



Critical Illness Cover & Temporary Income Protection

AVAILABLE AS BENEFITS
WITH SIMPLY STAFF COVER

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SMART • SIMPLE • SAFE

What is Flexi Staff Cover from Simply?

A group insurance product your employer buys for you. It has 5 benefits – today we focus on 2.



Life Cover

Pays a lump sum if you die



Occupational Disability

Pays if you cannot work permanently



Critical Illness

Pays a lump sum if you get a serious illness or health event

TODAY'S FOCUS



Temporary Income Protection

Pays monthly income if you are temporarily unable to work

TODAY'S FOCUS



Funeral Cover

Pays for funeral costs for you and your family



PART 1

Critical Illness Cover

What it covers, how it pays out, what it excludes,
and how to explain it to your clients.



Critical Illness – What Is It?

How to Explain It to a Client

"Imagine you get diagnosed with cancer, or you have a heart attack. The hospital bills are one problem – but what about your bond, your groceries, your kids' school fees?"

Critical Illness cover pays you a **TAX-FREE LUMP SUM** directly into your bank account.

You decide how to spend it. Medical bills, living costs, paying off debt – it is **YOUR money.**"

Important rule:

You must SURVIVE for 28 days after the diagnosis to claim.
If you die before 28 days, only Life Cover pays.

Key Facts

Tax-free
payout to you

Lump sum
paid once

Two options:
Core & Comprehensive

Need Life Cover
to qualify for this

2-year exclusion period
for pre-existing conditions

Critical Illness – Core vs Comprehensive

CORE OPTION

Covers 11 conditions

Only pays when illness is SEVERE (Severity B or higher)

What it pays:

- 75% of cover for Severity C (most conditions)
- 100% of cover for Severity D (most severe)
- 0% for Severity A or B (mild/early stage)

💡 *Good for: Clients who need affordable, basic cover for the most serious events only.*

COMPREHENSIVE OPTION

Covers 24 conditions

Pays for BOTH severe AND earlier/less severe stages

What it pays:

- 25% for Severity A (mild early stage)
- 50% for Severity B (moderate)
- 75% for Severity C
- 100% for Severity D (most severe)

💡 *Good for: Clients who want broader protection – including earlier cancer stages and less severe heart attacks.*

Critical Illness – Conditions Covered

Core covers 11 | Comprehensive covers 24 (all 11 Core conditions PLUS 13 more)

CORE: 11 Conditions

- ✓ Cancer
- ✓ Stroke
- ✓ Heart Attack
- ✓ Coronary Artery Bypass
- ✓ Kidney Failure
- ✓ Respiratory Failure
- ✓ Major Organ Transplant
- ✓ Paralysis
- ✓ Blindness
- ✓ Coma
- ✓ Severe Burns

COMPREHENSIVE: 13 Extra Conditions

- ★ Heart Valve Surgery
- ★ Aorta Graft Surgery
- ★ Cardiomyopathy
- ★ Liver Failure
- ★ Loss of Two Limbs
- ★ Loss of Speech
- ★ Motor Neurone Disease
- ★ Parkinson's Disease (before 65)
- ★ Advanced Dementia / Alzheimer's (before 65)
- ★ Multiple Sclerosis
- ★ Severe Ulcerative Colitis
- ★ Lupus (SLE)
- ★ Accidental Head Injury

Critical Illness – Understanding Severity Levels

Not every diagnosis pays the full amount. The payout depends on HOW SEVERE the illness is.

Example: Cancer

Severity Level	What it means (simple)	Core Pays	Comprehensive Pays
D – Most Severe	Cancer spread widely (Stage 4 type)	✓ 100%	✓ 100%
C – Severe	Significant spread (Stage 3 type)	✓ 75%	✓ 75%
B – Moderate	Early invasive cancer (Stage 2 type)	✗ 0%	✓ 50%
A – Mild / Early	Very early stage cancer (Stage 1 type)	✗ 0%	✓ 25%

 Key Message for Clients: Comprehensive cover is better for cancer clients because it also pays for early-stage diagnoses when treatment can still make a BIG difference.

Critical Illness – What is NOT Covered (Exclusions)

These are the situations where NO benefit will be paid. Be honest with clients upfront.

✘ Pre-existing Conditions
Any illness you already had, showed symptoms of, or were treated for in the 12 months BEFORE cover started. No claim for 2 years.

✘ 28-day Survival Rule
You must survive at least 28 days after the diagnosis. If you die before 28 days, only Life Cover pays out.

✘ Early-stage Cancer (Core only)
Carcinoma-in-situ (Tis or Ta), non-melanoma skin cancers, low Gleason score prostate cancer, liquid biopsy-only diagnoses.

✘ Parkinson's / Dementia after age 65
These two conditions are only covered BEFORE age 65. Cover automatically stops at 65.

✘ Must also have Life Cover
You CANNOT have Critical Illness cover without Life Cover. If Life Cover cancels, Critical Illness also cancels.

