

# GLOBAL EDUCATION PROTECTOR FAQs

Employee Benefits - Group Risk





# WHAT YOU NEED TO KNOW ABOUT THE GLOBAL EDUCATION PROTECTOR

## What is the Global Education Protector?

The Global Education Protector provides cover for the education of a member's children in the event of the member's death. It covers:

- The education payments that the member was responsible for; or
- The payments for which the member would have become responsible in the future.

## How does the Global Education Protector work?

The Global Education Protector will pay the actual educational fees charged by the institution attended by the children at the time of the member's death. It excludes any fees that are paid separately or in addition to the normal standard education fees applicable to all the learners in the child's particular year or grade. Please refer to the Group Risk Life Plan Guide for examples. If the children attend a 'no fees' school or are exempted from paying fees, the minimum amount will be paid to the children's guardian/caregiver.

If the children attend an institution with annual educational fees less than the minimum annual amount, the Global Education Protector will pay the difference between the fees and the annual minimum amount to the children's guardian/caregiver. The minimum annual amount will be pro-rated according to the number of remaining months from the time of the member's death to the end of the calendar year. This minimum annual amount is only in respect of claims where a member passed away after 01/01/2020.

## Who qualifies for the Global Education Protector?

- The child must be the member's biological child or must have been legally adopted. Adoption will only be considered valid if the date of adoption, or the date of application for adoption, is before the member's date of death.
- A child born after the policy has started will automatically be covered. There is no restriction on the number of children covered under this option.

## Are stepchildren covered?

Stepchildren are covered if the following criteria are met:

- The member must be married to the stepchild's mother or father on the date of the event giving rise to a claim.
- Discovery must be informed of the stepchild at the date of claim.

To ensure Discovery Group Risk is aware of your children at passing, include your children on your beneficiary nomination, even if benefit allocation is 0%. You can update your beneficiary details on [www.discovery.co.za](http://www.discovery.co.za). Alternatively, a manual beneficiary nomination can be completed and submitted to your HR representative.

# SUBMITTING A CLAIM

## What is required for the assessment of a claim under the Global Education Protector?

Discovery Group Risk will determine if the member is the registered parent of the child through Home Affairs. Only if no confirmation is held by Home Affairs will an unabridged birth certificate detailing the names and ID numbers of the mother, the father and the learner or child be required.

For claims in respect of member's passing away prior to 01/01/2020, we will also require documentary proof of payment by the member of the child's school fees for the 12 months before their passing.

## Where can the unabridged birth certificate be obtained?

The guardian or parent of the child can go to any Home Affairs office that is convenient for them, complete an application form and pay the relevant fees for the application.

## Home Affairs process

- 01 | Complete Form BI-154 and submit it to the nearest office of the Department of Home Affairs if you are in South Africa, or the nearest South African embassy, mission or consulate if you are overseas.
- 02 | Pay the required fee for the application.

## Why do we require documentary proof of payments made by our member?

The Global Education Protector is aimed at continuing the same level of cover or actual payments made by our member before their passing. Discovery Group Risk needs documentary proof of support, maintenance or payments over the 12 months before the member's passing to calculate the benefit that has to be continued.

# SUBMITTING A CLAIM

## What information is needed for the payment of the Global Education Protector?

Either the policyholder or a person authorised by the policyholder must provide the necessary information to prove that they qualify for a claim under the Global Education Protector. Only an unabridged birth certificate, reflecting the deceased member as parent, will be accepted as proof of eligibility of the child. For claims in respect of member's passing away prior to 01/01/2020, we will also require proof of payment by the member of the child's school fees for the 12 months before their passing. Discovery Group Risk will determine if the information provided is sufficient to prove that they qualify and if the claim is accepted, the benefit payment will be made.

## For any education years after the initial claim, Discovery Employee Benefits will need:

- A fully completed Global Education Benefit claim form i.e. the original claim form from first year of claim must be resubmitted annually in all subsequent claim years
- A copy of the latest report card and the 4th or last term's report card for the previous year or tertiary results.
- A detailed education fee quotation/statement of account from the educational institution, detailing the fees and the actual education fees per subject for tertiary facilities.
- Banking details of the beneficiary or educational institution, including a cancelled cheque, or a bank statement stating the branch code and the institution's banking details on a letterhead, signed, stamped and dated (not older than three months).

When submitting a claim that contains amounts that have been paid by the parent, guardian or trust since the member's passing, please provide the following:

### Parent or guardian:

- Proof of payment
- Certified copy of the payer's identity document/ a certified copy of both the front and back of the payer's smart ID, or a certified copy of the payer's passport
- Banking details of the payer, including a cancelled cheque or a stamped bank statement or a letter from the bank confirming the account details, stamped and dated (not older than three months).

