

# SANDF Group Life Insurance Scheme (GLIS) for SANDF Reserve Force Members

Article by: SA Army Foundation



The SANDF GROUP LIFE INSURANCE SCHEME (GLIS) was established in 1979, and during the amalgamation of Forces in 1994, it was accepted as a benefit for the members of the SANDF. The AIM of the SANDF GLIS is to provide financial support to the families in the case of sudden death or disability of the main member.

Our scheme is underwritten by SANLAM and in June 2013, the SA Army Foundation was the appointed Administrator to attend to the members' needs such as the payment of claims, enquiries and the Scheme administration.

For all uniformed members serving in the SANDF, Regular and Reserve Force, it is compulsory to belong to the SANDF GLIS. Contributing to the Scheme ensures that the member and his / her family have the following cover:

- Death cover
- Permanent and total disability cover
- Military disability cover
- Funeral cover
- Burial repatriation cover

**Death Benefit:** The scheme provides benefits to uniformed members of the SANDF under all circumstances, and guarantees Death Benefits to its members whilst on deployment inside or outside the borders of the RSA – Death Benefit is for the main member only.

**Total and Permanent Disability Benefit:** This benefit is a lump sum (equal to the Death Benefit) payment to a member who is permanently and totally disabled, directly and exclusively as a result of a bodily injury or an illness and is totally and permanently and continuously prevented from following his / her regular occupation.

**Military Disability Benefit:** A lump sum (R 75 000) payment to a member who is permanently and totally unfit for Service in the SANDF and has been discharged from the SANDF based on the ruling of a Medical Board (DD 50), directly and exclusively as a result of a bodily injury or an illness is totally and permanently and continuously prevented from following his own or similar occupation according to his / her training and experience.

**Funeral Benefit:** Funeral cover is payable if a member, or his / her spouse or child, passes on.

The funeral benefit applies to unmarried children.

The benefit is available for a full-time student until the age of 26 and a child with physical or mental handicap who is not self-supporting (providing this handicap commenced before the age of 21 or before the age of 26 as a full-time student), paid within this 48 Hours on receipt of the Death Certificate.

**Burial Repatriation Benefit:** The body of the deceased will be transported to the final funeral home closest to the place of burial of the deceased at no additional cost. This benefit provides transportation arrangements for one relative to accompany the mortal remains to the nearest funeral home of choice closest to the place of burial – South of the 22nd degree latitude.

**Contact Numbers:** SANDF Funeral Scheme

086 000 4080 / 011 745 9041

All the above-mentioned benefits are APPLICABLE to all uniformed members serving in the SANDF.



### Applicable to Reserve Force Members.

As indicated, the introduction to the Summary of the SANDF GLIS policy can be found below. Please take note that currently our Reserve Force Members only qualify for the cover / benefit as indicated in the table below **(benefit Category 1 & 2)**:

<b>Scheme codes and Policy numberst</b>	<b>PI3858 / I7397546x7 / P22176 / I9173658x6</b>
<b>Scheme underwritten by Sanlam</b>	<b>As from 1 February 1999 and for Funeral Benefits as from 1 April 2007</b>
<b>Policy anniversary</b>	<b>July - Benefits below effective 1 January 2016</b>
<b>Eligibility for membership</b>	<b>Members of Regular Force, Reserve Force on call-up duty and members who exercise the Continuation Cover Option (for Regular and Reserve Force members)</b>

