



WEB Member Zone Guide

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1. Introduction

The Discovery website provides Group Risk clients with access to their scheme and benefits information at any given time. The Website enable users to view scheme and member information, download scheme and member benefit schedule, view and request various reports and update member's details.

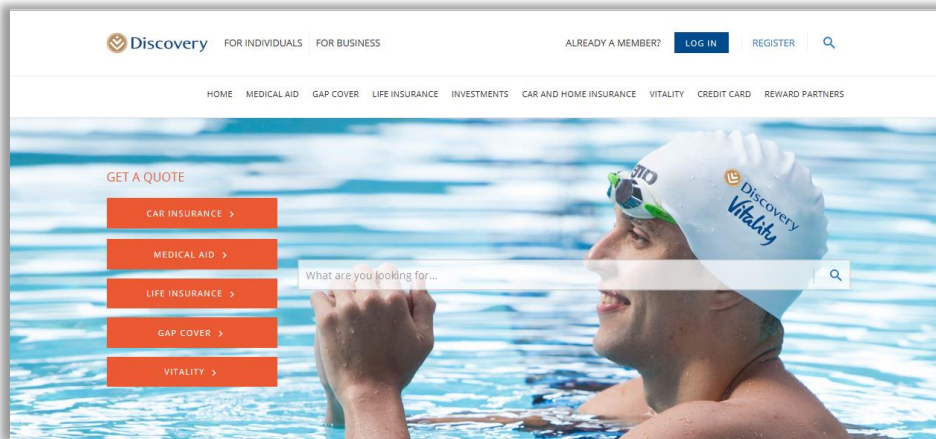
There are three zones, mainly:

- **Member Zone** – You and your family
- **Employer Zone** – Employers and Group Admin
- **Financial Advisers** – Broker

Financial advisers can view information in all three zones for their clients. Employers will view information in both the Employer Zone and Member Zone, while members would have access only to their information in the Member Zone.

2. How to register

Go to www.discovery.co.za. The screen below will display. In order to view information on the web you need to register to get a username and password. To register click on **Register**.



Complete the information on the screen below and click continue.

Individuals, Financial Advisers, Healthcare Professionals and Employers can register.

Step 1

Enter your details to receive a registration PIN

Identification type

ID number :

Send via:

