

# Disability Benefits



Sentinel Mining Industry Retirement Fund  
(Sentinel)

Reg No: 12/8/1215  
[www.sentinelretirement.co.za](http://www.sentinelretirement.co.za)

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Mine Employees Pension Fund  
(MEPF)

Reg No: 12/8/1216  
[www.minepensions.co.za](http://www.minepensions.co.za)



MINE EMPLOYEES  
PENSION FUND

## We extend a supporting hand

Sometimes when you least expect it, your life gets turned upside down by a sudden misfortune. The disability benefit of the Funds offers support if you become totally and permanently disabled as contemplated in the rules of the Funds. If you are ill or were involved in an accident and are totally and permanently disabled for your own and similar occupation in a specific environment, you may apply for a disability benefit.

## The benefit

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. The disability benefit is a pension from the Fund consisting of:

- Your fund credit at date of your discharge; plus
- The disability cover at that date.

The disability cover will be a multiple of your annual fund salary at the date of your discharge and varies according to your age. The Trustees, in conjunction with the Fund's actuaries, revise these multiples annually. You may take up to one-third of the above benefit as a cash lump sum. The balance will be used to provide you with a monthly pension.

## Tax

Up to one third of your total benefit can be taken as a lump sum. This lump sum will be taxed as follows:

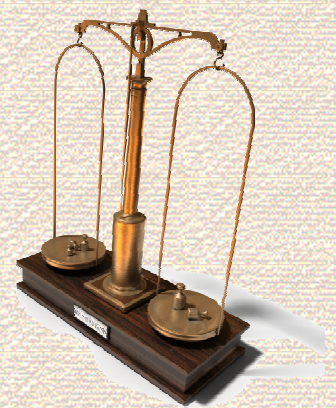
Up to R315 000 - Tax Free

Next R315 000 - 18%

Next R315 000 - 27%

Balance above R945 000 - 36%

Your monthly pension will also be taxed in terms of normal PAYE tax legislation.



## Disability Assessment

All disability claims are subject to a disability assessment process. Disability assessment is a medico-legal (not purely medical) decision taking medical evidence into account. A multi-disciplinary team does the assessment in terms of the rules of the Fund.

As soon as the Fund receives your application with the relevant documentation, including the report from the medical practitioner who identified the permanent medical impairment and two relevant specialist reports, it is referred to the disability assessment team.

After assessing the information regarding your impairment, the team will (if required) request in writing what additional specialist reports the claimant needs to 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 submit these reports at your own cost.

When all the relevant information has been received, the disability assessment team assesses the claim. In assessing the disability, the extent of your medical impairment has to be evaluated in the context of your job description, the disability as defined by the rules, and personal factors such as education, experience and training.

The disability assessment team carefully assesses a disability claim by evaluating the following:

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

- **Impairment**

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

- **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 own, as well as any other similar occupations which he may reasonably be expected to follow, taking his education, previous work performed, training, experience, knowledge and the environment in which he performed his occupation into consideration.

This aspect often leads to misunderstanding. The doctor declares the claimant unfit for the job he is currently performing. However, the Fund, although agreeing on that aspect, declines a claim in terms of the disability definition because the claimant might still be able to cope with a similar job in a different environment.

## General

- **Non-contributory members applying for disability benefits**

If you are a non-contributory 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 employed in prior to becoming a non-contributory member. You must also be totally and permanently disabled to perform any other similar occupation in a specific environment you were employed in prior to you becoming a non-contributory member.

- **Availability of employment**

Please note that disability assessment is purely based on your ability to work and not the availability of alternative employment.

Employers often use this as a reason for medical boarding e.g. where a claimant is unable to continue with his work and an alternative position is unavailable at that specific employer. The availability of another position within the company or in the open labour market is irrelevant in terms of the rules of the Fund.

- **The Labour Relations Act (1995)**

According to the Labour Relations Act, an employer may not dismiss an employee on grounds of ill health unless he/she 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 accommodation.

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

The employer must make a reasonable effort to determine the appropriate accommodation.

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.

## How to apply

You have to apply for your estimated benefits by completing the estimated benefit request form and forwarding it to the Fund. The Fund will supply you with your estimated benefits.

You must then apply for a disability benefit by completing the application form, together with the application form for a retirement benefit before the Fund will proceed with the processing of the claim.

### **The following documents must accompany your application form for a disability benefit:**

1. A completed retirement benefit application form.
2. A detailed absentee record including sick leave for the past 24 months of service from your employer.
3. A detailed job description of the position you were employed to perform and for which you are applying for disability benefits.
4. Declaration by the medical practitioner who identified the disability (attached to the application form)
5. Two detailed, current and relevant reports from two different specialists.
6. Other relevant reports, e.g.: x-rays, blood tests, etc.
7. A comprehensive report from your general practitioner.
8. A copy of record of service.
9. All relevant Rand Mutual Assurance and/or Medical Bureau of Occupational Diseases documents.
10. A copy of your most recent annual certificate of fitness and/or exit medical examination.
11. An original or certified copy of Bank statement containing personal and account details on the letter head of the institution, and which has been stamped and signed by an authorized bank official, has to be attached. Please sign the bank statement.

Please note:

If you are a member of both Funds, you must complete a disability application form for each Fund. You must provide a job description for the occupation you held/performed when you were a member of that Fund, e.g.:

MEPF - General Miner

Sentinel - Shift Boss

Please send your application form and required documents to:

The Manager

MPF Management Services

P O Box 61172

Marshalltown

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