



NAPTOSA Mpumalanga

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NEWS FLASH

TO THE NAPTOSA MPUMALANGA UNION REPRESENTATIVE

Please make this communication available to ALL NAPTOSA members at your school/college/office.

NAPTOSA RONBEL GAP SUPREME COVER & FAMILY FUNERAL COVER FREQUENTLY ASKED QUESTIONS – PART 1

NAPTOSA offices have been inundated with questions concerning the NAPTOSA Ronbel Gap Supreme Cover and Family Funeral Cover. The following are frequently asked questions and answers concerning the NAPTOSA Ronbel Gap Cover and Family Funeral Cover provided by Memp Financial Services (Pty):

NAPTOSA RONBEL GAP SUPREME COVER (FAQ)

Q1: Why should I apply for the NAPTOSA Ronbel Gap Supreme Cover?

A: It is value for money when compared to similar offerings in the market. Ronbel Supreme Gap cover is comprehensive.

Q2: What does "Exclusive to NAPTOSA" members mean?

A: Application is ONLY open to members of NAPTOSA Union, employees of NAPTOSA and adult dependants on the principal member's medical aid.

Q3: What happens if my spouse is the principal member on their own medical aid?

A: You will both be covered under one policy as long as you are on a South African registered medical aid.

Q4: What is the maximum entry age if I would like to take out Gap Cover?

A: 70 years of age, members over the age can apply for Gap Senior – please contact Memp for more details.

Q5: Do I lose my Gap Cover benefits if I reach retirement age?

A: No. You may continue with the cover in your personal capacity at the NAPTOSA rate until you terminate your cover or two successive monthly premiums are not successfully received.

Q6: How do I apply for Gap Cover?

A: You can download and complete the manual application form or apply online –

<http://www.memp.co.za/private/extranet/naptosa/form.html>

Q7: What happens if I am on another Gap Cover and I want to migrate to the NAPTOSA Ronbel Gap Cover?

A: You will need to give 30 days written notice to your existing service provider and they are legally obligated to cancel your policy and debit order.

Q8: How do I claim from the Gap Cover?

A: When you receive the account from the service providers (surgeons/anaesthetists etc.) for the shortfall, forward those accounts, your medical aid statement/s reflecting the treatment date/s from the service provider/s and a completed claim form to Memp Financial Services (Pty) Ltd for processing.

FAMILY FUNERAL COVER (FAQ)

Q1: Is there a waiting period for Funeral Cover?

A: There is a 1 month waiting period on accidental death, 3 months waiting period for natural causes and 6 months for pre-existing chronic and /or opportunistic diseases.

Q2: How long does it take to pay a funeral claim?

A: 72 hours (3 working days excluding Saturdays) after receiving all the required documents (claim form, certified copies of death certificate, the I.Ds' of the beneficiary and diseased and police report if death is a result of an accident).

Q3: On the funeral cover application form it mentions spouse and children. What about life partners (same sex in this particular case) and their children?

A: Life Partners (same sex) are accepted. However, the children need to be legally adopted/fostered or biologically belonging to one of the partners.

Q4: If life partners are accepted, is there any criteria or formal agreements between the two partners that have to be submitted?

A: There are no requirements as with common law partners.

Q5: What is maximum entry age on funeral cover and does the cover cease at a certain age?

A: Cover must be taken before your 66th birthday and it does not cease unless cancelled by you by giving 30 days written notification or two successive premium payments are not successfully received.

Q6: What happens if the spouse of the principle is over the age of 65?

A: it does not matter, the spouse will be covered.

Q7: Can one withdraw from the benefit at will e.g. if one is over the age of 65?

A: Yes. 30 days written notification must be given.

Q8: On the Funeral cover, if there is only a spouse or only a child, do you still pay full applicable premium even if other members are spreading that same amount over more family members?

A: Correct. NAPTOSA members have been offered preferential group rates which are very competitive even if only one member and not a family is seeking cover.

**SM KUNENE
CHIEF EXECUTIVE OFFICER**