

## Non TCoE Disability Matrix (Staff) 2013

Item	3 month waiting period	Partial Disability	Temporary Disability	Total & Permanent Disability
<b>Payment of income</b>				
<b>Salary</b>  <b>75% of TCoE</b>	<b>If working:</b> ~ Salary for time worked.  <b>If absent:</b> ~ Sick leave entitlement ~ Annual leave at own request ~ UIF benefits and 1/3rd of salary  <b>Exception to the above:</b> ~ injuries on duty (refer to the COIDA policy)	<b>Salary consisting of:</b>  75 % of pensionable salary, consisting of: - earnings from WW - difference made up by Guardrisk The total amount will be taxed at the employee's marginal tax rate	75 % of pensionable salary from Guardrisk  The total amount is taxed at the employee's marginal tax rate.  Income paid until recovery and return to work, death, or retirement.	
<b>Salary Review</b>	<b>If paid in full:</b> ~ yes <b>If paid portion of salary:</b> ~ no	<b>WW salary increase October:</b> ~ portion paid by WW for hours worked <b>Guardrisk increase @ date of disability:</b> ~ portion paid by Guardrisk @ the lower of 7.5% or Consumer Price Index (CPI)	Annual increase equals the lower of 7,5 % or the Consumer Price Index.  Increase occurs on anniversary of being deemed disabled.	
<b>Annual Bonus</b>	<b>If paid in full</b> ~ yes, no change to bonus  <b>If paid portion of salary:</b> ~ pro-rata based on the number of months worked, ie no bonus is payable for the months during which the employee received a portion of salary.	The employee will receive a pro-rata bonus for the number of months worked at full salary during the bonus year, based on the salary earned at date of disability. In addition, the employee must receive a bonus for the number of months worked on reduced salary during the bonus year, based on the portion of salary paid by WW.	If worked during the bonus year, yes. Refer to the rules under "Waiting Period" and "Partial disablement". If the employee worked at full salary during the bonus year, bonus must be calculated on salary as at "date of disability" (the last day that the person was at work). If the employee did not work during the bonus year, no bonus is payable.	

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<b>Allowances</b>				
<b>Laundry Allowance</b>	Continues, unless receiving a portion of salary.	Continues while the employee is working and in a job which qualifies for laundry allowance	Not applicable	
<b>Allowances:</b> Shift, Standby Alarm calls Extended trade Nightwork	Dependent on hours worked	Dependent on hours worked	Not applicable	Not applicable
<b>Contributions to benefits and salary deductions</b>				
<b>Retirement</b>	7.5% of pensionable salary ~ continues as per Rules of the Fund 7.5% from			
<b>Healthcare</b>	Continues as per Rules of the Fund			
<b>Group Life Assurance (GLA)</b>	0.66% of pensionable salary	0.66% of pensionable salary at date of disability, increasing as Guardrisk increases salary	<b>Discontinued</b> , as GLA benefit of 2 x annual pensionable salary will have been paid out	
<b>UIF</b>	Continues unless drawing Unemployment	Continues, based on salary paid by WW	No contributions payable	
<b>Shares</b>	Please refer to Imbizo for specific rules relating to each scheme			
<b>WW Card</b>	Credit limit may be reviewed based on affordability criteria			
<b>Discount</b>	Continues, but no structuring for the additional discount			
<b>Waste</b>	Continues			

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<b>Job Dependent benefits</b>				
<b>Company Property:</b> manuals, keys etc.	Asset must be returned to the line manager no later than the end of the 3 month waiting period.			
<b>Personal Insurance via Unison</b>	Continues unless cancelled / changed by the employee			
<b>All loan deductions</b>	Loan deduction continue, until the loan is fully paid up. No further loans permitted			Loans repaid from the GLA pay-out
<b>Statutory and Company Benefits</b>				
<b>Sick Leave</b>	Current entitlement to be used. Sick leave accrues in the normal way		Sick leave no longer accrues.	
<b>Annual Leave</b>	Annual leave continues to accrue		Leave consolidated and paid out to employee on receipt of a tax directive from SARS. (Salaries dept to request directive) Paid at the rate of earnings as at date of disability.	Leave consolidated and paid out to employee on receipt of a tax directive from SARS. (Salaries dept to request directive) Paid at the rate of earnings as at date of disability and on provision that all monies owing to the Company are recovered by GLA pay-out.
<b>Long Service</b>	Service accrues		Service is counted up to one year from date of disability. The period between this date and date of return to work must be deducted for Long Service awards.	Service is no longer counted for Long Service award purposes.