simply

protect your people, strengthen your business

Flexi Staff Cover

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.

Protect your staff & their families

Grow loyalty

Save your staff money

Cover yourself too

Super-flexible, 5-in-1 cover

LIFE, CRITICAL ILLNESS & DISABILITY	TEMPORARY INCOME PROTECTION	FUNERAL COVER
Up to R2.5m	**Up to R100k**	**Up to R100k**
no medicals or blood tests*	capped at take-home pay	per insured life

Guaranteed cover: At least R500k life, disability & critical illness, and R50k funeral cover for 10+ active employees; at least R25k temporary income protection for 20+ active employees. A limited-period exclusion for pre-existing conditions applies.

why choose Simply

A great way to show your staff you care.

Simply Wellness Benefit

Access to 24/7 counselling, financial and legal assistance to all your staff and their families.

Flexible benefits

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

Payroll integration

Integrateswithvarious payroll systems, keeping employee data up to date.

Easy, low-hassle management

Simplydoes the heavyliftingaround beneficiary info and underwriting answers.

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

five benefits, one simple policy

What's included.

Benefit	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 5× annual salary)
Critical Illness	A cash lump sum paid if diagnosed with a covered serious illness. **Core** covers most common, severe conditions; **Comprehensive** covers additional conditions and may pay out earlier.	Max: lowest of 3× annual salary, R2.5m, or the Life Cover amount
Occupational Disability	A cash lump sum paid if the employee becomes permanently unable to perform their current job, or another suitable job, due to illness, injury or surgery.	Max: lowest of 5× annual salary, R2.5m, or the Life Cover amount
Temporary Income Protection	Paid when an employee can't work because of an injury or illness (including disease or surgery). Payments run for a fixed maximum term.	Max: R100k, capped at the employee's take-home salary
Funeral	A cash lump sum paid on death to the nominated beneficiary, towards a funeral. Cover employees only, or the family option (employee, spouse and children under 21). Claims paid within 24 hours of all required information.	Min: R5k · Max: R100k per insured life (less for children under 14, where applicable)

Note: Life, Critical Illness & Disability benefits can be chosen as either a fixed benefit for all employees or as a multiple of salary.

Who qualifies?

To be covered under the policy, employees must be:

- South Africans or foreigners working legally in SA
- Permanently employed or on contracts of at least 6 months' duration
- 18 to 64 when added to an existing policy. For new policies, up to age 69 for Life and Funeral benefits at inception, if employed since age 64 or younger
- Legally employed and actively working at least 20 hours a week in SA

Tax implications

Death benefits

Ondeath,thetotal benefit is tax free.

Premiums

Flexi Staff Cover policies are unapproved schemes. If the employee pays, premiums come from after-tax pay. If the employer pays, it's a tax-deductible business expense, but employees may pay fringe-benefits tax.

Talk to your broker today

www.simply.co.za