Your email address

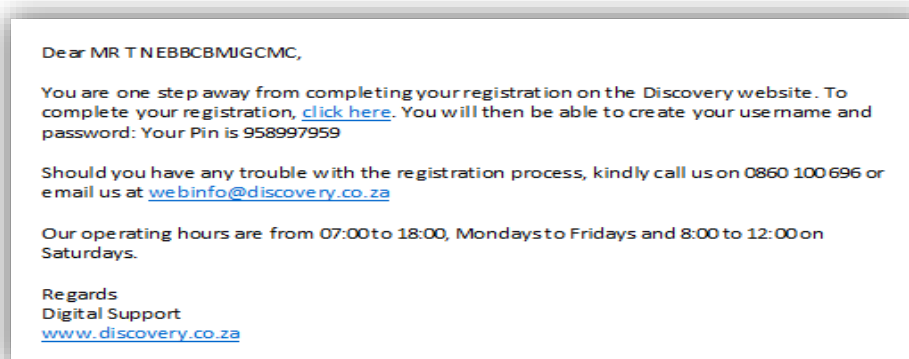
SEND

Step 2

Enter your PIN

CONTINUE

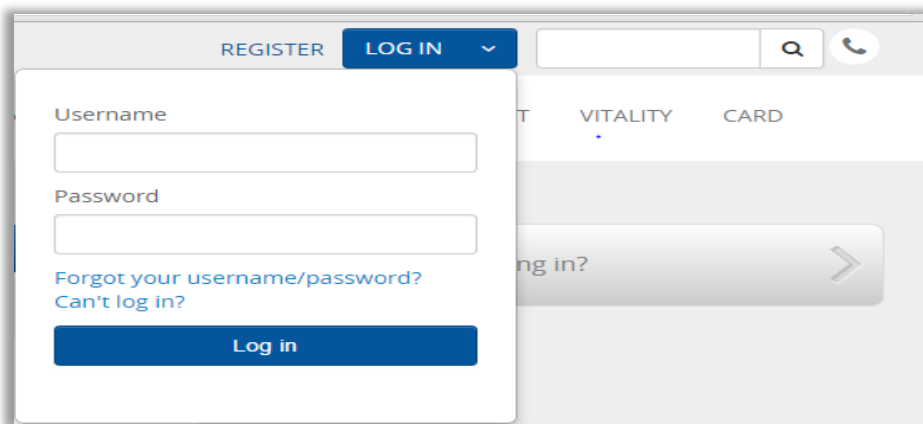
You will receive a pin via sms or e-mail depending on the option chosen.



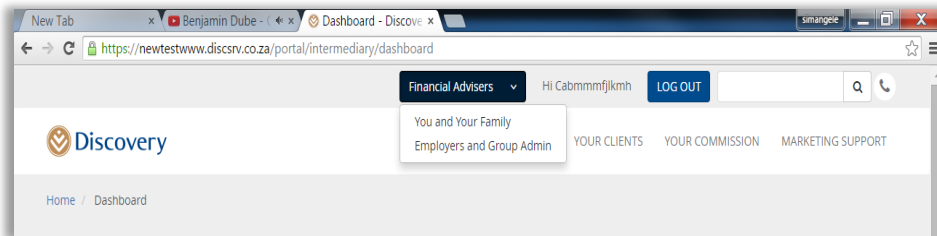
Use the pin number to create username and password.

3. How to log in

Click on **Log In** and enter your **username and password**.



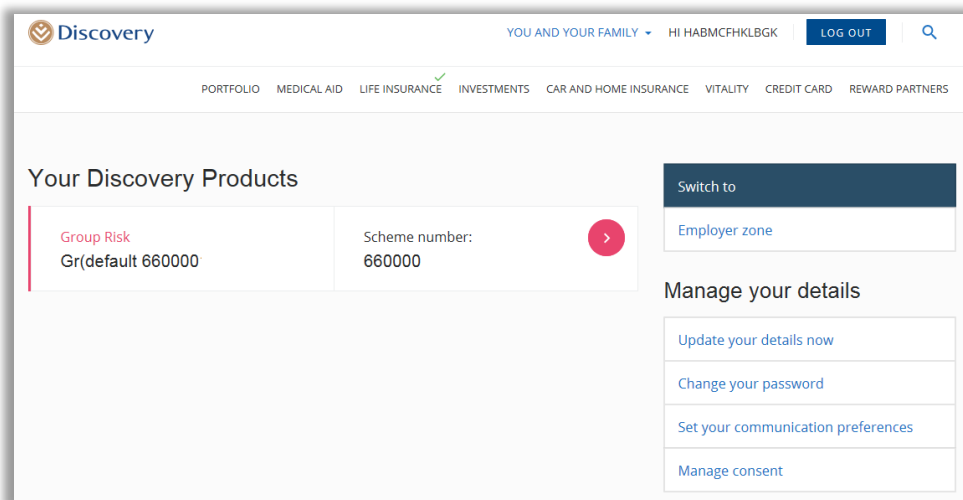
Depending on your role, different zones will reflect as per below screen.



