

Frequently asked questions

E&Y (Staff)

Who can I add under the Extended Family Funeral insurance?

- Parents and parents-in-law
- Additional spouse/s
- Children older than 21 and financially dependent on the employee;
- Brothers, sisters, uncles, aunts, nephews and nieces who are financially dependant on the employee.

Financial dependency must be proven and will be confirmed/validated at claim stage.

Do I have an option to extend the funeral cover for domestic helpers?

No, unfortunately not.

Does cover fall away for children once they turn 21 even if they are still on medical aid and living at home?

- Children over the age of 21 are covered up to the age of 26 years, if they are full-time students at an educational institution; or
- Children that are incapacitated by a physical or mental disability which prevents them from maintaining themselves, and this incapacity started before the age of 21 years, or whilst a full-time student before 26 years old.

Many of the benefits have a cessation age of 65 (Normal Retirement Age). What are our options to keep our life cover after this?

You have the option, within 60 days of leaving employment with E&Y, to take out an individual death, disability and severe illness policy for benefits up to the levels you were covered for whilst in employment.

No medicals will be required, and this option is available up to the maximum age of 65 years.

This will be subject to the normal policy conditions and subject to any annual changes made by the Employer and Insurer.

Is a spouse immediately covered once the marriage is declared to E&Y? If not, what is the process to add a spouse?

- If you have more than one spouse, you must tell your employer in writing which spouse you want to cover. If you do not, the spouse you married first will be covered.
- In the case of life partners or co-habiting arrangements, your employer must be notified in writing before cover commences.
- The completed registration form must be kept on record by the employer and submitted to Sanlam in the event of death.

What is my Group Life cover amount?

Employees have a Core benefit of 4 times their annual Risk salary, with the option to Flex-up their life cover.

Flex cover may be taken up to 4 times your annual risk salary (in multiples between 1 and 4), as an optional cover amount. (Total of 8 times annual salary).

Employees can select or increase their Flex cover with any multiple of one times their annual Risk salary, within 3 months of the following life events:

- At inception date
 - Legal Marriage or Divorce
 - Birth of a child or legal adoption of a child
 - “Co-habiting” Marriage (*medical underwriting is applicable on the full amount if newly selected, or on the increased amount if increased*).
 - Annually on Policy Anniversary (*medical underwriting is applicable on the full amount selected*).
 - Employees aged 55 and older - medical underwriting will always be applicable in any event.
- medical underwriting is applicable to any cover amount exceeding the Free Cover Limit.*

Employees can decrease their Flex cover at the same events as per above.

Written notification must be given to the Employer and Sanlam must be advised in writing before the Policy Anniversary or within three months of the date of the other events.

Will the Universal Education Protector (UEP) benefit apply only until a particular level of education is completed, or does it continue for subsequent levels?

The UEP benefit pays tuition fees for all levels of education with the following maximum years per applicable level:

**The maximum annual fees changes every year in January.*

Educational Institution	Maximum amount per child (per annum)	Maximum benefit period (for which the benefits are payable)
Pre-school (Grade 0/R)	R56 000*	1 year
Primary School (Grade 1 to 7)	R107 000*	7 years
High/Secondary School (Grade 8 to 12)	R124 000*	5 years
Tertiary Education	<ul style="list-style-type: none"> • South African Education Institution: R82 000* • Approved list of foreign universities - the Rand equivalent of: \$75 000* 	Duration of a first: <ul style="list-style-type: none"> • Undergraduate degree; or • NQF recognised tertiary level diploma or certificate.

Will the base life cover stays in place, even if suicide was the cause of death?

Yes, the suicide exclusion only applies to any voluntarily increased (Flex cover) cover.

Are there any benefits that non-SA citizens are excluded from?

Yes, The Conversion Option is only available to a South African citizen or Permanent Resident (i.e. holder of an RSA ID document).

What will be seen as wilful exposure to danger?

Wilful exposure to danger can be seen as the following (but not limited to):

- Participation in unlawful activities (e.g., criminal acts)
- Hazardous activities such as cliff diving or BASE jumping
- Intentional self-inflicted injury
- Negligent or reckless behaviour where the individual knowingly places themselves in harm's way

How can I see and understand my individual current benefits versus additional options?

You can access your benefit statement, which contains your current cover amounts, via Sanlam's Member Portal. The only additional cover options are the Flex Life Insurance and the Extended Family Funeral Insurance. Please refer to your member booklet for more details.

To access Member Portal, go to Sanlam's Secure Services website (<https://cp.sanlam.co.za>), and follow the below steps.

How to register your online profile:

- ① Select Register and insert your identity number and surname followed by clicking Search.
Sanlam respects its clients' privacy and is committed to ensuring that the personal information of our clients are at all times processed fairly, lawfully and securely.
- ② Once you have confirmed your contact details on record (e-mail address and/or mobile number) an activation code will be sent to your mobile number, or e-mail address should your mobile number not be on our records.
- ③ Create a unique **username** and confirm your mobile number (if not on record) to receive a *temporary password*.
- ④ Enter the temporary password received via SMS and replace it with a **unique password** as the temporary password may only be used once.
A unique password consists of a minimum of 8 characters
- ⑤ Agree to the terms and conditions.



Register once only to log into your online profile using your username and password.

Experience any problems?

If you need assistance with registration or you encounter any problems with the registration process, please contact the Web Support team on 021-916 1500.

Please note that this is an FAQ specifically compiled for E&Y Staff

Should there be any discrepancies between this document and the official Sanlam Policy, the Policy will prevail.