



**WELLTEC**  
FINANCIAL SERVICES

# Insurance Overview



# We've got you covered

The well-being of your employees is of utmost **importance**.

Funeral Cover



Legal Cover



Broker Appointment



Medical Insurance



Employee Benefit Solution



Estate Cover



# We offer a range of insurance products designed to meet the diverse needs of employers and groups.

We understand that the well-being of your employees is of utmost importance. Our products are designed to be customisable and flexible, allowing you to choose the options that best fit the needs of your employees.

We will work with you to find the right combination of insurance products to form part of your employee financial wellness program offered by Welltec Financial Services.



# Why Funeral Cover

**Affordable peace of mind for your employees.** Forming part of the financial wellness program, we offer tailor-made funeral cover plans underwritten by some of South Africa's most renowned funeral insurers.

We provide employers with a product to cover their employees and their immediate family members with funeral cover.

## How does this benefit the employer?



The cover allows the employer to assist the employee or their family in a time of financial need.



Free the business of potential unforeseen financial obligations associated with funding employees at a time of need.



Provide a simple, low-cost, reduced administration solution for the employer to provide a formalised scheme for their employees.



### FAMILY PLANS

Employees can cover themselves, their spouse and up to 5 children

Cover up to\*  
**R30 000**



### EXTENDED FAMILY PLANS

Add extended family members like parents or in-laws.

Cover up to\*  
**R15 000**

# Medical Insurance - We've got you covered

## Affordable medical insurance for employees

Our world is changing and with the challenges we face today, helping employees access quality healthcare they can afford has never been more important. Our health insurance offering which taps into every area of the health services value chain to put affordable healthcare within reach of everyone. When they need it, your employees can be confident they'll receive the right medical care and be back at work as soon as possible.

With the health insurance product, you can be confident that all your employee's healthcare needs are covered with accessible, affordable solutions that are right for them and your business.



**Day-to-day:** Visits to GPs, dentists, optometrists and specialists, as well as benefits for radiology, pathology, acute and chronic medication



**Accident and Emergency (A&E):** Hospital expenses that result from an accident, emergency casualty room visits after hours, and emergency transportation.

# Why Legal Cover

## Legal representation does not have to cost an arm and a leg

Life can be unpredictable, and you never know when your employees might need legal representation. Facing life's curve balls can be daunting and costly, especially those that require legal assistance.

That's why we've made it possible for your employees to access our legal expertise every day, all year, with our comprehensive legal expense insurance product that makes legal insurance coverage affordable and accessible!

Our wide range of legal expertise and dedicated team of practicing lawyers means that we can support your employees in all areas of their life at any time they need help.

To ensure that your employees have immediate access to legal advice we have 2 500 attorneys and advocates countrywide – all with a minimum of 5 years of experience – standing by to assist.

Our team's experience covers 89 legal services – there is no task too complex for us and we are committed to a successful resolution, guiding you through the process step-by-step. Solutions that are right for them and your business.

Your employees can get legal advice immediately from the inception of their policy

A 3-month waiting period is applicable in respect of cases when representation is necessary and 6 months in respect of divorce matters.

### OPTION 1

Legal services of up to  
**R100 000.00** per case

**R75**  
per month

### OPTION 2

Legal services of up to  
**150 000.00** per case

**R110**  
per month

### OPTION 3

Legal services of up to  
**R200 000.00** per case

**R145**  
per month

### OPTION 4

Legal services of up to  
**270 000.00** per case

**R219**  
per month

# Why Gap Cover

## Assisting employees to cover medical shortfall

Our affordable Gap Cover protects employees from medical shortfalls by covering the difference between medical aid payouts and specialist fees.

The benchmark for premium determination is based on whether the employee joins as an individual or a family, and the prospective employee's age at the inception of the policy according to the following two age bands:



**64 years and  
younger**



**65 years and  
Older**

It covers employees and registered dependents on one policy, with premiums based on age and family status. Standard waiting periods apply, including 3 months general and 10 months for pre-existing conditions.

# Why Broker Appointment

## Leave the heavy lifting to us!

Searching for the best medical aid or short-term insurance product with the best benefits and best pricing can become an overwhelming task for your employees. We aim to take this away from them by offering a full suite of advisory services. We aim to add value to your employee's insurance portfolio by offering suitable, independent and relevant advice.

We will work tirelessly to find you the most comprehensive, affordable and appropriate insurance cover. As the employee's newly appointed broker, we will act as their adviser on all medical aid and short-term insurance matters.

As independently licensed professionals, we have access to all leading insurers, allowing us to shop around to find the perfect cover for the employee's risk profile and budget. We are not bound to specific products or providers. Our first and biggest priority is to ensure that the employee's best interest is taken into consideration.

The logo for bestMed, featuring the word "best" in blue and "Med" in a larger, blue, stylized font.The logo for Bonitas, with the word "Bonitas" in a red, cursive font. Below it, the text "Medical Aid for South Africa" is written in a smaller, black font.The logo for medihelp, featuring a green icon of two hands holding a heart, followed by the word "medihelp" in a blue, lowercase font. Below it, the text "Medical Aid in Action" is written in a smaller, blue font.The logo for KeyHealth, with the word "KeyHealth" in a black, handwritten-style font. Below it, the text "MEDICAL AID" is written in a smaller, black font on a yellow background.The logo for MEDSHIELD, featuring a blue circular icon with three white vertical bars, followed by the text "MEDSHIELD" in a bold, black font. Below it, the text "medical scheme" is written in a smaller, black font.The logo for KingPrice Insurance, with the word "KingPrice" in a red, cursive font and "INSURANCE" in a smaller, black font below it.The logo for Sanlam, featuring a blue icon of a hand holding a flame, followed by the word "Sanlam" in a blue, bold font.The logo for momentum health solutions, with the word "momentum" in a red, lowercase font and "health solutions" in a smaller, black font below it.The logo for OLD MUTUAL INSURE, featuring a green icon of a tree with a person inside, followed by the text "OLD MUTUAL" in a green, bold font and "INSURE" in a smaller, black font below it.The logo for Santam, featuring a yellow umbrella icon above the word "Santam" in a blue, bold font.The logo for Hollard, with the word "Hollard" in a purple, bold font.

