

Group Risk: Universal Education Protector (UEP)



The death of a parent can have a considerable financial impact on the ability of the surviving parent or legal guardian to pay for a child's education and other related expenses.

The Universal Education Protector (UEP) insurance assists with the education expenses the employee was responsible for at their death, and would have become responsible for in the future, for all the deceased employee's eligible children.

Features and advantages

The UEP is designed to assist with payment of the education fees charged by the learning institutions attended by the employee's children at the time of their death.

Sanlam Corporate: Group Risk (SGR) has partnered with Sanlam Trust, a leading trust company in South Africa, to facilitate the payment of UEP benefits. Sanlam Trust offers expert management of estates and trusts, as well as offering a one-stop service to eliminate payment delays. In addition to administering the UEP benefit payments, Sanlam Guardian Trust will provide the following value-adding services:

➤ One-stop service & security

Providing employees with greater peace of mind, Sanlam Guardian Trust assist with paying the surviving children's annual tuition and university residence fees timeously, directly to the following education institutions:

- registered public or private South African schools, including special needs schools;
- registered online home-schooling platforms; and
- registered universities, universities of technology and institutions providing a National Qualification Framework (NQF) recognised tertiary level Certificate or Diploma.

The minimum allowance and book allowance benefits are paid to the person nominated by the employee. Once the initial claim has been processed, surviving parents or guardians are welcome to contact the call centre to arrange for annual payment of tuition fees and allowances, or assist with any related queries.

➤ Beneficiary ID-cards

A card with a unique trust number per eligible child is issued with the relevant contact information, thereby ensuring guardians know who to contact for claims submissions and queries.

Should there be any inconsistencies between this document and the policy, the policy's terms and conditions will prevail.



About the benefit

The UEP is a supplementary benefit to the following insurance:

- ④ Life insurance; or
- ④ Flexible Life insurance

This means, in addition to any other group life insurance, the UEP assists in paying for the cost of educating the employee's eligible children, should he or she pass away.

It may be claimed for certain expenses incurred in respect of children's school education, as well as a first tertiary degree, or NQF recognised first diploma or certificate.

The UEP is not intended as a bursary or a trust fund, and the benefits need to be claimed annually for each year of education, as and when costs are incurred for that academic year.

UEP benefits cessation

Benefit payments in respect of an eligible child will automatically cease at the earlier of:

- ④ their successful completion of the course for a first undergraduate degree, or an NQF recognised first diploma or certificate;
- ④ the end of the academic year in which they turn 23;
- ④ their death; or
- ④ their education being interrupted, except for the one gap year allowed after completing high school.

Administrative requirements

- ④ The UEP benefit is selected for the scheme as a whole. This supplementary benefit is provided for by way of an unapproved policy and the pricing for this is based on the assumption that all employees pay for this benefit, whether or not they have children, or intend to have children in future.
- ④ It can only be underwritten by Sanlam for the same duration that the approved or unapproved Life/Flexible Life insurance is underwritten by Sanlam. However, once a death claim has been admitted for the employee and the eligible children for the UEP payments have been identified, Sanlam will continue to pay benefits for these children in future years, even if the scheme is terminated with Sanlam thereafter.
- ④ No UEP benefits are payable in the event of the employee becoming disabled.





Eligible children

UEP benefits can be claimed for each of the employee's eligible children after the employee's date of death. Tuition fees and allowances must be claimed for each year, separately against each child's claim record.

An eligible child is defined as an unmarried child identified at the employee's date of death, who is younger than the age of 24 and includes:

- ① biological child of the employee; this includes a posthumous/unborn child (i.e. born after the employee's date of death);
- ① a legally adopted child of the employee (i.e. the adoption, or date of application for adoption must be before the employee's date of death);
- ① a stepchild of the employee, validated by legal marriage of the employee (i.e. excludes a common-law partner's children); or
- ① a child 18 years or older, if the child was enrolled or attending a tertiary education institution at the employee's date of death.

*** There is no restriction or maximum to the number of eligible children that can benefit from the UEP.**

Based on the information provided (via the employer) at the time of the employee's death, Sanlam creates a claim record for each eligible child identified.