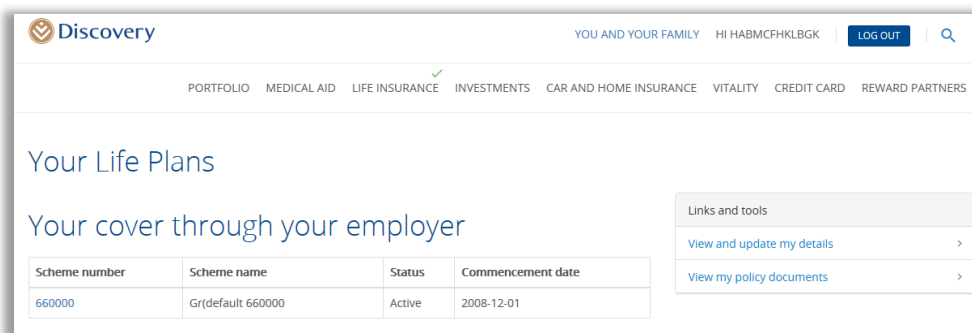
The **Financial advisers** will be able to view information in **all three zones**. Employers will be able to view information in the **Employer and Group Admin Zone and Member** zone, while members will have access only to their information in the **You and Your Family** zone.

4. You and Your Family Zone

You will be able to view your Group Risk Life Plan benefits.



Click on the arrow next to **Group Risk** scheme number to view your Group Risk benefits.



Your scheme details will display. You can also view and update your details. To view your Group Risk Benefits click on the **scheme number**.

4.1. Benefits and cover

Click on the **Benefits and Cover** option. The screen will display the benefits that you are entitled to, your cover amount and your monthly premiums.

Scheme name:	GR(Default 660000)	Scheme number:	660000
Member name:	HABMCFHKLBGK JaBMCFHKLBGK	Membership number:	670004
Date joined scheme:	01/12/2008		

Benefits and cover

	Potential cover	Accepted cover	Monthly premium
+ Life Cover (Unapproved)	R 2,688,984.00	R 2,688,984.00	R 322.67
+ Income Continuation Benefit (Core)	R 33,612.30	R 33,612.30	R 250.92
+ Retirement Fund Contribution Waiver	R 1,344.50	R 1,344.50	R 13.44
Total:			R 587.03

[Download Abridged Member benefit statement](#)
[Download Member benefit statement](#)

To view each benefit in detail, click on the + next to the benefit that you want to view. A short summary of the benefit details will display.



Benefits and cover

	Potential cover	Accepted cover	Monthly premium
<input type="checkbox"/> Life Cover (Unapproved) <ul style="list-style-type: none"> The benefit will payout 5 times annual earnings. It will expire when the member reaches the age of 60 years. The member benefit retirement date is 05/03/2022. Additional benefits: <ul style="list-style-type: none"> Global Education Protector Home Loan Cover 	R 6,000,000.00	R 6,000,000.00	R 999.02
<input type="checkbox"/> Capital Disability (Unapproved) <ul style="list-style-type: none"> The benefit will payout 2 times annual earnings. It will expire when the member reaches the age of 60 years. The member benefit retirement date is 05/03/2022. 	R 2,400,000.00	R 2,400,000.00	R 194.16

The screen will also display the Potential and Accepted cover amount, benefit expiry age, expiry date and monthly premium per benefit.

Alternatively, you can download your member benefit schedule. The statement will display your personal details, your benefits, your monthly premium and contact details. The Abridged member benefit schedule is a summary of the member benefit schedule.

Click on **Open Member benefit statement** to view the document.

 [Download Abridged Member benefit statement](#)
 [Download Member benefit statement](#)
Open Member benefit statement

Example of the abridged benefit schedule statement.

Membership benefit schedule summary

Member name: HaBMcFHKLBGK JaBMcFHKLBGK
 Membership number: 67000
 Group scheme name: GR(Default 660000) Group Risk LIFE PLAN
 Group scheme number: 660000
 Effective date of schedule: 1 February 2017
 Issue date: 7 September 2017

Your details

Date of birth	15/09/1975
Vitality status	None
Earnings	R537 796.80 (Risk Salary)

1. Your Group Risk FUND values*

The basis of the Group Risk LIFE PLAN is the FUND. The FUND is the financial mechanism of the Group Risk LIFE PLAN from where benefits payments are paid. The following shows the amount of money available in your funds.