✘ All Critical Illness cover stops at age 65
Even if the employee is still working, CI cover terminates when they turn 65.

✘ Benefit cannot exceed Life Cover
The Critical Illness amount can NEVER be more than the Life Cover amount chosen.

Critical Illness – How Much Cover Can Clients Get?

The benefit amount is linked to the employee's salary and the Life Cover selected.

Maximum Critical Illness Benefit

Multiple of Salary:

Up to 3× annual salary (salary-linked)

Hard Cap:

Maximum of R2,500,000

Fixed Benefit:

Up to 4× lowest earner's annual salary

Cannot Exceed:

Life Cover amount selected

Minimum cover: R50,000

Above Free Cover limit?

Client must answer health questions. If they have health issues, cover stays at the Free Cover limit.
CI cover does NOT get accidental-only cover for amounts above Free Cover.

Free Cover Limits (No Health Questions)

1-4 employees	R0 (no free cover)
5-9 employees	R50,000
10-49 employees	R500,000
50-99 employees	R1,000,000
100-149 employees	R1,500,000
150+ employees	R2,000,000

PART 2

Temporary Income Protection Cover

Temporary Income Protection – What Is It?

How to Explain It to a Client

"What happens to your family if you get sick or have an operation and you cannot go to work for 3, 6, or even 12 months?"

Your employer stops paying you. But your bills don't stop.

Temporary Income Protection pays you a **monthly income** – similar to your normal salary – while you are unable to work.

It is not forever. It pays for a set period: 6, 12, or 24 months.

The money goes
TAX-FREE directly to you."

Key Facts

Pays monthly

(not a lump sum)

Tax-free benefit

paid to you

3 payment terms:

6, 12, or 24 months

Deferred period:

1, 3, or 6 months wait

Stops if you:

return to work or reach 65

Need to be

completely unable to work

Temporary Income Protection – How Much Will Clients Get?

The benefit is based on a percentage of the employee's monthly salary. There are two options:

OPTION 1: Tiered % of Salary

Monthly Salary Band	Benefit %
First R10,000	80%
Next R20,000 (R10k-R30k)	65%
Next R30,000 (R30k-R60k)	60%
Above R60,000	50%

💡 Example: Salary = R15,000/month
 80% of first R10,000 = R8,000 | 65% of next R5,000 = R3,250 →
 Total = R11,250/month

OPTION 2: Fixed 75% of Salary

Flat 75% of monthly salary for ALL employees, regardless of salary level.

Employer selects ONE option for the whole group.

IMPORTANT CAPS & RULES

- Benefit CANNOT exceed actual take-home pay
- Maximum: R100,000 per month
- If client has other income cover, total is capped at take-home pay
- Benefit stops at Normal Retirement Age (65)

⚠️ Benefit reduces near retirement (65):

Age 60
100%

Age 61
80%

Age 62
60%

Age 63
40%

Age 64
20%

Age 65
0%

Temporary Income Protection – Deferred Period Explained

Two important concepts clients need to understand:

Deferred Period (Waiting Period Before Payments Start)

This is the time the employee must wait BEFORE the benefit starts paying. The employer chooses: 1 month, 3 months, or 6 months.

⚠ Important: The deferred period counts INSIDE the total payment period. A longer deferred period = fewer months of actual payments.

Example: 12-month payment period + 3-month deferred period

3 months wait
(NO payment)

9 months of PAYMENT

Can Client Claim Again If They Get Sick a Second Time?

✅ **YES** – if they get sick again LESS than 6 months after payments stopped: deferred period is waived, payments start immediately.

⚠ **BUT** – the payment period does NOT reset. They can only claim again after 6 months from the END of the previous benefit period.

Temporary Income Protection – What is NOT Covered

These are the situations where NO benefit will be paid. Explain clearly to clients.

Pre-existing Conditions

Any condition you had, showed symptoms of, or were treated for within 12 months BEFORE cover started. No claim for 1 year (TIP exclusion period).

Not Completely Unable to Work

You must be COMPLETELY unable to perform your specific job duties. Partial inability does not qualify. The insurer checks your exact job.

Suicide or Deliberate Self-Injury

No benefit is paid at ANY time if the inability to work is caused by attempted suicide or self-harm.

Participation in War / Terrorism / Riots

No benefit if the injury or illness resulted from participation in war, terrorism, riot, civil unrest, or rebellion.

Radioactivity or Nuclear Explosion

Death, injury or illness from radioactive exposure or nuclear events is excluded.

Refusal of Medical Treatment

If a registered doctor recommends treatment and the client refuses, no benefit is paid.

Above Age 65

The benefit STOPS the day the employee turns 65 – even if they are still employed and unable to work.

No Accidental-Only Cover for TIP


Unlike life cover, TIP does NOT offer accidental-only cover for those above the Free Cover limit or with health issues.