Eligible children that are not of school going age:

For children who are too young for schooling at the time of the employee's death:

- ① The child's education will be deemed to commence at the academic year preceding Grade 1, i.e. Grade 0/ R.
- ① The type of school education (e.g. public/private, urban/rural, or fee-paying/no-fees/fee-exempt) will be considered based on:
 - the deceased employee's intention when he/she was still alive, based on proof of application or enrolment at the relevant school; or
 - any sibling already enrolled at, or attending, a specific school.

Should the surviving parent or legal guardian apply their own discretion to change the child's school, the UEP payments may be limited to the payments that would have been payable at the previous school.

- ① For a child that has not yet attended school at the time of the employee's death, a claim to attend a private institution will only be considered if:
 - at the time of death, the child was already enrolled at, or placed on a waiting list for a private school; or
 - the child has a sibling that attended, or is attending, a private school.

*** For eligible children who are not yet of school going age, a claim record is also created at the employee's death.**

As soon as the child is registered at an educational institution, the necessary documentation can be submitted.

Educational institution

Educational institutions include:

- ① All recognised and registered South African schools (in terms of the applicable legislation):
 - Public or Private schools;
 - Special Needs schools; and
 - Online Home-schooling platforms.
- ① All South African universities or universities of technology (technikons) or any South African institutions of higher learning in respect of any National Qualification Framework (NQF) recognised tertiary level Certificate or Diploma, as well as foreign universities on the Sanlam approved list of foreign universities.

Home-schooling

The UEP includes online home-schooling platforms as from 2022. These platforms include:

- ① Institutions registered with the South African Comprehensive Assessment Institute (Sacai). (Sacai monitors education providers who adhere to the Department of Basic Education's CAPS curriculum).
- ① Institutions that provide the CAPS (public schooling) or IEB (private schooling) curriculums, or an international qualification (GED - Grade 12 certificate equivalent).

SAT and ACT exams are limited to one attempt, and the duration for obtaining the GED and SAT will fall within the maximum number of years covered for high school education (e.g. 5 years).



Ivy Online Education platform

Through a partnership with Boston Connect, that hosts Ivy Online, the Reality Access for SGR loyalty programme offers free online supplementary education, as well as discounted replacement schooling.

Ivy Online Education (branded as Ivy Academy) is an online distance education provider for learners who are studying towards the National Senior Certificate qualification (the NSC). In addition to the CAPS curricula (SA's main national schooling curriculum), Ivy Online also offers the Cambridge International curricula. The following are included:

- ① Free content is available to SGR members and their children for grades 8 to 12 on the CAPS curriculum. To use the benefit, a learner is required to have internet connectivity and access to a smart device or PC. Learners can access the internet through connected homes, schools, libraries, in community internet or wi-fi hotspots or by purchasing data.
- ① Weekly online lessons supported by video's, eBooks and quizzes are available to learners. Learners often struggle to follow discussions on digital tools like Google Classroom and get lost in the universe of online education content providers. Through an easily accessible but comprehensive online education platform, learners can be supported in any pandemic.
- ① One of the other main benefits of this online education platform is that the learner's progress is tracked, and the parent and learners receive reports and tips on improvement in performance.
- ① Learners who are studying towards the SA National Senior Certificate can also use the Replacement Schooling model (through Ivy Academy); they will receive discounted tutor support to assist with completion of formal assessments and matriculate successfully.

In addition, the Cambridge curriculum for junior high is available under a similar discounted tutor model.

For more information and to start the education journey with Ivy Online, [click here](#) to register online.

Special Needs education

A "special needs child" is defined as a child living with a disability and is attending an education institution catering for children who are mentally or physically disabled.

Benefits for special needs education will not be limited to the standard maximum benefit periods for Pre-primary, Primary or High/Secondary school education.

Therefore, eligible children attending special needs schools for the mentally or physically disabled will be allowed to claim up to the overall maximum age applicable to the UEP, i.e. until the end of the year in which the child turns 23.

FAQ's regarding tertiary studies

? Is a gap year allowed?

Yes, an eligible child will be allowed to take one gap year between the completion of their high school education (Grade 12) and the start of their tertiary education. No UEP benefits will be payable during the gap year.

? Are Bridging Courses covered?

No, the UEP does not make provision for a child to do a bridging course.

? Will UEP pay for studies through UNISA?

Yes, all registered South African universities or universities of technology (technikons) or any institutions of higher learning in respect of any National Qualification Framework (NQF) recognised tertiary level Certificate or Diploma, are covered.

? If a child changes their course of tertiary education, will the new course fees be covered?