Benefit description	Minimum Protected Fund	Fund Value
Unapproved LIFE FUND	Not applicable	R2 688 984.00

* Refer to www.discovery.co.za or the Group Risk LIFE PLAN guide for a more detailed explanation on how the benefit values work.

Example of the member benefit schedule statement.

Member name: Habmcfhklbgk Jabmcfhklbgk
 Membership number: 6700048430

Issue date: 7 September 2017
 Effective date: 1 February 2017

Your Discovery Life Group Risk benefits

Your employer has chosen Discovery Life for your Group Risk insurance. This schedule will give you the latest details about your Discovery Life Group Risk benefits. If you have any questions about your benefits, you will find contact details at the end of this schedule.

1. Scheme details

Group scheme name	GR(Default 660000)
Group scheme number	66000
Linked for Vitality benefits	Yes
FLEX benefits available	No

2. Your details

Principal member	Habmcfhklbgk Jabmcfhklbgk
Group membership number	67000
Date of birth	15/09/
Identity number	
Date joined scheme	01/12/2008
Earnings	R537 796.80 (Risk Salary)
Branch	

4.2. Beneficiary Information

In this section you will be able to read up on the definition of a beneficiary and capture beneficiary details for your unapproved Life Cover Benefit. This information will be used to distribute your death benefits.

Beneficiary Information

Frequently asked questions ▾

Capture beneficiary ▾

4.3. Frequently asked questions

The screen will display frequently asked question and the response.

Beneficiary Information

Frequently asked questions ▾


What is a beneficiary?

A beneficiary is an individual, estate, trustee or institution which receives, or may become eligible to receive benefits under a will, insurance policy, annuity, trust, retirement plan or other contract. A beneficiary can be a spouse, child or parent etc.

It is also important to note

1. This form must be completed by the principal member.
2. A separate beneficiary nomination form must be completed for any pension and/or provident fund benefits as the payment and distribution of these benefits are governed by Section 37 of the Pension Funds Act.
3. Please ensure that you review your beneficiaries on every occasion of significant family events, such as births, marriages, deaths, divorces, etc.
4. If you have ceded your Life Cover Benefit on your group risk policy you need to indicate this.
5. In instances where any nominated beneficiary is below the age of 18 years, the proceeds in respect of such person may be paid to a beneficiary trust, beneficiary fund, Guardians Fund (government fund) to be held for the benefit of that beneficiary or to the policyholder if so requested in writing by the policyholder.
6. Any amount below R20 000 per beneficiary younger than 18 years may be paid to a beneficiary trust, beneficiary fund, the policyholder, the guardian, into the minors personal bank account, or to the Guardians Fund (government fund). In cases of doubt the policyholder will need to provide an instruction in writing to Discovery Life of the selected payment avenue.

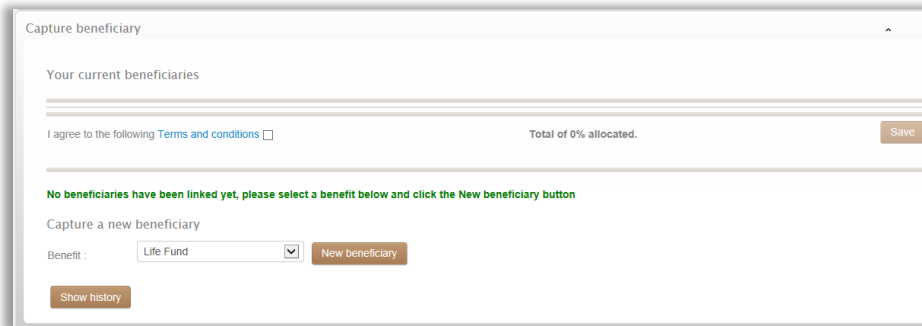
Download an example file

 [The beneficiary example file \(36kb\)](#)

You can also download the beneficiary nomination form to see how to complete it.

