OMSMAF
OLD MUTUAL STAFF MEDICAL AID FUND
Healthcare with heart

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WHAT HAPPENS IF THE PRINCIPAL MEMBER PASSES AWAY?

DO GREAT THINGS EVERY DAY

CONTINUATION MEMBERSHIP FOR DEPENDANTS IN THE EVENT OF A MEMBER'S PASSING

Losing a loved one is a challenging and emotional experience, and during the difficult period of grief, it's essential to understand the necessary steps to ensure the smooth transition of benefits for the Dependants. When a Member of the Fund passes away, their Dependants are faced with various decisions that can impact their financial stability. One such decision is whether to continue their OMSMAF membership.

WHAT HAPPENS IF THE PRINCIPAL MEMBER PASSES AWAY?

If the Principal Member passes away, the dependants' membership will continue until the end of the month in which the Principal Member passed away - unless the Dependants inform us of their intent to continue with their OMSMAF membership.

If the Principal Member passes away and has no Dependants, membership will end on the date of death.

Dependants have the option of becoming Continuation Members and to change Plans according to their individual circumstances. However, the Fund must be notified **within three months of the Principal Member's passing regarding their intent to continue OMSMAF membership and the specific Plan they wish to continue with.**

REQUIRED DOCUMENTS IN THE EVENT OF THE PRINCIPAL MEMBER'S DEATH:

Dependants who wish to become Continuation Members must submit the following documents to the Fund **within three months of the Principal Member's date of passing** to ensure a seamless transition to continuation membership:

A fully completed and signed OMSMAF Continuation of Membership Form. The OMSMAF Continuation of Membership Form can be downloaded here or you may call and request a form via the service centre on 0860 100 076.

Copy of the Principal Member's Death Certificate. A certified copy of the death certificate is a crucial document to establish the member's passing.

Please provide us with the details of the Executor of the Principal Member's estate, to facilitate any refunds or payments.

Copy of the Spouse's/Beneficiary's ID. This step helps with accuracy and security and validates the identity of the Spouse or Beneficiary.

Copy of Bank Statement or confirmation of Banking Details, to ensure that the correct details are on the system to bill and refund.

You will need to complete the entire OMSMAF Continuation of Membership Form. Sections C and D are critical to enable the debit order for your contributions to be collected.

Proof of income for the Continuation Member who will become the new Principal Member, such as a SARS assessment (ITA34) or a fully completed and stamped OMSMAF Affidavit Form: Declaration of Income.

The OMSMAF Affidavit Form: Declaration of Income is available for download here.

Alternatively, you may request the Form from the service centre on 0860 100 076.

This information helps the Fund determine the correct income band and contributions payable. The Continuation Member will need to provide the Fund with their proof of income annually.

The contact details of the Continuation Member's next of kin or an alternative contact person. This is so that the Fund knows who may contact us in the event of an emergency on the Continuation Member's behalf. It is also important that the Continuation Member provide consent for this person to receive information about the status of the Continuation Member's health from us.

POST-RETIREMENT MEDICAL AID SUBSIDY

Employees who joined Old Mutual on or before 31 July 1998 and who were members of the Fund on 1 June 2007, and continue as members of the Fund after retirement, qualify for a subsidy from Old Mutual during retirement. However, employees who joined Old Mutual from 1 August 1998 do not qualify to receive a subsidy from Old Mutual during retirement. They will therefore be responsible for the full monthly contribution to the Fund after retirement.

If the deceased Principal Member received a post-retirement medical aid subsidy, based on the criteria set out above, the surviving Continuation Member **may** be eligible to continue to receive this allowance.

To determine eligibility and for further information about the medical aid subsidy, **please contact PENCARE via Old Mutual's switchboard on 021 509 9111 and they will direct your call.**

PERSONAL MEDICAL SAVINGS ACCOUNT (PMSA) BALANCES

If you pass away, the balance in your PMSA will be kept by the Fund to be used by your Dependants should they choose to be Continuation Members.

If no Dependants choose to continue as members of the Fund, the PMSA balance will be paid out to, or collected from (in the case of amounts owing to the Fund) the estate, after the four-month claiming period. Please provide the details of the Executor of the deceased Principal Member's estate to facilitate any refunds or payments.

During this challenging time the OMSMAF team is always available to offer support and guidance and to assist family members through the continuation membership process. If you require assistance, please **call us on 0860 100 076.**

Old Mutual Life Assurance Company (SA) Limited is a licensed FSP and Life Insurer.