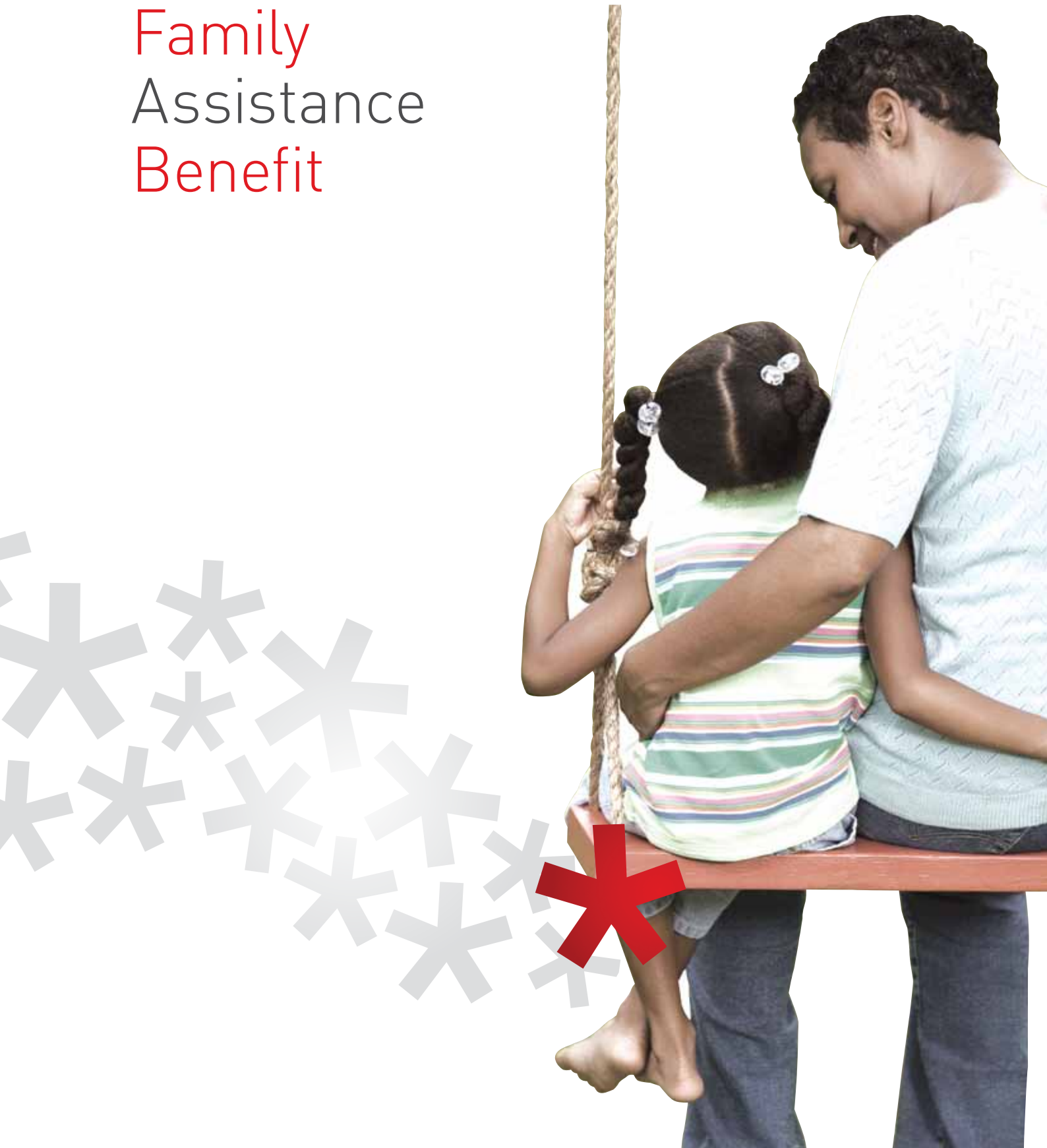


Family  
Assistance  
Benefit



# A helping hand

The **Family Assistance Benefit** from Momentum is a 24 hour/365 days a year service that provides **invaluable support** to members during traumatic life events. Such events can include bereavement and sexual assault. At times like these, bereaved families or trauma victims need **a helping hand** to guide them through the associated difficulties. Our **Family Assistance Benefit** provides this help in many ways.

On **bereavement**, we assist with:

- **repatriation**, to ensure the deceased is safely returned home for burial
- **funeral assistance**, to help with funeral arrangements for the deceased
- **legal advice**, in the form of legal assistance provided by admitted attorneys
- **bereavement counselling**, in the form of face-to-face counselling services for support and advice.

On **trauma** such as rape and accidents, we assist with:

- trauma, assault and HIV protection
- Emergency Medical Services.

The **Family Assistance Benefit** also offers **claims assistance**, to help with completing claims forms and claims procedures.

This brochure explains each form of assistance in detail, and is intended to be used as a guide for brokers and clients.

The services are only available for Momentum Employee Benefits' clients who have Group Life/Funeral Schemes. All the services in this brochure are available to the member, his/her spouse, children, parents and parents-in-law. Cover will only be provided within the borders of South Africa, except for the repatriation benefit which extends beyond South Africa as stipulated.

The **Family Assistance Benefit** is a **low-cost yet extremely valuable addition** to any Scheme. To incorporate the **Family Assistance Benefit** into your Scheme, please contact your Momentum consultant for a cost assessment.

**All services are provided through the Call Centre  
24 hours, 7 days a week, 365 days a year.**

**Call Centre number: 0861666111**

# Repatriation of mortal remains

On the death of a member, the transportation of the body can present logistical challenges to the deceased's family. This service **assists the bereaved family** and next of kin with the **repatriation of the mortal remains** of the deceased member to a funeral home closest to their normal place of residence. It includes the transfer of the ashes of the deceased member to their place of normal residence.