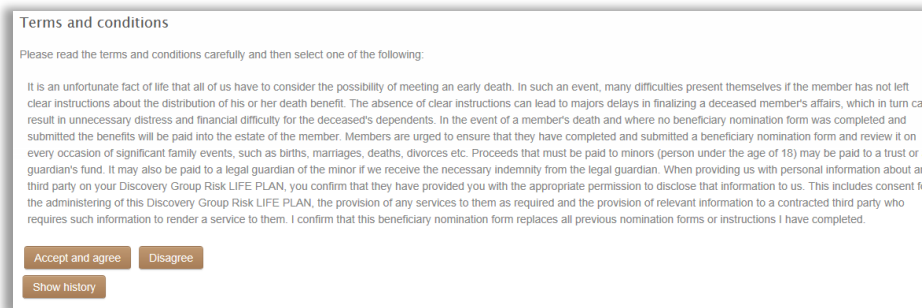
4.4. Capture Beneficiary

Before you capture the beneficiary details you need to read the terms and conditions.

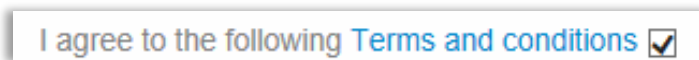


4.5. Terms and conditions

Click on the link to read the terms and conditions.



Select the **Accept and Agree** button to continue. The terms and condition box will be ticked.

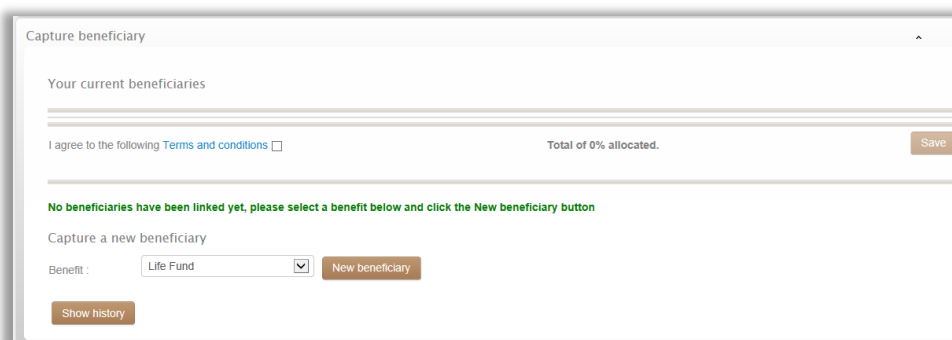


Then capture the beneficiary details.

4.6. New Beneficiary

You will only be able to capture beneficiary details for unapproved benefits, for approved benefits a trustee resolution is used to distribute death benefits.

NB: If your benefits are Approved, you won't be able to capture beneficiary details.



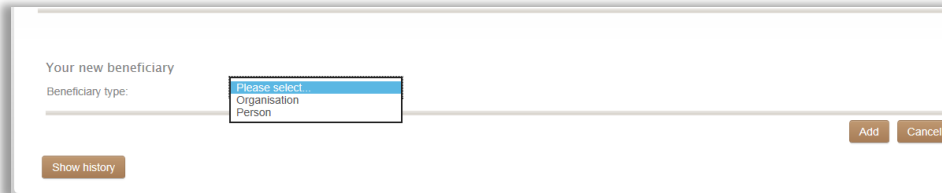
The system will display the unapproved benefit that you are entitled to. Click on **New Beneficiary** to capture the beneficiary details.