### Benefits

<b>Benefit Category</b>	<b>Monthly Premium</b>	<b>Death</b>	<b>Disability</b>	<b>Funeral main member</b>	<b>Funeral – Spouse &amp; Child age 14 - 21</b>	<b>Funeral Child age 6 - 14</b>	<b>Funeral Child age 0 - 6</b>
<b>1</b>	<b>R90</b>	<b>R130 000</b>	<b>R130 000</b>	<b>R20 000</b>	<b>R20 000</b>	<b>R10 000</b>	<b>R5 000</b>
<b>2</b>	<b>R120</b>	<b>R170 000</b>	<b>R170 000</b>	<b>R20 000</b>	<b>R20 000</b>	<b>R10 000</b>	<b>R5 000</b>
<b>3</b>	<b>R170</b>	<b>R250 000</b>	<b>R250 000</b>	<b>R20 000</b>	<b>R20 000</b>	<b>R10 000</b>	<b>R5 000</b>
<b>4</b>	<b>R220</b>	<b>R325 000</b>	<b>R325 000</b>	<b>R20 000</b>	<b>R20 000</b>	<b>R10 000</b>	<b>R5 000</b>
<b>5</b>	<b>R270</b>	<b>R402 000</b>	<b>R402 000</b>	<b>R20 000</b>	<b>R20 000</b>	<b>R10 000</b>	<b>R5 000</b>
<b>6</b>	<b>R320</b>	<b>R475 000</b>	<b>R475 000</b>	<b>R25 000</b>	<b>R25 000</b>	<b>R12 500</b>	<b>R6 250</b>
<b>7</b>	<b>R370</b>	<b>R552 000</b>	<b>R552 000</b>	<b>R25 000</b>	<b>R25 000</b>	<b>R12 500</b>	<b>R6 250</b>
<b>8</b>	<b>R420</b>	<b>R625 000</b>	<b>R625 000</b>	<b>R30 000</b>	<b>R30 000</b>	<b>R15 000</b>	<b>R7 500</b>
<b>9</b>	<b>R470</b>	<b>R702 000</b>	<b>R702 000</b>	<b>R30 000</b>	<b>R30 000</b>	<b>R15 000</b>	<b>R7 500</b>
<b>10</b>	<b>R520</b>	<b>R775 000</b>	<b>R775 000</b>	<b>R35 000</b>	<b>R35 000</b>	<b>R17 500</b>	<b>R8 750</b>

A Reserve Force Member is covered for a full month if call-up is shorter than one month and premium for a full month is payable.

### Reserve Force members - Age:

Benefits cease at age 65 (for death and funeral benefits when on call-up duty)

### Cover Continuation Option:

On retirement or resignation of a member from the Regular Force or after completion of call-up duty for a Reserve Force member, an option may be exercised to continue with death and funeral benefits until death of the main member:

- This option must be exercised prior to resignation, retirement or call-up for duty, but no later than 7 (seven) days after retirement, resignation or call-up for duty.
- The cover is limited to the cover that the member enjoyed on the date of termination of service and cannot be increased at any point - a lower option may be chosen for continuation.
- This option is not available to a member leaving the scheme as a result of disablement.



- Reserve Force members exercising the continuation option and who get called up for Active Military Service, will have “double cover” Both the benefits will be paid out – seeing that one premium gets deducted from the pay roll and the other premium is a debit order payment.

### **Premium Waiver and cover continuation:**

When the principal member’s service with the employer is terminated as a result of ill-health (i.e. total and permanent occupational disability as approved by Sanlam or military approved disability), the funeral benefit of the principal member and the funeral benefit in respect of his/her qualifying spouse and qualifying children is retained without further payment of premiums, up to the death of the principal member.

### **Disability Benefits:**

Only apply to Reserve Force members on active military service.


### **Notification of a claim:**

- No benefit is paid in terms of this schedule if Sanlam is not notified of the claim for the benefit within six months:
- after the member’s death for death benefits; or
- of the start of the waiting period in the case of Total and Permanent Disability (TPDB); or
- of the member’s Military disability; and
- after a member’s or a family member’s death in the case of funeral benefits

**or** if all the documentation required by Sanlam in respect of the claim is not submitted to Sanlam within:

- thirty six months after the member’s death for death benefits; or
- twelve months of the start of the waiting period in the case of TPDB; or
- twelve months of the member’s Military disability; and
- within thirty six months after a member’s or a family member’s death in the case of funeral benefits.

### **Administrator of the Scheme:**

The Chief Administrator and this team is committed to the one-Force concept and therefore every opportunity is utilised by the Administrator to address any matter, either with the SANDF GLIS Board, the Underwriter or the Chief Director Personnel Payment, in order to enhance this concept regarding the Scheme. All documentation and correspondence can be addressed to the Administrator of the scheme as agreed to by Sanlam. 

**Their contact details are as follows:**

**Tel: (012) 675-9400/4/8**

**SA Army Foundation Offices, 31 Superdrive Avenue, Clubview Ext 24 or**

**P.O. Box 13085, Clubview 0014**

