simply

group life cover, simply done

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.

- Life Cover
- Disability Cover
- Funeral Cover
- Critical Illness
- Temporary Income Protection
- Wellness Programme

why choose Simply

Built for businesses, loved by teams.

Super-flexible, 5-in-1 cover

Up to R2.5m life, critical illness and disability cover, R100k temporary income protection, and R100k funeral cover without medicals or blood tests.*

Guaranteed cover

At least R500k life, disability and critical illness cover, and R50k funeral cover for 10+ actively working employees; and at least R25k temporary income protection for 20+ actively working employees. A limited-period exclusion for pre-existing conditions does apply.

Individual top-up options

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

Simply Wellness Benefit

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

Payroll integration

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

Easy, low-hassle management

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

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

- Protect your staff & their families
- Save your staff money
- Grow loyalty
- Cover yourself too

super flexible, you choose

Benefits to suit every business.

Flexi Staff Cover is super-flexible and lets you choose the benefits (life, disability, critical illness, temporary income protection, and/or funeral cover) and the amount of cover you want. Your staff also get an employee assistance programme that includes 24/7 access to counselling, financial and legal assistance at no extra cost.

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)
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.	Max: lowest of 5× annual salary, R2.5m, or the Life Cover amount
Funeral	A cash lump sum is paid on death to the nominated beneficiary, towards a funeral. Cover your employees only, or the family option (employee, spouse and all 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)
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
Critical Illness	A cash lump sum is paid if the employee is diagnosed with a covered serious illness. **Core** covers most common, severe conditions; **Comprehensive** covers additional conditions and may pay out earlier, depending on diagnosis.	Max: lowest of 3× annual salary, R2.5m, or the Life Cover amount

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

> "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, enrolling our staff was entirely digital and seamless. As soon as a staff member is added on our HR side, they're automatically enrolled in the Simply policy, eliminating paperwork and admin. It's a smooth process from start to finish.

Grant Lloyd
Financial Operations Manager, Bootlegger

the fine print, made clear

How it all works.

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 69 may be included for Life & Funeral benefits at inception, provided they have been employed by the company since age 64 or younger
- ✓ Permanently employed or on contracts of at least 6 months' duration
- ✓ Legally employed and actively working at least 20 hours a week in SA

Premiums & tax

Death benefits: on death, the total benefit is tax free.

Flexi Staff Cover policies are unapproved schemes, so tax is treated as follows: if the employee pays the premium, the cost comes out of after-tax pay. If the employer pays, it's a tax-deductible business expense, but employees may pay fringe-benefits tax.

Guaranteed cover & underwriting

Flexi Staff Cover provides a level of "free cover" as per the table below. For funeral cover, any benefit below this limit has no underwriting and no waiting period, so staff are covered immediately. Funeral cover above this limit is subject to a waiting period. For the other benefits, cover up to this limit needs no underwriting, so employees don't answer any health questions. Above this amount, they answer a few simple questions for the additional cover; if they disclose an existing condition, they may only get accidental cover for the amount above the free cover. A pre-existing condition exclusion applies to the critical illness, disability and temporary income protection benefits, as well as to the life benefit for groups of fewer than 20 employees. This is a temporary limitation: claims won't be paid for one or two years if they arise from conditions an employee had in the year before cover started. This applies in place of a standard waiting period, to all cover, including cover below the free cover limit.

No. of employees	Free cover (life, critical illness & disability)	Free cover (funeral)	Free cover (temp income protection)
1-4	0	0	0
5-9 10-	R50,000	R50,000	0
19 20-	R500,000	R50,000	0
49 50-	R500,000	R100,000	R25,000
99 100-	R1,000,000	R100,000	R30,000
149	R1,500,000	R100,000	R40,000
150+	R2,000,000	R100,000	R50,000

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