Your new beneficiary

Beneficiary type:

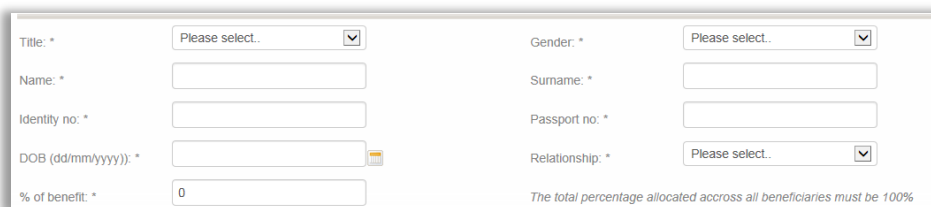
Click on the drop down arrow to select your option.



Your new beneficiary

Beneficiary type:
Please select
Organisation
Person

If you select **Person** the below screen will display.



Title: * Gender: *

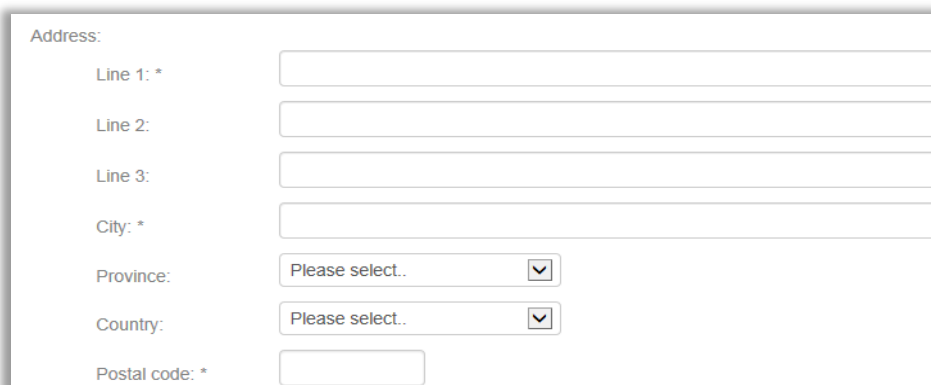
Name: * Surname: *

Identity no: * Passport no: *

DOB (dd/mm/yyyy): * Relationship: *

% of benefit: * The total percentage allocated across all beneficiaries must be 100%

Capture the personal details of the beneficiary and the benefit percentage.



Address:

Line 1: *

Line 2:

Line 3:

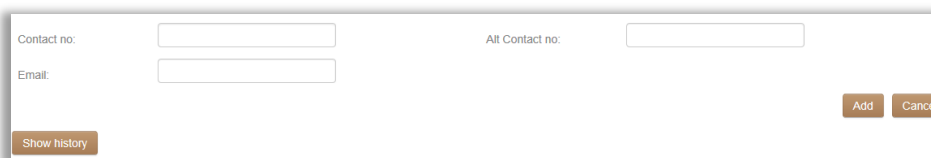
City: *

Province:

Country:

Postal code: *

Capture the beneficiary address and their contact details.

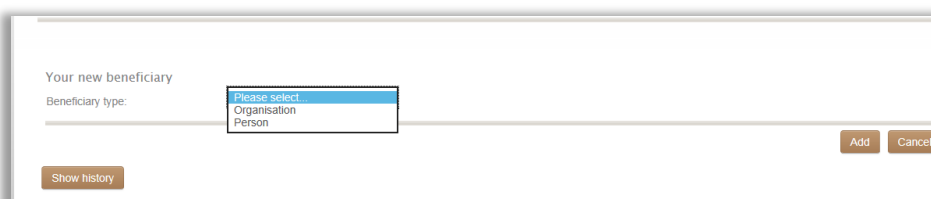


Contact no: Alt Contact no:

Email:

Click on **Add** to save the beneficiary details. You can add as many beneficiary as you like as long as the combined split is 100%.

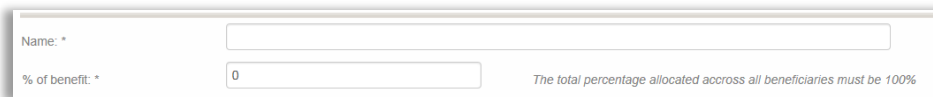
If the beneficiary is an Organisation, the following form will display.