### Trust:

- Proof of payment
- Trust deed
- Banking details of the trust, including a cancelled cheque, or a bank statement stating the branch code and the trust's banking details on a letter head, signed, stamped and dated (not older than three months).

# DETAILS OF SCHOOLS CHILDREN CAN ATTEND

## **If the child attends a school where no fees are charged, can the learner be moved to a school where fees are payable after the date of the member's death?**

The Global Education Protector continues the same financial provision as that of the member before their death. This means that the school that doesn't charge fees would be the base of the policy for the child's schooling career. If the child is moved to a school where fees are charged, it would not be covered by the Global Education Protector.

## **If the child attends a primary school where no fees are charged, can the child move to a high school that charges fees?**

No, the Global Education Protector allows a 20% increase from primary school to high school. If no fees were charged in primary school, no fees would be payable in high school. However, if the natural feeder high school of the primary school is a high school that charges fees, the fees may be considered up to the applicable benefit maximums from a school with no fees to one with fees.

## **If the child attended a school where no fees are charged, will the child be able to attend a tertiary education facility or university?**

Yes, the learner will be able to attend a university, as long as the child starts studying after matric. One gap year between high school and university is allowed, but if the child does not start studying after the gap year, no fees will be paid, and the benefit will stop.

## **What happens if the child attends an overseas institution?**

In the case of an overseas educational institution or university (primary school, high school and college, technikon or university, benefit payments will be based on the Global Education Protector maximum rand amounts. There is an approved list of overseas universities that may be considered if the child is accepted at one of these universities.

## **What happens when children and remaining parent emigrate?**

If the remaining parent or the children move away from South Africa to another country, benefits paid will be based on education fees for South African facilities, and not the rate of fees applicable to education in their new country of residence. If no fees are applicable in the new country of residence, no fees and or benefit payments will be considered under the Global Education Protector.

# DETAILS OF SCHOOLS CHILDREN CAN ATTEND

## What happens if the child was not of school-going age at the date of the member's death?

Children are covered from grade 0/R. Fees applicable from grade 0/R will be based on the fees paid in grade 00/0. The Global Education Protector does not provide cover for fees before grade 0/R. Maximum benefit limits and maximum increases will be used when determining the fees payable in grade 0/R and subsequent years. If a child is not of school-going age, payment of private-school fees will be considered if the child was registered at or placed on a waiting list for a private school or if the child's older brothers or sisters were already attending a private school. If the member dies before the child starts attending school and there are no older brothers or sisters to base the fees on, the Global Education Protector offers cover up to a yearly reviewed defined annual maximum. Any fees above this maximum have to be paid by the remaining parent or guardian.

## Can the child attend a home-schooling facility?

The Global Education Protector does provide cover for home schooling tuition fees, as long as the child is registered with the Provincial Department of Education for Home Education. Materials such as books and consumables at a home school will not be covered.

## Can the child stop primary or high school and carry on at a later stage?

Years of education must be continuous. If there is an interruption in schooling, the parent or guardian must submit, in writing, the reasons for the interruption, for continuation of payment to be considered when the child resumes their schooling.

## Is relocation of the learner considered?

No. Only the school the child attended at the date of the member's death and the fees applicable at that school will be considered under the Global Education Protector. If the child changes schools and the new school's fees are lower than the school the child attended at the date of the member's death, then only the lower fees will be paid.

## Upgrading to a private school

In the following instances, children of the member who passed away can upgrade from a public school to a private school, for up to 12 years:

- The member must have been on Bronze Vitality status or higher before their death.
- The application to upgrade must occur within 12 months following the member's death.
- The child must be accepted by the private school that the application was made to.

Fees for private schools are subject to the standard Global Education Protector maximums set by Discovery Group Risk.

Where no Vitality status is available, upgrading to a private school will not be considered.

# DETAILS OF THE EDUCATION YEARS COVERED

## What years are covered under the Global Education Protector?

Benefit payments cover the following years of education:

- Preschool (grade 0) – one year
- Primary school (grade 1 to 7) – seven years
- High school (grade 8 to 12) – five years
- Tertiary education:
  - Three-year undergraduate degree or recognised trade diploma/certificate
  - Five-year BDS degree (Dental Science) (subject to the Life Plan Guide applicable at the date of death)
  - Six-year MBSc, MBChB (Medical) (subject to the Life Plan Guide applicable at the date of death)

The Global Education Protector will only cover the number of years related to the degree for which the student initially applied after completing grade 12. The benefit will not cover any additional years if a change is made to a longer degree. The benefit will not cover any additional years if a change is made to a higher degree. All South African universities are included in this benefit, as well as universities of technology (technikons), recognised institutions providing qualifications for a trade (such as plumbing and electrical) and certain overseas institutions (provided they are registered with the appropriate affiliated body/bodies).