Yes, children will be allowed to change their first undergraduate degree, or NQF recognised tertiary level first diploma or certificate, provided that:

- the tuition fees paid will be limited to the fees that would have become payable for the remaining amount of the original degree, diploma, or certificate; and
- the benefit period will be limited to the remaining term of the original degree, diploma, or certificate.

? If the child is younger than 23 years of age, is a post-graduate degree covered?

No, the benefit ceases at the child's successful completion of a first undergraduate degree, or NQF recognized tertiary level first diploma or certificate, granted by an education institution.

? Will a claim be considered for a child that was accepted to an international university?

Yes, foreign universities on the Sanlam approved list of foreign universities are accommodated.



Approved list of foreign universities

Certain international universities are included, if the child gains enrolment at a university on the list.

The list of approved foreign universities, which may be altered from time to time, are:

UK

- ④ Cambridge University (UK), and
- ④ Oxford University (UK)

USA

- ④ Brown University (USA),
- ④ California Institute of Technology (USA),
- ④ Columbia University (USA),
- ④ Cornell University (USA),
- ④ Dartmouth College (USA),
- ④ Duke University (USA),
- ④ Harvard University (USA),
- ④ John Hopkins University (USA),
- ④ Massachusetts Institute of Technology (USA),
- ④ Northwestern University (USA),
- ④ Princeton University (USA),
- ④ Rice University (USA),
- ④ Stanford University (USA),
- ④ University of Chicago (USA),
- ④ University of Pennsylvania (USA),
- ④ Washington University in St Louis (USA),
- ④ Yale University (USA).

Changing education institutions

In general, the intention of the UEP is to ensure that the type of education received by eligible children (e.g. urban versus rural, or public versus private, or fee-paying versus no-fees/fee-exempt), before the employee's death, continues for the same type of education thereafter.

④ Changing from a no-fees or fee-exempt school to a fee-paying school.

It is assumed that if an eligible child attended a primary school with 'no fees' (i.e. a no-fees/fee-exempt school), the child will continue their schooling at a secondary school in the same vicinity with 'no fees' also applicable.

However, if an eligible child changes from a no-fees or fee-exempt school to a fee-paying school in the following circumstances (only), tuition fees will be payable up to a maximum of **R11 500 per annum**.

- in the academic year following the death of the employee;
- when progressing from Pre-primary school (Grade 0/R) to Primary school (Grade 1); or
- when progressing from Primary school (Grade 7) to Secondary/High school (Grade 8).

If an eligible child changes between education institutions at any other time, the provisions below will apply.

④ UEP does not cover any additional tuition fees of a new institution in excess of the current institution's fees.

If a child changes between education institutions before or after one or more UEP benefits have been claimed, Sanlam may limit the benefit payments after the change to the same amount that was payable at the institution the child was attending before the change.

④ Limitations applied when a child moves between different types of education institutions.

If an eligible child moves from one type of education institution to another type, following the death of the employee, only tuition fees that are in line with that of the previous type of institution will be considered.

This means that, should a child be moved from a rural to an urban, or a public to a private school following the employee's death, the tuition fees in respect of a urban/private school will only be covered in line with the fees of the rural/public school the child attended whilst the employee was alive; i.e. a reduced amount may be payable towards the new institution and the balance will be for the surviving parent's or legal guardian's own expense.

④ Limitations applied when a child progresses from primary to secondary school

If an eligible child progresses from primary school (Grade 7) to secondary/high school (Grade 8), the increase in tuition fees for all the years of attending a secondary school will be limited to a maximum of 50% of the last year of primary school (i.e. Gr. 7).



The existing product rules for changing from one education institution to another (e.g. changing from a physical to an online education institution) will apply.



Repeating a year

Tuition fees and allowances in respect of a particular grade of school education will remain payable irrespective of whether the eligible child failed or passed the previous academic year of school education.

Benefits can therefore be claimed to repeat a school year (excluding tertiary studies), but benefit payments will be limited to the maximum benefit period for the applicable level of education (e.g. maximum of 5 years to complete high school). This means that, in the event that the maximum number of years for the level of school education has been reached, no further benefits will be paid until the child progresses to the next level of school education (i.e. Pre-primary to Primary school, or Primary to High/Secondary school).

