SU may, in its sole and absolute discretion, grant an employee an opportunity to study full-time while employed by the University.¹ When considering an application for this study opportunity, SU will take into account the following factors, amongst others:
- SU must require the employee to hold the qualification.
The employee must have been in SU's employ for a minimum period of at least two years.
 - The employee must perform his or her duties well.
 - The employee will be required to conclude a workback agreement with SU for a period of at least two years. If an employee terminates his or her employment prior to fulfilling the obligations in terms of the workback agreement, a pro-rata portion of the value of the study opportunity will be debited against the employee's annual leave or unpaid leave.
 - Annual leave for one year – 250 working days – and any study or research opportunities will be treated as credits and, therefore, as part of the leave granted to the employee concerned. In cases where study opportunities overlap with more than one annual leave cycle of an employee, the 250 working days' annual leave will be debited pro rata against the two respective leave cycles.

2.5. Research opportunity

- a) Employees with a research brief may be granted research opportunities of up to 30 working days following each uninterrupted one-year period of employment, provided that –

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- a maximum of 250 working days may be granted, and
 - during the preceding period of three to five years, the employee concerned has performed satisfactorily in the research field according to the requirements of the faculty concerned as approved by the Executive Committee of Senate (EC(S)).
- b) In exceptional circumstances and in addition to the leave mentioned in 2.5.a above, an additional, special research opportunity of a maximum of 30 calendar days may be allowed for employees who have performed excellently in the research field. The Senior Director: Research must approve such additional grant after having examined the merits of the employee, and at the recommendation of the relevant departmental chair and dean, and if the Senior Director deems such grant to be in the University's interest.
- c) Research opportunities must be taken in blocks of at least one month, subject to the operational requirements of the environment where the employee works.
- d) Employees who have been granted a research opportunity must remain in SU's employ for a corresponding period after the opportunity has expired. If such employees terminate their employment sooner, a pro-rata portion of the opportunity will be debited against their annual leave or unpaid leave.

2.6. Compassionate leave

- a) Compassionate leave with full pay may be granted for:
- seven working days a year.
- b) Employees cannot accumulate compassionate leave.
- c) Compassionate leave for a portion of a day or for one or more full days may be granted in the following instances:
- illness of an employee's child
 - illness of an employee's spouse, and
 - the death of an employee's spouse, parent, parent-in-law, adoptive parent, grandparent, child, grandchild or sibling, or family member.
- d) SU may request reasonable proof of an incident before granting compassionate leave.

¹ This benefit is primarily intended for lecturers, whom *the University* requires to obtain a doctorate.

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2.7. Parental leave

- a) An employee who is the parent of a child is entitled to at least ten working days' paid parental leave.
- b) The parental leave commences on the day the child is born, adoption order is granted or the child is placed in the care of the prospective adoptive parent by a competent court (pending the finalisation of an adoption order in respect of that child).
- c) SU may request reasonable proof of such an event before granting parental leave. Any one of the following should be sufficient proof:
 - Proof of registration as one of the two parents of the child in terms of the Births and Deaths Registration Act
 - A court order providing SU with a birth certificate of the child, indicating both parents
 - Any other proof that shows that the employee is entitled to parental leave
- d) Employees must give at least four weeks' notice before the commencement of parental leave, or as soon as is reasonably possible.

2.8. Leave of absence

- a) Employees may be granted leave of absence of a maximum of 15 working days per occasion to attend meetings, conferences or other gatherings, if it is deemed to be in SU's interest.

Leave may also be granted for longer periods or for certain activities that do not qualify for leave of absence, provided that the number of days by which the leave period is exceeded shall be debited against the employee's annual or accumulated leave.
- b) To relocate, one working day is granted per occasion.
- c) To attend court proceedings at which the SU employee concerned has been subpoenaed to appear as witness, the actual number of days for which the employee is needed in court will be granted (a copy of the subpoena must be produced as proof).

2.9. Continuation of work elsewhere

In exceptional cases, SU may grant employees leave to perform their duties elsewhere.

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2.10. Unpaid leave

- a) In special cases, and on the conditions set by the University, SU may grant employees unpaid leave.
- b) Employees earn no annual leave during a period of unpaid leave.
- c) Should employees who are on unpaid leave qualify for a research opportunity during that period, the period that they can claim for research purposes will be reduced accordingly.
- d) Employees must use up all their annual leave before they can qualify for unpaid leave. Employees who utilise this benefit must remain in SU's employ afterwards for a quarter of the relevant leave period.