Your new beneficiary

Beneficiary type:
Please select
Organisation
Person

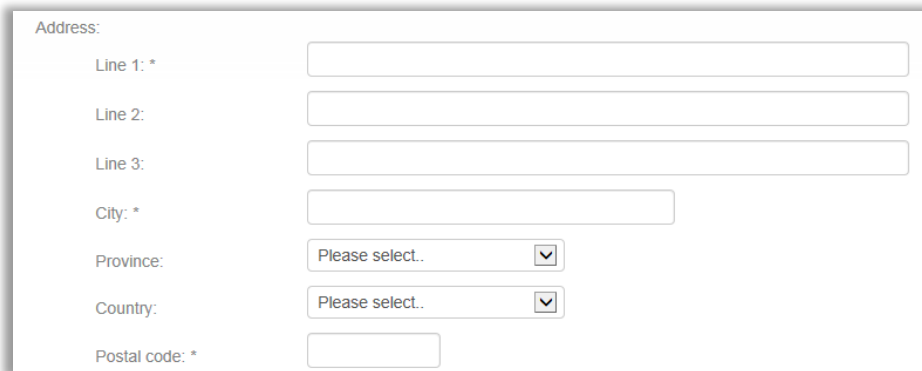
Capture the Organisations full name and benefit percentage.



Name: *

% of benefit: * The total percentage allocated across all beneficiaries must be 100%

Capture the organisations address.



Address:

Line 1: *

Line 2:

Line 3:

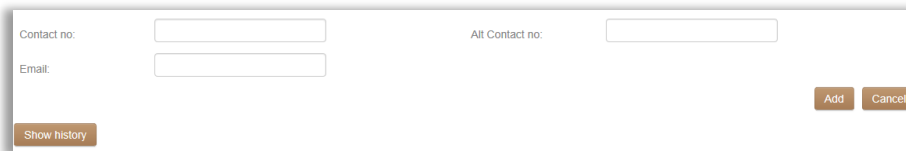
City: *

Province:

Country:

Postal code: *

Capture their contact details.

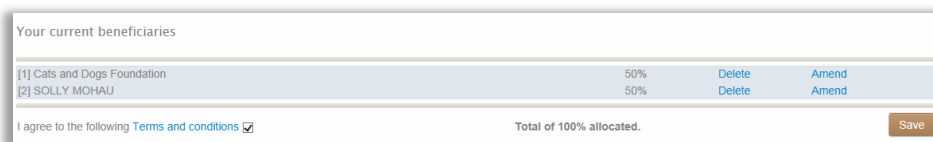


Contact no: Alt Contact no:

Email:

Make sure that the **Total Allocated %** is always 100% irrespective of how many beneficiaries have been added. The system will allow you to add as many beneficiaries as possible.

Click on **Add**, the below screen will display.



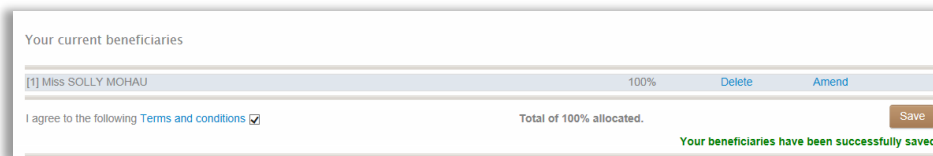
Your current beneficiaries

[1] Cats and Dogs Foundation	50%	Delete	Amend
[2] SOLL Y MOHAU	50%	Delete	Amend

I agree to the following [Terms and conditions](#)

Total of 100% allocated.

The details of the beneficiaries will display. Click on **Save** button.