CI vs Temporary Income Protection – Quick Comparison


	Critical Illness Cover	Temporary Income Protection
What it is	Pays a LUMP SUM if you get a severe illness	Pays a MONTHLY INCOME if you can't work temporarily
Type of payout	Once-off (lump sum)	Monthly payments for set period
When does it pay?	Diagnosed with qualifying severe illness	Completely unable to do your job
How long?	Paid once on diagnosis	6, 12 or 24 months (employer selects)
Waiting period	28 days survival period after diagnosis	1, 3 or 6-month deferred period
Age limit	Stops at age 65	Stops at age 65
Tax?	Tax-free	Tax-free (not taxable income)
Pre-existing conditions	Excluded for 2 years	Excluded for 1 year
Max benefit	Up to R2.5 million	Up to R100,000/month

Common Client Questions – And How to Answer Them

 **"Can I claim CI and Life Cover at the same time?"**

 YES – if you survive more than 28 days after diagnosis. But you need BOTH benefits on your policy. Your employer must have selected both.

 **"I already have a medical aid. Why do I need this?"**

 Medical aid pays the DOCTORS and HOSPITALS. CI and TIP pay YOU – for your bond, groceries, school fees, car. Very different purposes.


 **"What if I had high blood pressure before I joined?"**

 Pre-existing conditions are excluded. For CI: no claim for 2 years. For TIP: no claim for 1 year. After that period, you are covered.


 **"What if I get cancer but it is early stage?"**

 For Core cover: you may get 0% (depends on severity). For Comprehensive cover: even early-stage cancers pay 25-50%. This is a key selling point for Comprehensive.

 **"What if I can still do some work, just not my full job?"**

 For TIP: you must be COMPLETELY unable to do your specific job. Partial inability does not qualify. For CI: it depends on the specific condition and severity.

 **"What happens to my CI cover if I leave my job?"**

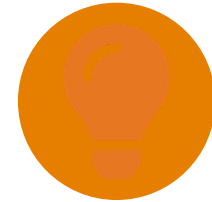
 Unfortunately CI cover CANNOT continue after you leave employment (unlike life and funeral cover). It falls away immediately. Tell clients this upfront.

Broker Tips – How to Sell CI and TIP Effectively



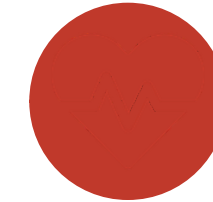
Know your client's workplace

Ask: How many employees? This determines Free Cover limits and whether health questions are needed. More employees = higher free cover.



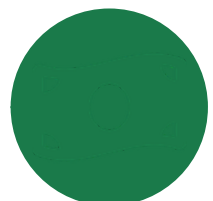
Use real examples

"A cancer diagnosis in Stage 3 on Comprehensive = 75% of R500,000 = R375,000 paid to you. That covers your bond for 3 years." Make it real.



Consider Comprehensive for lower-income earners

For clients earning under R20,000/month, early-stage cancer detection and smaller payouts can still be life-changing. Comprehensive can be worth it.



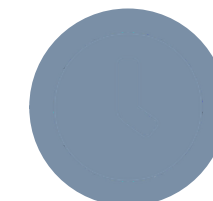
TIP bridges the gap before disability

For occupational disability, there is a 6-month deferred period. TIP can cover that waiting period. These two benefits work well TOGETHER.



Always disclose exclusions first

Clients with pre-existing conditions need to know upfront. Being honest now prevents disputes at claims stage and protects your reputation.



Employer selects, employees benefit

Remind employers: they choose the options and pay the premiums. Employees get cover as a workplace benefit. Help the employer understand the value.

Quick Reference – Key Rules at a Glance

Critical Illness Cover

Need Life Cover	CI cover only available WITH life cover
28-day rule	Must survive 28 days to claim
Core covers 11	Comprehensive covers 24 conditions
Core pays 75-100%	Comprehensive pays 25-100%
Pre-existing:	2-year exclusion period
Max benefit:	3× salary or R2.5m (whichever is less)
Min benefit:	R50,000
Age limit:	Benefit stops at age 65
Tax:	Payout is TAX-FREE to client

Temp Income Protection

Monthly pay:	Not a lump sum – monthly payments
Payment period:	6, 12 or 24 months
Deferred period:	1, 3 or 6 months (counts in total period)
To qualify:	COMPLETELY unable to do your job
Benefit amount:	Tiered % of salary OR fixed 75%
Pre-existing:	1-year exclusion period
Cap:	R100,000/month OR take-home pay
Age limit:	Reduces from 60, stops at 65
Tax:	Payout is TAX-FREE to client

You're ready!

- ✔ CI pays a lump sum when a client gets a serious illness – Comprehensive covers more, and pays earlier
- ✔ TIP pays monthly income when a client is temporarily unable to work – it is not a replacement for disability cover
- ✔ Both benefits are TAX-FREE and are paid directly to the employee
- ✔ Pre-existing conditions are excluded: 2 years for CI, 1 year for TIP – always disclose this to clients upfront
- ✔ Both benefits stop at age 65 – remind clients of this early in the conversation

Questions? Contact Simply:

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