In respect of *tertiary studies*,

- ④ No benefits will be paid in respect of an eligible child to repeat a year of tertiary education. Benefit payments will resume once the child passes the relevant year of tertiary education. A child will be deemed to have failed a year of tertiary education, if two-thirds (2/3) or more of their subjects were failed, or if the child failed the year according to the policies of the tertiary education institution.
- ④ Benefits will remain payable in respect of subjects that have to be repeated or subjects taken in the place of subjects which have been failed, provided the child passed the preceding year of tertiary education.

Term of education

The benefit term of education is limited to the earlier of the attainment of a first undergraduate degree, or NQF recognized tertiary level first diploma or certificate, or the end of the year in which the child turns 23 years.

Dial-a-Teacher

Learners, between the ages of 9 and 18 also have access to qualified teachers/ tutors that can provide assistance with homework, school projects, career guidance and exam guidance in their home language:

- ④ call the toll-free number on 0800 487 878; or
- ④ send an e-mail to personalassistant@sanlamreality.co.za.

Operating hours are Monday to Thursday from 18:00 – 21:00.

Education fees payable

The benefits that can be claimed per academic year, as and when costs are incurred:

Minimum allowance benefit

An eligible child will qualify for a minimum allowance benefit of **R1 100 per annum** as from the 2022 academic year, in addition to any tuition fees payable (if applicable).

The allowance benefit may be utilised for any school-related expenses, e.g. prescribed books, stationary, uniforms, school fee donations, electronic and/or sports equipment.

The minimum allowance benefit becomes payable for each academic year of the child's school education, on the following conditions:

- ④ The eligible child attends a recognised education institution;
- ④ The child has provided proof of registration/ enrolment at the relevant education institution at the start of each academic year (including for tertiary studies); and
- ④ The child has not claimed for book allowance expenses in excess of the minimum allowance amount, for the applicable academic year.

The minimum allowance:

- ④ Becomes payable in the year the employee dies and each academic year thereafter;
- ④ Can be claimed even if the eligible child attends a no-fees or fee-exempt school;
- ④ Is reduced by the book allowance expenses claimed/paid (if any); and
- ④ Will be paid directly to the person nominated by the member to receive the allowance benefit on behalf of the child (e.g. the child's surviving parent, or legal guardian), together with the book allowance (if any).



The allowance benefit is paid directly to the child when he/she turns 18.

Tuition fees

In the event of death of the employee, the tuition fees relating to the eligible children's education:

- ④ Is claimed for each year of education at the start of each year, subject to the latest benefit maximums applicable at that time; and
- ④ Is paid directly to the education institution that the child is attending or will be attending, subject to proof of enrolment and submission of an account for the fees due for that academic year and other terms & conditions as set out in the policy.



Benefit Maximums for Tuition Fees in 2022:

Education Institution	Maximum amount per child (per annum)	Maximum benefit period (for which the benefits are payable)
Pre-school (Grade 0/R)	R47 000 *	1 year
Primary school (Grades 1 to 7)	R91 000 *	7 years
High/Secondary school (Grades 8 to 12)	R105 000 *	5 years
Tertiary education	South African Education Institution: R69 000 Foreign Education Institution: The Rand equivalent of \$67 000	Duration of a first: <ul style="list-style-type: none"> • undergraduate degree; or • NQF recognised tertiary level diploma or certificate



- * For each academic year, new and existing UEP claimants will qualify for tuition fee payments up to the latest maximums applicable at that time, based on the policy terms and conditions. This means that the maximum applicable at the employee's date of death, or the initial start date of the UEP payments, does not necessarily determine the maximum tuition fees payable in any specific year of education.
- * The maximums apply to the tuition fees only and amounts are reviewed annually on 1 January.
- * If applicable, a maximum tuition fee of R11,500 per annum * applies when a child changes from a no-fees or fee-exempt school to a fee-paying school (see Changing education institutions-section).

Over and above the tuition fees, the following allowances may also be claimed annually:

<p>Book allowance</p> <p>The costs incurred for books prescribed by an education institution, up to a maximum of 10% of the tuition fees paid (after applying the maximums above).</p> <p>Please note - Only text books are covered and Sanlam will require a breakdown of the books prescribed per annum.</p>	<p>University residence allowance</p> <p>The fees for an official university residence, including residence fees at a university of technology (technikon), up to a maximum of 30% of the tuition fees paid (after applying the maximums above).</p> <p>Please note - This allowance is only payable for children boarding at official university or technikon residences and does not include other boarding houses, schools, colleges and private accommodation, or boarding for NQF recognized tertiary level diplomas/certificates.</p>
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Are there any exclusions applicable?