This service is also extended to members resident outside the borders of RSA, limited to beneficiaries resident in SADC countries except for Mauritius and Seychelles.

- The service is provided through **a network of service providers** close to the vicinity of the deceased.
- The **customs and beliefs** of the member will be respected.
- The necessary documentation to transport the deceased will be arranged, including cross-border documentation.

These repatriation services are available on the death of a member or on the death of his/her spouse, children, parents and parents-in-law.



# Funeral Assistance Service

While struggling with grief, a bereaved family might feel overwhelmed by the many tasks that need to be undertaken to arrange a funeral. The Funeral Assistance Service is specifically designed to **assist the bereaved family** and next of kin at this time **to facilitate the burial or cremation**.

The benefits of this service include:

- **establishing the whereabouts** of the deceased, if not known
- arranging **overnight accommodation** for an accompanying next of kin in order to identify the body, up to a specified value
- arranging overnight accommodation for the immediate family to attend the funeral (actual costs of accommodation for member's account)
- referring the bereaved family to **a reputable undertaker** and **assisting with the funeral arrangements**.

The service also provides:

- advice on how to **apply for a death certificate**
- assistance with interpretation of any **legal documentation**
- **assistance with an autopsy referral** in any circumstance where a post mortem is required
- **counselling** for the bereaved family.

In addition, Doves Funeral Services are available to all Momentum **FAB** Members at **a discount of 15%**.

# Legal Assistance

For many, the costs of legal advice are prohibitive. With the Legal Assistance service, members **no longer need to fear inflated legal bills**. This service is a broad-based service that gives members **legal assistance provided by admitted attorneys**.

Members can make use of the 24-hour telephonic legal advice line for help with **all areas of the law** including:

- Bail Assistance
- Credit Rehabilitation
- Employment Contracts
- UIF, RAF, etc.

Legal Assistance also provides:

- a **document service**, and
- a **direct legal consultation service**.

Examples of available documents include:

- Standard will documents
- A Small Claims Court kit
- A Domestic Workers Agreement
- A Maintenance kit.

Members may attend a 30-minute free consultation with an attorney who, if requested, may draft a letter or make one phone call on the member's behalf. The attorney will be from the Europ Assistance SA panel of approved attorneys.



# Trauma, Assault and HIV Protection

After a traumatic experience, survivors need all the assistance they can get to piece their lives together. For members who experience trauma, either violent or non-violent, **medical assistance is a phone call away**.

A member may call the helpline should any of the following traumatic events occur:

- Rape
- Hijacking
- Child abuse
- Suicide of close family member
- Fire
- Death of close family member
- Domestic violence and/or abuse
- Kidnapping/Abduction.

## Trauma and Assault

- A helpline arranges the nearest local emergency assistance service and **provides emergency medical transport** in the case of bodily injury.
- **A benefit** of R5000 per member and R10 000 per family is available for **medical treatment**.
- The resource nurses also assist with referrals for **psychiatric consultations**.
- A benefit of R5000 per member and R10 000 per family is available for counselling.

## HIV Protection Treatment

The HIV protection service provides members with assistance in the event of a violent assault such as rape, or accidental exposure. The member will have:

- **access to counsellors** for information, advice and support
- **HIV blood tests**
- **medication** including a 30-day starter pack of antiretrovirals, a seven-day course of STI (sexually transmitted infections) pills, and a 'morning-after pill' to prevent pregnancy.

In the event of an HIV/Aids diagnosis, psychological counselling will be available.

There is also a drug courier service to make drugs available in rural areas.



# Emergency Medical Services

In the event of a violent attack, an accident or sudden severe illness, **swift medical response is essential**. Through our network of service providers, we will facilitate the management of Emergency Medical Services to members who are injured or ill.

**Prompt treatment can save lives.** The Emergency Medical Services benefit provides the following:

- **Advanced Life Support**

- o **Immediate emergency medical response** by road or air is provided to the scene of the medical emergency, where, if necessary the member will be stabilised before transportation to the closest medical facility.
- o Members requiring specialist procedures that cannot be performed by an admitting hospital will be **transferred by road or air** to an appropriate facility.
- o **Emergency medication and emergency blood**, if not available at the medical facility treating the member, will be transported to the member.

- **Comprehensive Pre-Hospital Services**

Medical and nursing practitioners will provide **medical advice** telephonically regarding medicine, symptoms, chemical substance misuse, referral data, medical travel information and preferred provider advice.

- **Repatriation of member**

Any member who is hospitalised away from his/her normal place of residence and requires medical assistance in order to return will be **repatriated by road or air** to his/her home town hospital or residence.

- **Companionship and/or care of stranded minors**

If any minors are left stranded due to a medical emergency occurring whilst away from home, arrangements will be made to **accompany the minors** back to their residence or to another place of safety.

- **Routine unlimited medically justifiable ambulance transfers**

If ambulance transport is required to transfer a member either from home to hospital or from hospital to hospital, arrangements can be made on an **unlimited financial basis**.

- **Hospital admission**

Where the hospital or medical institution insists on it and the member is unable to pay, up to **R2000 is available for admission**. The amount will need to be reimbursed to our service provider.

All of these services are designed to take care not only of the victim but also of the practicalities and repercussions associated with an injury or illness.

# Bereavement Counselling

Should a member need assistance following a traumatic experience such as:

- a death in the family
- hijacking
- or serious illness,

**guidance and counselling** will be provided 24 hours a day from **experienced and caring counsellors**.

# Claims Assistance

The **Family Assistance Benefit** also offers assistance with the **claims procedures** set out by Momentum Employee Benefits and with **completing claims forms** on the Momentum Employee Benefits platform.