



Flexi Staff Cover

Life
Cover

Disability
Cover

Funeral
Cover

Wellness
Programme

Why choose Simply?

Protect your employees and get peace of mind with Flexi Staff Cover. Our quick, digital sign-up takes just minutes. Here's why it's the smart choice:

• Payroll integration:

Our system integrates with various payroll systems, making it easy to keep your employee data up to date

• Super-flexible, 3-in-1 cover:

Up to R2.5m life and disability, and R50k funeral cover without medicals or blood tests*

• Guaranteed cover:

At least R500k life, R500k disability, and R50k funeral cover for 10+ actively working employees

• 24/7 counselling support:

Stress and trauma counselling for employees and their families anytime, anywhere

• Easy, low hassle management:

Simply does the heavy lifting around collection of beneficiary info, underwriting answers, etc.

• Individual top-up options:

Employees can top up their cover and keep it even if they leave



We chose Staff Cover because it includes life, disability and funeral cover – providing genuine support and protection when our team needs it most.

Thanks to the payroll integration, the process for enrolling our staff was entirely digital and seamless. As soon as a staff member is added on our HR side, they are automatically enrolled in the Simply policy—eliminating paperwork and administrative tasks. It's a smooth process from start to finish!

Grant Lloyd Financial Operations
Manager, Bootlegger



**Protect your
staff & their
families**



**Save your
staff money**



**Grow
loyalty**



**Cover
yourself**



*Up to R10 million life and disability cover available with medical exams.

Benefits to suit every business

Super flexible. You choose.

Flexi Staff Cover is super-flexible and allows you to choose the benefits - life, disability and/or funeral cover - and amount of cover you want. Your staff also get an employee assistance programme that includes 24/7 access to stress and trauma counselling at no extra cost.

Benefits	What is it?	Cover Limit
Life	A cash lump sum paid to the employee's nominated beneficiary if your employee dies.	Min: R50k, Max: R2.5m per employee (capped at 8x salary)
Occupational Disability	A cash lump sum is paid to the employee if they become permanently unable to perform the duties of their current job or another suitable job, due to illness, injury or surgery.	Min: R50k, Max: R2.5m per employee (capped at 8x salary)
Funeral	A cash lump sum is paid upon the death of the insured person to the nominated beneficiary and could be used towards a funeral. You can choose to cover your employees only, or you can choose to take the family funeral option which covers the employee, their spouse and all their children under the age of 21. Cover their spouse and children is subject to a 6 month waiting period. Valid claims are paid within 24 hours of all required information being received.	Min: 5k, Max: R100k per insured life (less for children under the age of 14 - where applicable) 6 month waiting period for family members
Employee Assistance Programme	Access to 24/7 stress and trauma counselling for staff and their families	Unlimited telephonic sessions and online workshops

Compulsory and voluntary options

Compulsory: Requires all employees or all employees in a category to be covered, existing and new joiners. The option has some benefits such as lower rates and less stringent requirements for guaranteed cover and waiting periods.

Voluntary: Allows you to cover only those employees who want the cover and are willing to pay for it, or those you want to include and pay for. Voluntary cover requires a minimum of 5 participating employees. All employees get the same cover - either multiple of salary or flat amount.

Guaranteed Cover

Flexi Staff Cover guarantees a certain amount of "full cover" to each employee no matter their state of health, which means the benefit is paid even if the cause of death is a pre-existing illness. The rules around guaranteed cover depend on the number of employees covered and the participation rate.

You can offer more cover to employees, but then there will be a 6 month waiting period applied on the funeral cover, and they will have answer a few simple medical questions (online or via phone) for the additional life and disability cover. If they have existing health conditions, the additional cover will be limited to accidental causes only.

Product	Participation rate	Participation rate
Compulsory	100%	Yes, for groups of 5+
Voluntary	80% or more	Yes, for groups of 10+
Voluntary	50% to 80%	Yes, for groups of 15+
Voluntary	less than 50%	None

Where guaranteed cover is available as per the table above, the level will depend on the size of the group as per the table below:

No of employees	Free Cover (Life & Disability)	Free Cover (Funeral)
0-4	0	0
5-9	R50,000	R50,000
10-19	R500,000	R50,000
20-49	R500,000	R100,000
50-99	R1,000,000	R100,000
100-149	R1,500,000	R100,000
150+	R2,000,000	R100,000

Eligibility

To be covered under the policy, employees must be:

- South Africans or foreigners working legally in SA
- 18 to 64 years old when added to an existing policy. For new policies, employees up to age 74 can be included at inception, provided they have been employed by the company since they were aged 65 or younger
- Permanently employed or on contracts of at least 6 month duration
- Legally employed & actively working for at least 20 hours a week in SA

Tax implications?

Flexi Staff Cover policies are unapproved schemes, which means tax is treated as follows:

PREMIUMS

If the employee pays the premium, the cost comes out of after-tax pay. If the employer pays the premium, it's a business expense and is tax deductible, but employees may have to pay fringe benefits tax.

DEATH BENEFITS

On death, the total benefit is tax free.

Payroll Integration

We've integrated our platform with Payspace, Sage 300 People, SimplePay and Labournet to seamlessly sync your Flexi Staff Cover policy with your payroll. Not only does this make it a piece of cake to get a quote and sign up, it also keeps your policy details up to date automatically ensuring your cover amounts and monthly premiums are correct.

Collection of employee information

Collecting information from employees, such as answers to medical questions or the details of their beneficiaries, can be very manual and time consuming. Simply does the bulk of this info collection using Whatsapp, SMS, email and call centre channels, significantly reducing the admin burden for employers and brokers alike.



The difference that the Simply pay-out made is that a mother's dream to provide a good education for her daughter is being honoured. Thank you Simply!

Dr Garth Japhet
CEO, Heartlines



Competitor Quotes

R25 000 Funeral

Food Manufacturing in WCape
(236 Employees)

Competitor 1	Competitor 1	Simply
R42 pp	R44 pp	R23 pp
Total Premium: R5,364		

R15 000 Funeral + Life (2 x Salary)

Retail Store in Limpopo
(99 Employees)

Competitor 1	Competitor 1	Simply
R440 pp	R357 pp	R288 pp
Total Premium: R28,480		

Life + Disability (3 x Salary), Funeral R25 000

Manufacturing in KZN
(43 Employees)

Competitor 1	Competitor 1	Simply
R462 pp	R429 pp	R416 pp
Total Premium: R17,868		



The deceased employee's family received the funds and are truly grateful, as are we. The service quality you guys rendered to us was outstanding, you made this painful time for the family and our company somewhat less painful, thank you indeed.

Mfundo Mbeki,
Co-Owner, Rands, Cape Town



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Hollard Life Assurance Company Limited
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and an authorised Financial Services Provider

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Our friendly call centre agents are available weekdays 08:00-17:00 or apply online anytime.
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