



SENTINEL
retirement fund

DISABILITY BENEFIT
Brochure - May 2022

INTRODUCTION

In this booklet, the disability retirement benefit, tax implications and the procedures that must be followed are explained.

Please take the time to read this brochure carefully and do not hesitate to contact the Fund should you require more information, assistance or advice.

Please note that information in this booklet is a summary of the Rules of the Fund and does not create any rights and obligations. In the event that differences or disputes may arise, the Rules will prevail. The full set of Rules is available on the Fund's website and at its offices.

QUALIFICATION CRITERIA

You qualify for a disability benefit if the Trustees are satisfied that you are **totally and permanently disabled for your own and similar occupation in a specific environment.**

If you apply to be found disabled whilst in service of a participating employer, your completed application form must be submitted to the Fund within **6 months** of leaving service. The Trustees can only condone a late application if you can prove you were medically incapacitated and that it was not possible to complete and submit an application within the **6 month** period.

BENEFIT COMPOSITION

This benefit equates to a retirement benefit and is based on:

- Your accumulated retirement savings (Fund credit) at the date of your discharge from employment, and;
- Disability Cover, provided that you participated in and contributed towards Sentinel's disability benefit product until you left the service of your employer.

You may take up to one third of the above total benefit as a cash lump sum. The balance is utilised to provide you with a monthly pension.

All disability claims are subject to a disability assessment process.

DISABILITY ASSESSMENT PROCESS

Disability assessment is a medicolegal (not purely medical) decision that takes all relevant medical evidence into account. A multi-disciplinary team conducts the assessment in terms of the Rules of the Fund.

When the Fund receives your application along with all relevant documentation, including the report from the medical practitioner who identified your permanent medical impairment and two relevant specialist reports, your claim for disability benefits is referred to the disability assessment team.



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After assessing the information, the team may request additional information or specialist reports that they consider necessary to consider and finalise the claim. The onus is on you to prove total and permanent disability for your own and similar occupations in a specific environment, and you are therefore responsible to obtain these reports at your own cost.

Where additional information or medical reports were requested and have been submitted to the Fund, the disability assessment team assesses the claim once again. In assessing the disability, the extent of your medical impairment is evaluated in the context of your job description, the Rules of the Fund and personal factors. In essence, the disability assessment team assesses a disability claim by evaluating, amongst others, the following:

- The claimant's personal circumstances, including your age, education and qualifications, previous occupations and work experience;
- Job description, that is, the physical and/or psychological demands of your job, the essential job functions determined by the job description, the particular aspects of the job that the claimant is now unable to perform and the ability of the claimant to perform alternative work with/without retraining, rehabilitation or modifications in the workplace or job description;
- The Rules of the Fund; and
- The medical condition and its impact on the claimant's activities of daily living, work ability and the
- prognosis to return to work with further therapy or rehabilitation.

IMPORTANT TERMS EXPLAINED

- **Impairment**
Impairment is the alteration of normal functional capacity due to a disease, which is assessed medically after a diagnosis has been established and the appropriate and optimal treatment has been applied.

Disability is the change in capability to meet personal, social or occupational demands due



to impairment and is assessed in terms of the Rules of the Fund.

- **Total and permanent disability**
The impairment must be such that the person is totally and permanently unable to work. It means that the impairment must be irreversible and must prevent the claimant from performing his/her duties with no reasonable prospect of recovery.
- **Own and similar occupations in a specific work environment**
A claim for disability benefits will be considered when a claimant is totally and permanently unfit to perform his/her own, as well as any other similar occupations, which he/she may reasonably be expected to follow. Education, previous work performed, training, experience, knowledge and the environment in which the claimant performed his/her job are all taken into consideration.
- It is essential that clarity on this point be achieved as it often leads to misunderstanding. Although a doctor declares the claimant unfit for the job he/she is currently performing, the Fund, although agreeing on that aspect, may decline a claim in terms of the disability definition because the claimant may still be able to cope with a similar job in a different environment.

GENERAL MATTERS

- **Members who are already in receipt of a disability benefit**
If you previously received a disability benefit from Sentinel Retirement Fund and/or the Mine Employees Pension Fund, you will not be able to apply for a disability benefit for the same medical condition, impairment or occupation as previously awarded.
- **Paid-up members applying for disability benefits**
If you are a paid-up member in terms of the Rules of the Fund and want to apply for disability benefits, you must prove total and permanent disability for the occupation you were last employed in prior to becoming a paid-up member. You must also be totally and permanently disabled to perform any other similar occupation in the specific environment you were employed in prior to you becoming a paid-up member. Paid-up members do not qualify for disability cover.
- **Availability of employment**
Please note that disability assessment is purely based on your ability to work and not the availability of alternative employment.

The availability of another position within the company or in the open labour market is irrelevant in terms of the Rules of the Fund and a member's ability to perform his/her duties.

- **The Labour Relations Act**
According to the Labour Relations Act, an employer may not dismiss an employee on grounds of ill health unless the employer adheres to the 'Code of Good Practice' as detailed in Schedule 8 of the Act.
- **The Employment Equity Act (1998) and Reasonable Accommodations**
Section 15 of the Employment Equity Act specifies that an employer must identify and eliminate employment barriers and make reasonable accommodations for disabled people who are suitably qualified for the job, to ensure equal opportunity and equitable representation in the workforce.

An employer is not required to guess that an employee has a disability requiring accommodations.

The employee must advise the employer of his disability and request reasonable accommodations.

The employer must make a reasonable effort to determine the appropriate accommodations. The Code of Good Practice: Key Aspects on the Employment of People with Disabilities (2002) is a guide for employers and employees on the key aspects of promoting equal opportunities and fair treatment of people with disabilities as required by the Employment Equity Act.

APPLICATION PROCEDURES

In order to apply for disability benefits, a claimant must request estimated benefit projections by completing the estimated benefit request form and submitting it to the Fund, or by visiting one of the Fund's offices.

The claimant may then apply for a disability benefit by completing and submitting the disability benefit application form, as well as the retirement benefit application form.

If you apply to be found disabled whilst in service of a participating employer, your completed application form must be submitted to the Fund within 6 months of leaving service. The Trustees can only condone a late application if you can prove you were medically incapacitated and that it was not possible to complete and submit an application within the 6 months period.

CONTACT DETAILS

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Welkom

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Emalahleni

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and Susanna Streets
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