# Employee Benefit Solution

## Empowering Employee Well-being

We believe that a thriving workforce is the heartbeat of any successful organisation. Our mission is to enhance the well-being of your employees, recognising that their financial and overall concerns are integral to their overall happiness and productivity.

## Why Employee Well-being Matters:

A healthy workplace is built on the foundation of content and fulfilled employees. Addressing financial, legal and other concerns, not only elevates individual lives but also contributes significantly to a positive work environment.

## What Sets Us Apart:

Our comprehensive solution goes beyond traditional benefits, combining Financial Wellness, Legal Advice and a Personal Protection Plan to create a robust well-being package tailored for your employees.

Let's embark on a journey to empower your workforce, ensuring not only their professional success but also their personal fulfillment.



# Legal Advice Benefit

## Protecting employee rights and providing them peace of mind

The Legal Advice Service is a powerful, dynamic product through which a comprehensive legal advice service is provided to the individual and his/her immediate family.

### Services provided:



#### 24-hour telephonic legal advice line

Employees and their immediate family have on-going access to a 24-hour legal advisory service on any aspect of the law such as criminal law, family law, insurance law, child law, labor law, motor law, etc. The employee and his immediate family are entitled to utilise the advice service as frequently as required provided that the assistance shall be furnished to the employee directly and only on legal matters pertaining to the employee and in his or her personal capacity.



#### 30 minute free consultation

This service involves a free 30-minute direct consultation with an attorney who forms part of our national network. This free consultation service is available at the attorney's office that is situated within the magisterial district where the member resides. This consultation facility is limited to one consultation per matter.



#### Free standard legal documents

If an employee requires standard routine legal documents such as a purchase/sale, lease agreement, power of attorney, will, etc, we will provide these free at his or her request. The employee will also be advised on the application of each of these documents and the procedures and principles that apply.



### **Executor Fee Discount**

Employees and their immediate family have unlimited access to a 24/7 legal advisory service for personal legal matters across various areas of law.



### **Find a Lawyer**

If litigation is needed, Legal iQ reviews the case and recommends two top attorney firms, helping the employee choose the right lawyer.



### **Letter of demand**

Legal iQ will write a letter of demand on behalf of the employee.

## **Hassle-free Service Procedure:**

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- The employees call the Legal iQ call centre and provide full information of the circumstances and services required.
- The call centre legal advisor will assess the situation and inform the employee of the procedure pertaining to the service; and
- Advise the employee; or
- Refer the employee to an attorney in his town for a free 30 – minute direct consultation; or
- Forward a standard legal document to the employee if such was needed; or
- Inform the employee that the nature of the matter necessitates more research after which a lawyer would return the employee's call with the requested advice, or
- When necessary and if litigation is the only option left to the employee, Legal iQ will further investigate the matter and suggest 2 top attorneys' firms to the employee which Legal iQ considers to be the best attorneys to handle the employee's case.

# Personal Protection Plan Benefit

## Your employees deserve a second chance

P3 Personal Protection Program is a 24-hour, on-call specialist HIV Exposure and trauma assistance care centre, offering your employees immediate access to trauma response.

As a high-alert team of qualified care management mentors, P3 affords your employees and their loved one's step-by-step emergency medical guidance, emotional support and daily case management in the immediate event of possible HIV exposure and/or a traumatic incident.

### Traumatic Incidents include:

- HIV exposure
- Rape
- Witness to suicide
- Robbery
- Natural disasters
- Immediate bereavement
- Physical assault
- Attempted murder
- Mugging / theft
- Vehicle accidents

### Additional Specialist Support:

- Accompanied identity parade
- Accompanied court room appearance
- Case manager for each case

### P3 Affiliate Network includes:



Doctors



Occupational  
Therapists



Nurses



Counsellors



Social Workers



Psychologist

# P3 is the difference between life and death, victim and survivor, hope and despair.

As a member of the P3 Personal Protection Programme, your employees will receive guaranteed, rapid response trauma guidance and assistance with immediate access to Anti-Retroviral Treatment within 72 hours. All P3 members receive on-demand professional advice on the action steps required within 72 hours, in order to reduce the risk of infection.

Access to the P3 medical practitioner network is granted instantly, directing members to the right specialist care and possible financial support available.

## What is included?



Access to 24-hour  
Care Centre



Access to advice  
regarding the location  
of Instant Medication  
and Testing



Access to advice  
regarding where a  
member can receive  
Anti-Retroviral  
Therapy & STI  
Medication



Access to where a  
member can get  
Face-to-Face  
counselling (optional)



Telephonic Support by  
specialist case  
manager

# Thank You



**WELLTEC**  
FINANCIAL SERVICES

## Contact Us:

Call Centre – 012 111 1583

WhatsApp Chatbot – 068 604 5014

Website – [www.welltec.co.za](http://www.welltec.co.za)

## Disclaimer:

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