



Group insurance disability management:

Our customised capabilities and
enhanced service innovation

momentum
corporate

01

As a leading group insurance provider in South Africa, Momentum Corporate's experienced team has transformed group disability insurance to develop innovative, tailored solutions that think human first for our clients.

At the Momentum Corporate Wellness Care Centre, we care about the wellbeing of all our clients and their employees. We understand that dealing with disability can be very trying. Our Wellness Care Centre's compassionate and efficient staff are committed to helping members who become disabled, whether permanently or temporarily, every step of the way when claiming for disability benefits. Through our award-winning solutions and processes, we create exceptional value for employers and provide hope for employees who are experiencing the overwhelming physical, mental and emotional challenges of living with a disability.

Our world-class Wellness Care Centre supports members throughout their disability to help them get back on their journey to success.



Why Momentum Corporate?

Momentum Corporate is a division of Momentum Metropolitan Life Limited, a financial services group listed on the Johannesburg Stock Exchange. We are a trusted, Level 1 B BBEE partner to 8 000 employers and 2,1 million employees across all major industries and business sizes in South Africa. Our highly skilled, engaged team can develop and deliver customisable solutions to meet your unique needs.

What sets Momentum Corporate's Wellness Care Centre apart?

- We have a highly experienced disability management team, offering medical, forensic, legal and technical support expertise.
- We are proud of our market-leading rehabilitation and disability case management capabilities.
- Our team has developed world-class processes to reintegrate employees on disability leave when they return to the workplace.
- We partner with employment agencies to reskill employees and help them find alternative job placement opportunities.
- Our forensic investigator mitigates assessment risks so that valid claims are paid quickly and all risks and costs are carefully managed.
- A single contact centre for all your disability claims queries.



02

We review our internal processes regularly to make sure they're optimal for quick and efficient processing of all valid disability claims.

- Through a collaborative claims management approach, our dedicated team of professional claims managers, claims assessors, claims co-ordinators and administrative support employees work closely to help our clients with disability claims.
- We keep our turnaround times as short as possible.
- To prevent a break in service if a team member is away and to enable continuous and consistent service to our clients, there is ongoing sharing of knowledge and skills among our team members.

Proactive, flexible disability case management and market-leading rehabilitation processes

Our practical interventions make managing sick leave, rehabilitation, retraining and reskilling of your employees uncomplicated.

How our dedicated team helps you:

- Our disability management assessors are some of the most experienced in the industry. They have a comprehensive understanding of the rehabilitation journey, and the impact it has on the employer and the employee.
- They are medically trained and can give advice on which specialists to consult and what kind of rehabilitation would be beneficial.
- We have a network of medical practitioners across the country who provide independent assessments and opinions on appropriate treatment and management.

How our approach benefits you:

- To ensure successful return to work, we encourage regular, open communication that includes the financial adviser, employer, the employee and us.
- We help employees going through the disability process to minimise the impact of injury or illness to help them return to productive employment safely. This means keeping all stakeholders informed throughout the rehabilitation or reskilling journey and ensuring that employees keep their appointments with their treating practitioners so that they can recover and return to work.
- Our independent practitioners assist with return-to-work programmes that are considerate of your operational environment and the employee's medical condition.

We offer a unique approach to rehabilitation, from facilitating interaction between specialists and employees on disability leave to reskilling and training them and assisting with job placement.

- Rehabilitation is directly linked to return to work or improving the productivity of the employee. We monitor each case closely to make sure the desired results are achieved.
- Our return-to-work process for disabled employees is well structured and highly supportive.
- We partner with an employment agency that specialises in the placement of individuals with disability. Through pre-screening, skill set analyses and appropriate learning, they assist candidates to secure learnerships.
- We have an extensive medical network of specialists and our therapists are from various disciplines including speech therapists, occupational therapists and physiotherapists. These independent practitioners help us by providing independent opinions in the assessment of claims.

03

World-class administration

We support your group insurance scheme through dedicated services and processes.

You will have:

- A dedicated claims consultant who is available to assist and support you and your employees throughout their disability journey with us.
- Access to our claims consultants to discuss any claim-related queries
- Scheme analysis reports that monitor your risks and trends
- Benefit training for all your employees, including human resources representatives, line managers and union representatives
- Member educational material that you can share through the platforms you have available, such as WhatsApp, your company's intranet, bulletin boards, etc.



04

Our Wellness Care Centre online portal – everything you need in one easy place

Our Wellness Care Centre has a comprehensive online reference portal where the claims process is explained in detail and any of your authorised employees can access the information they need. The following resources are available for you to download from the Wellness Care Centre portal:

- Disability handbook – a complete guide to the entire disability claims process
- Frequently Asked Questions – an inventory of common questions and answers
- Claim forms – all forms required for disability claims, available digitally
- Disability claims process infographic and video – a handy infographic and video for members, outlining the steps to follow from claim notification to assessment.



We want to make claiming for disability a simplified, manageable process. The Wellness Care Centre team is there to help you and your employees through every step of the disability process, from submission to assessing the claim, and assisting claimants with rehabilitation and reskilling for a speedy return to work.

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Contact details

Telephone (Sharecall): 0860 000 021

Email: wcc@momentum.co.za

Website: <https://www.momentum.co.za/momentum/business/employee-benefits/group-insurance/wellness-care-centre>

[momentum.co.za](https://www.momentum.co.za)

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