- ⌚ The UEP benefits do not cater for fees other than the minimum allowance benefit, standard tuition fees, book allowance, and university residence allowance. This means, for example, extracurricular activities (e.g. sports, music, and gym clubs), clothing (school or sports), electronic devices and after care fees are only covered up to the level of the minimum allowance benefit (less any book allowance paid).
- ⌚ If the parent/guardian or employee has already made payment of tuition fees (as levied by an education institution), Sanlam only pays any outstanding tuition fees, incurred after the death of the employee, that have not yet been paid, i.e. overdue fees or fees paid in advance will not be paid or refunded.
- ⌚ Should both parents (of an eligible child) be employees that are covered under a group scheme insured by Sanlam and providing UEP benefits, and both parents pass away simultaneously, the benefit payments are not directly affected, i.e. no additional (double) payments will be made in excess of the actual cost of the child's education.



How to claim for a UEP benefit – initial claim

Benefits can only be claimed after the employee's death claim has been admitted by Sanlam.

This means that UEP payments are made only if and when a valid UEP claim for each eligible child has been submitted and subsequently admitted by Sanlam, and after the employee's death benefit was processed and paid.

A valid UEP claim refers to:

- a claim for education expenses actually incurred, for which substantiating documentation (e.g. proof of relation to employee, proof of enrolment, proof of actual fees payable and the previous academic year's education results) has been provided to Sanlam; and
- a claim for the minimum allowance benefit, for which substantiating documentation (e.g. proof of relation to employee, proof of enrolment) has been provided to Sanlam.

Claim notification period

In terms of the policy, Sanlam must be notified of any potential claims (even if the claim documentation has not yet been provided) **within 6 months** from the date of the employee's death. This notification should at least include the employee's details i.e. name, surname, date of birth and the last date of active service.

One-stop service

A Beneficiary card with a unique trust number per eligible child will be issued with the relevant contact information, enabling surviving parents or guardians to submit claim documents directly.

For any related queries or to submit a UEP claim, surviving parents or guardians will have direct access to Sanlam Trust by:

- ① contacting their call centre on the toll-free number 0800 212 382; or;
- ① visiting Sanlam's Fiduciary Services at any Sanlam office or Client Walk-in centre countrywide - the facility to fax, e-mail or to call Sanlam Trust directly when wanting to submit a UEP claim or supporting documents are provided.

What claim documents are required?

Please submit the following documents to Sanlam at sgrdeathclaims@sanlam.co.za:

Please complete one form per qualifying child

- Completed and signed Universal Education Protector Claim form;
- A certified copy of the eligible child's birth certificate;
- A certified copy of the surviving parent's or guardian's ID document;
- An affidavit from the person in whose care the child is, confirming
 - that they're the primary care-giver; and
 - the child's exact relationship (e.g. biological, step- or adopted child) to the deceased employee. (Please include all persons' full names and ID numbers and state each child's relationship to the deceased.)
- In addition:
 - If an eligible child has a different surname to the deceased, please supply a certified copy of the birth certificate indicating the names of the parents;
 - If an eligible child was adopted, please supply a certified copy of the adoption certificate.

Required from the education institution (and annually thereafter):

- Proof that the child has been/is enrolled at the relevant education institution;
- Results in respect of the previous academic year, i.e. a certified copy of a school report or exam results of each eligible child that has been enrolled at an education institution;
- Confirmation of which education institution the child attended whilst the employee was still alive (if different from the institution for which invoice was received);
- Proof that the relevant education institution is registered in terms of applicable legislation (e.g. registered with the Department of Education);
- Confirmation of fees paid in respect of the previous academic year (if the child changed education institutions);
- Confirmation/proof of education institution's banking details in the form of a cancelled cheque, or a bank statement to verify the bank account details of the education institution and the official university residence (if applicable); and
- An original invoice that includes the amounts due and any amounts already paid, as well as a payment instruction:
 - from the recognised education institution where an eligible child has been enrolled;
 - from the official university residence where an eligible child has been enrolled (if applicable); and
 - from the bookseller where the education books have been purchased, with a breakdown of the books (only text books are covered, not writing/stationary books).