

TCOE Disability Matrix 2013

Item	3 month waiting period	Partial Disability	Temporary Disability	Total & Permanent Disability
Payment of income				
Salary 75% of TCoE	If working: ~ Salary for time worked. If absent: ~ Sick leave entitlement ~ Annual leave at own request ~ UIF benefits and 1/3rd of salary Exception to the above: ~ injuries on duty (refer to the COIDA policy)	Salary consisting of: ~ WW pays for hours worked ~ Guardrisk pays the difference up to 75% of TCoE The total amount is taxed at the employee's marginal tax rate. Income paid until recovery and return to work, death, or retirement.	75% of TCoE 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.	
Salary Review	If paid in full: ~ yes If paid portion of salary: ~ no	WW salary increase October: ~ portion paid by WW for hours worked Guardrisk increase @ date of disability: ~ 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.	
Annual Bonus	If the employee has structured for bonus, the amount is paid to the employee as at the end of November.			
Allowances: Shift, Standby Alarm calls Extended trade Night work	Dependent on hours worked		Not applicable	

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Contributions to benefits and salary deductions				
Retirement	7.5% of pensionable salary ~ continues as per Rules of the Fund 7.5% from			
Healthcare	Continues as per Rules of the Fund			
Group Life Assurance (GLA)	0.66% of pensionable salary	0.66% of pensionable salary at date of disability, increasing as Guardrisk increases salary	0.66% based on salary at date of disability	Discontinued , as GLA benefit of 2 x annual pensionable salary will have been paid out
UIF	Continues unless drawing Unemployment	Continues, based on salary paid by WW	No contributions payable	
Car Allowance ~ if structured	Continues, whilst the employee is working.		Car allowance structuring discontinues.	
Parking	If not at work for entire waiting period, parking may be re-allocated.	No change to parking	Parking re-allocated	
Shares	Please refer to Imbizo for specific rules relating to each scheme			
WW Card	Credit limit may be reviewed based on affordability criteria			
Discount	Continues, but no structuring for the additional discount			
Waste	Continues			

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Job Dependent benefits				
Tool of Trade vehicles	Vehicle inactivated and returned to Fleet Dept. on the date of disability			
Company Property: laptops, cellphones, manuals, keys etc.	Employee retains the use of the asset. If the employee moves to a different job, the asset must be returned to their line manager.	Asset must be returned to the line manager no later than the end of the 3 month waiting period.		
Personal Insurance via Unison	Continues unless cancelled / changed by the employee			
All loan deductions	Loan deduction continue, until the loan is fully paid up. No further loans permitted			Loans repaid from the GLA payout
Statutory and Company Benefits				
Sick Leave	Current entitlement to be used. Sick leave accrues in the normal way		Sick leave no longer accrues.	
Annual Leave	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 payout.
Long Service	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.