## What happens when a child fails a year of education?

For all the years up to the end of high school, the child may fail one year. Only 33% of the relevant fees will be paid for the child to repeat the year. If the child fails again, benefit payments will end until the child progresses to the next grade of schooling.

If a child fails a year of university, technikon, trade qualification, or similar qualification in full, no fees will be paid to repeat the year and benefit payments will stop until the child progresses to the next year of education. If the child fails two thirds or more of the subjects in a year, this will be seen as failing the year in full.

If the child progresses to the next year of education, having passed more than one-third of the previous year's subjects, benefit payments will be continued in full. If a child has passed matric and wishes to pass further subjects to get matriculation exemption, a maximum of one-third of the actual fees payable during the matric year (or up to the benefit limit if no fees were paid), may be paid.





# DETAILS OF TERTIARY EDUCATION COVERED

## Additional funding for certain fees at tertiary education level

Apart from the actual education tuition fees, book fees and residence fees will be covered up to certain maximum amounts ((please refer to the General Benefit Limits document which you can find on the Discovery Group Risk portal). These payments are only applicable for tertiary-level education.

- Book fees – the actual fees for books for the child’s chosen field of study or course, up to a maximum of 10% of the actual tertiary education fees
- University residence fees – the actual fees for university residence up to a maximum of 30% of the actual tertiary education fees. A valid residence acceptance letter or lease agreement must be provided. Residence offered by parents or extended family members are excluded from the cover.

The book fee and university residence fee are not included in the maximum benefit payable to an educational facility. These fee payments will not be made if the child does not attend a recognised education facility.

## Overseas institutions

Benefit payments will be based on education fees at a South African university, or a Discovery Group Risk-approved list of overseas universities, if the child is accepted at an overseas university on this list, subject to the maximums applicable at the time (see general benefit limits). The list of approved overseas universities may be changed by Discovery Group Risk from time to time.

# DETAILS OF TERTIARY EDUCATION COVERED

**The Global Education Protector covers a comprehensive list of established international universities, renowned for their academic excellence.**

*The international universities included in this list are:*

- Brown university
- California Institute of Technology
- Cambridge University
- Columbia University
- Cornell University
- Dartmouth College
- Ecole Polytechnique
- Harvard University
- Massachusetts Institute of Technology
- National University Singapore
- Oxford University
- Princeton University
- Stanford University
- The Julliard school
- University College London
- University of Amsterdam
- University of Chicago
- University of Pennsylvania
- Yale University

**Any overseas facility not on the above list will be covered at the maximum rand amount only.**



# DETAILS ABOUT BENEFIT PAYMENTS

## When do benefit payments end?

Benefit payments will end at the earlier of:

- The child leaving school and not attending a tertiary institution immediately thereafter a one-year break or gap year
- The child leaving school with the intention of not returning
- The child completing a tertiary education subject to the benefit maximum amounts stipulated
- The end of the education year in which the child turns 25, or the beginning of the education year in which the child reaches age 24 (subject to the Life Plan Guide applicable at the date of event)
- The child not returning to school or university after the gap year
- The death of the child
- The child failing two successive years of primary or secondary education until they progress to the next grade
- The child failing a year of tertiary education until they pass that year
- The child secures full time employment

## What is not covered by the Global Educator Protector?

- Any registration fees or administration fees for the school or institution in respect of the child
- Any book or residence fees for non-tertiary institutions or schools
- Any utensils or equipment needed for studies
- Any fees for school trips
- Au pair fees
- Aftercare fees
- Extramural activities
- Fees that are paid separately or in addition to the normal standard education fees applicable to all the learners in the child's particular year or grade, such as remedial fees or additional mathematics fees or fees for studies.
- Any fees that do not form part of the school or institutions normal curriculum.

# CONTACT INFORMATION

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**You can contact Discovery using one of the following contact details depending on your requirement:**

**General enquiries**

Telephone: 0860 04 76 87;

Email: [groupinfo@discovery.co.za](mailto:groupinfo@discovery.co.za)

**Claims**

Telephone: 0860 54 33 22;

Email: [groupriskclaims@discovery.co.za](mailto:groupriskclaims@discovery.co.za)

**Underwriting**

Telephone: 0860 04 76 87;

Email: [groupriskuwquery@discovery.co.za](mailto:groupriskuwquery@discovery.co.za)

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**GROUP RISK**

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