2.11. Presence at the workplace

- a) Employees must be present on weekdays on University premises and at the workplace assigned to them, except if they are on leave or absent for purposes of a study or research opportunity.
- b) If employees must perform their duties at some location other than their normal workplace, they must make adequate arrangements with their environmental head or dean (or his or her delegate) regarding their whereabouts.
- c) Environmental heads or deans may grant employees permission to attend officially recognised meetings or gatherings in the immediate vicinity of Stellenbosch, provided that:
 - the activity concerned is work-related; and
 - the head concerned knows where such employees are to be found.

2.12. Sick leave

- a) Fixed-term contract employees who can submit a medical certificate(s) that SU finds acceptable are entitled to the following:
 - Two days' sick leave per month during the first six months of appointment, at full pay
 - Thirty days' sick leave during the first year of appointment, at full pay
 - Thereafter, a maximum of eight months' sick leave (taken either continuously or as separate periods of eight months in total) during the first three years of appointment and every successive period of three years of employment – at full pay for the first four months, and at half the pensionable amount of the relevant employee's COE thereafter

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- b) Sick leave cannot be accumulated.
 - c) Sick leave is calculated according to calendar days, not working days. Therefore, sick leave that runs from a Friday until the following Monday amounts to four days of leave.
 - d) Applications for sick leave for more than two calendar days must be accompanied by an acceptable medical certificate that clearly states the nature of the illness.

3. Exemption from tuition fees

Employees are exempted from tuition fees, subject to certain conditions as stipulated in SU's Regulation regarding Exemption from Combined Tuition Fees at SU, which is available at:

[Exemption from Tuition Fees](#)

This benefit will be taxed as per Income Tax legislation applicable for the relevant year.

Definitions

Unless the context indicates otherwise, the following terms have the meanings as defined below:

'Dependant' (for the purposes of the medical scheme)

- The member's spouse who is not a member of another medical scheme
- The member's unmarried child who is not a member or a dependant under another medical scheme, not self-supporting and younger than 21 years

The member's spouse who lives with the member and whom the medical scheme has recognised upon request as a spouse, subject to the conditions that the scheme may set

- The member's unmarried child who is not self-supporting, who is older than 21 years and a full-time student at an educational institution approved by the medical scheme, and whom the scheme has recognised upon request as an adult dependant
- The member's unmarried child who is not self-supporting, who is older than 21 years and whom the medical scheme has recognised upon request as an adult dependant by reason of a mental or physical disability or a similar cause, subject to the conditions that the scheme may set

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'Retirement benefit'

The accumulated credit as defined in the fund's rules

'Spouse'

- A person who is recognised as legally married as described in the Civil Union Act, Recognition of Customary Marriages Act and by any Asiatic religion of the member
- A person who has been living with someone else for at least six months and who may (depending on the facts in every specific instance) be reasonably accepted as a partner in a permanent relationship of cohabitation

'Child' (for purposes of compassionate leave and exemption from tuition fees)

The member's child, stepchild or legally adopted child, as well as the child of a member's common law spouse, which child is younger than 18 years (for purposes of compassionate leave) or 21 years (for purposes of exemption from tuition fees)

'Dependent child' (for purposes of the retirement fund)

The member's child, stepchild or legally adopted child, provided that such child is unmarried, younger than 18 years and dependent on the member at the time of the member's death. This includes a child who, in the trustees' opinion, would have been dependent on the member had the member not died.

The trustees may amend the age restriction of 18 years as follows in the following circumstances:

- raise the age to 24 years if the child studies full-time; or
- extend the child's status as a dependant indefinitely if he or she is fully dependent on the member for medical reasons

'Cost of employment'; 'COE'

The total cost of employment to the employer, including all cash remuneration, benefits and contributions to relief funds. Leave and compulsory statutory contributions by the employer are not included in the COE.

'Medical scheme'

The scheme(s) approved by the SU Council

'Pensionable amount'

Calculated at 75% of the total annual COE, unless agreed otherwise with the specific employee

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Supporting documents

Item no.	Name of document	Status <i>(e.g. identified, in process or approved)</i>
	None	

Related documents

Item no.	Name of document	Status <i>(e.g. identified, in process or approved)</i>
DV0403	Benefits Applicable to Pensioners	Approved
CS00051	Conditions of Employment for Research and Support Services Staff	Approved
CS00053	Conditions of Employment for Lecturing Staff	Approved

Signature: **Date:**