



The disability claims process

momentum
corporate

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We know this is a tough time for you. Fortunately, your disability cover is with Momentum. We will support you during this difficult period. There are some steps to follow that will speed up the assessment of your claim.

If you have any questions please send an email to wcc@momentum.co.za



1
You are **healthy and happy** at work but things change...



2
Serious illness or injury can make it difficult for you to do your usual work tasks. You may have to stop working or may still be working but struggling.



3
Inform your employer as soon as possible that you plan to claim for disability.
Your employer will need to inform us because the disability policy for employees is in their name. Ask your employer for the forms you need to complete.
Please note: There is a short notification form that must be completed and submitted to notify us. Submitting the notification form ASAP will allow us to start understanding your claim and ascertain how we can help you get better and back to work.



If your claim is declined

- You can ask for your claim to be re-assessed.
- Your employer will then need to submit more information to motivate why your claim should be accepted.
- More medical information is often required in the motivation.



If the decision is to help you get back to work as soon as possible

- We may recommend appropriate treatment and rehabilitation.
- We may also assist with skills training necessary for you to get back to work.
- We may cover some of the costs for rehabilitation and/or reskilling.



If your claim is accepted

- Momentum will pay your disability benefit after the waiting period.
- If you receive a monthly disability benefit, we will regularly ask for updated information to monitor your progress.
- We may recommend appropriate treatment/rehab/skills training and may assist with covering the costs in order to help you get back to work.
- All communication will be through your employer or your scheme's financial adviser.
- You will always have enough time to submit the required information.



Submit your claim documents.

Your supporting documents must be submitted to Momentum *within 3 months from the date you were last able to do your normal work tasks* due to illness or injury.

The following forms must be submitted:

- Employer Declaration - to be completed by your line manager or HR.
- Employee Declaration - to be completed by you.
- Confidential Medical Report - to be completed by your treating doctor. Please ask your doctor to include copies of all diagnostic test results (eg blood test results, x-ray reports etc) and any other relevant medical reports (eg physiotherapist, psychologist etc).
- Copy of your payslip for the month that you were last able to do your normal work tasks.

Make sure all these supporting documents are provided as soon as possible so that there are no delays in assessing the claim and to ensure the claim is not rejected because it was submitted too late.



The claims assessment process.

We start assessing your claim as soon as any claim documents are received.

If we DON'T have all the claim documents:

- We will ask your employer or your scheme's financial adviser for the missing documents.
- Your employer will then discuss this further with you.

If we have all the claim documents:

- We may ask for additional information.
- You may need to see your doctor, or a different doctor.
- We will communicate this through your employer or your scheme's financial adviser.



The decision.

Once all the required information has been assessed, a decision will be made to either:

- Accept your claim, or
- Decline your claim, or
- Help you get back to work as soon as possible.

All the details around the decision will be communicated through your employer or your scheme's financial adviser.

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Let's talk.

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