Your current beneficiaries

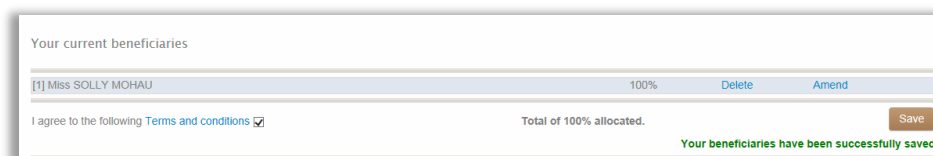
[1] Miss SOLL Y MOHAU	100%	Delete	Amend
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I agree to the following [Terms and conditions](#)

Total of 100% allocated.

Your beneficiaries have been successfully saved.

The system will allow you to either delete or amend the beneficiary details. To amend the beneficiary details, click on **Amend**. The screen will display the existing information. You can edit the **beneficiary name, address, date of birth, ID and the % split**.



Your current beneficiaries

[1] Miss SOLL Y MOHAU	100%	Delete	Amend
-----------------------	------	--------	-------

I agree to the following [Terms and conditions](#)

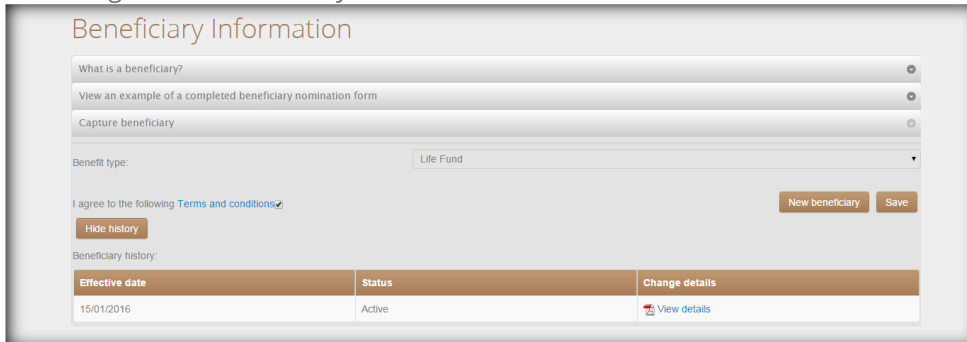
Total of 100% allocated.

Your beneficiaries have been successfully saved.

Click on the **Save** button to save the changes. An email will be sent to your email address. Attached to the email will be the pdf version of the beneficiary nomination form.

4.7. Beneficiary History

This screen will display details of the beneficiary that were previously captured and later deleted or amended. If you have previously captured beneficiary details, this screen will display the effective date of the change of the beneficiary nomination form.



Beneficiary Information

What is a beneficiary?

View an example of a completed beneficiary nomination form

Capture beneficiary

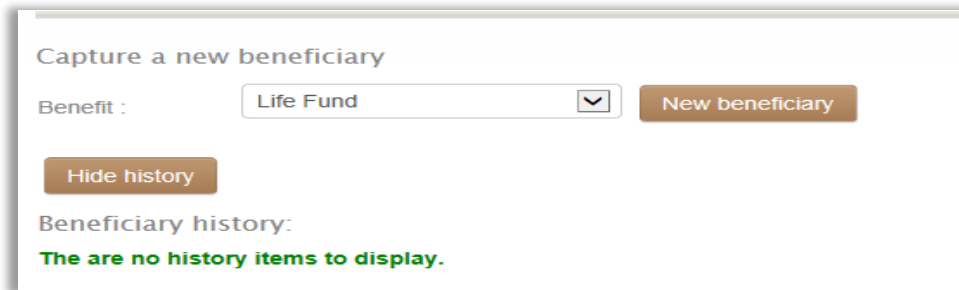
Benefit type:

I agree to the following [Terms and conditions](#)

Beneficiary history:

Effective date	Status	Change details
15/01/2016	Active	<input type="button" value="View details"/>

If you have never captured any beneficiaries details the below screen will display.



Capture a new beneficiary

Benefit :

Beneficiary history:

The are no history items to display.