

Power Talk

 **Eskom**
Pension and Provident Fund

April 2023



Welcome to the newest interns and learners of the EPPF



Getting to know one of our pensioners after his centennial birthday



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A productive visit from our industry peers



Hosting senior women investors and asset managers for collaborative discussions



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Shafeeq Abrahams wins two awards at Asset TV's Audience Choice Awards!



Who won the contact update competition?

Money Matters: From the Retirement Reform to Rule Amendment 2



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Invested in our members

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Dear Member,

I hope this edition of Power Talk finds you in good health. As always, we are extremely grateful for another quarter of growth, strategic alignment, and the capability to serve our members with the utmost integrity.

This quarter has been filled with exciting news and significant changes in our environment. We had the pleasure of interviewing Phineas Munyai, one of the oldest pensioners of the EPPF, who shared some great perspective and experiences from his life. We also had the honour of hosting two notable events: a benchmarking visit from a Namibian pension fund and a roundtable discussion for senior women in investment. Both events were collaborative, incredibly insightful and well-attended.

In addition, our Chief Executive and Principal Officer, Shafeeq Abrahams, won two awards at the Asset TV South Africa Audience Choice Awards! It is an honour to be led by a Chief Executive who is recognized for his expertise and commitment to his work, which ultimately advances your interests as our members.

There have also been some changes to the consolidate rules that apply to the EPPF. Please be aware that Rule Amendment 2 has come into effect, and it will impact members' retirement benefits in specific ways. We have provided all the relevant information on this amendment in this edition.

Furthermore, we would like to remind members about the Retirement Reform of 2016, and its implications on what was previously known as your Additional Voluntary Contributions (AVC). It is crucial to note how the Retirement Reform affects the taxation of these contributions.

Finally, we are delighted to introduce a new cohort of interns and learners at the EPPF. We believe that investing in the next generation is vital for the success and growth of our industry, and we're excited to have them on board.

As you step into the second quarter of the year, I hope that you are still excited about the prospect of things to come in 2023. The EPPF remains committed to putting you first, and we're glad to be navigating another year with you.

Best regards,



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We had the pleasure of hearing from Mr Phineas Munyai, retired in 1985. In our conversation, he reflected on his achievements over the years, his unique experience as an EPPF pensioner, and the developments he has had the fortune of witnessing throughout his life. It is heart-warming to know that we've had a significant impact on Mr Munyai's retirement, and we're inspired to continue serving our members from active employment well into retirement.

1

Where did you work prior to retirement and what did you do?

Eskom Rosherville
I worked at Eskom sport clubs and was responsible for cleaning and ground maintenance.

2

When did you retire?

19 August 1985

3

How has your life changed since retirement?

During my work days I used to stay in a rented room in Soweto, and did not have enough time to see my family and children. After retirement, things got a little easier, and watching my children blossom into grown men and women has been a source of pride.

In my community, I'm known as "vha funzi" (Priest). I used to pray for people and help the sick with guidance on living a healthier life. I have since retired from this, too, because it requires plenty of walking and travelling around communities.

I'm also a member of the community royal council, where we deal with day to day community mishaps and assist with maintaining peace among residents.

I'm retired now so I have mobility challenges, which requires me to slow down in general. But, at my age, I'm grateful I can still walk around and do some of my housework.

4

Do you ever miss work at all? If so, what about it?

Yes, I do miss work. It felt like home and that's where I grew as a person. I also miss my colleagues and friends.

5

What has your experience been as an EPPF pensioner? Can you share some positive experiences with the Eskom Pension and Provident Fund?

The EPPF has made it so easy to get help in the ways most convenient for me. They have regional offices

Phineas Munyai

101 Years and Counting



where I can simply walk in if I have questions or concerns that need to be addressed. I also love the annual pensioner functions, which help me to understand changes that may affect my pension. They're a great communication platform and information sharing opportunity.

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5

You turned 101 this year, and that's a beautiful milestone. What are some great life lessons you've gained over the years that you can share with us?

Indeed it is a beautiful thing, when you serve people and communities, God will definitely extend your life exponentially. It is the grace of God that has allowed me to count all of these years and make it past a century. I have experienced so many things in my lifetime, from environmental and climate change to national population growth. I used to work the land and, at the end of a harvest season, I would have food to feed my family and a surplus to store for dry seasons. But these days, rainy seasons aren't always as generous and they tend to be unpredictable. These observations taught me that we need to look after our land so that younger generations can have a place to enjoy and sustain themselves as we did.



6

What advice would you give to your younger self?

I think I have lived my life to the fullest, and I can't change anything. I also have achieved many things with the little that I have. But I did not have formal education when I was younger, neither did I know how to read or write. So, if it was easy and simple under those circumstances, I imagine I could have done so much more. If I could advise my younger self, I'd tell him to push harder for a formal education.

7

What advice would you give to young people now?

You should love your life and take charge of it. Never be frightened by challenges and never be afraid of change.

8

If you could go back in time, would you change anything about the way you've lived your life?

I would change nothing

9

What are you most grateful for right now?

Being alive to see my grandchildren and great grandchildren growing up - it is by God's grace; I never thought I'd have the opportunity to see my own great grandchildren.

10

You've lived through different eras in life. What are some differences you find surprising between the way the world is now, and the way it was a few years ago?

My mother and father passed on when I was still a baby. I was so young that I don't know what my parents looked like. Back then, we didn't have cameras to take pictures and preserve memories. So I grew up with imaginary images of my parents. These days, young people take photos of everything.

We also lived very differently when it came to basic survival. I was raised by communities, looking after their cattle and goats. I enjoyed building houses from what the land made available to me; I didn't have to worry about money to buy materials for construction. In many ways, nature always provided. It's a much different story now.

I used to have a land line phone in my house and neighbours would come over and ask to call their relatives who were in other cities. Today, people use sleek cell phones and everybody has one.

I'll never forget how traveling to Johannesburg from Venda was an entire day trip. It only takes 5 hours now.

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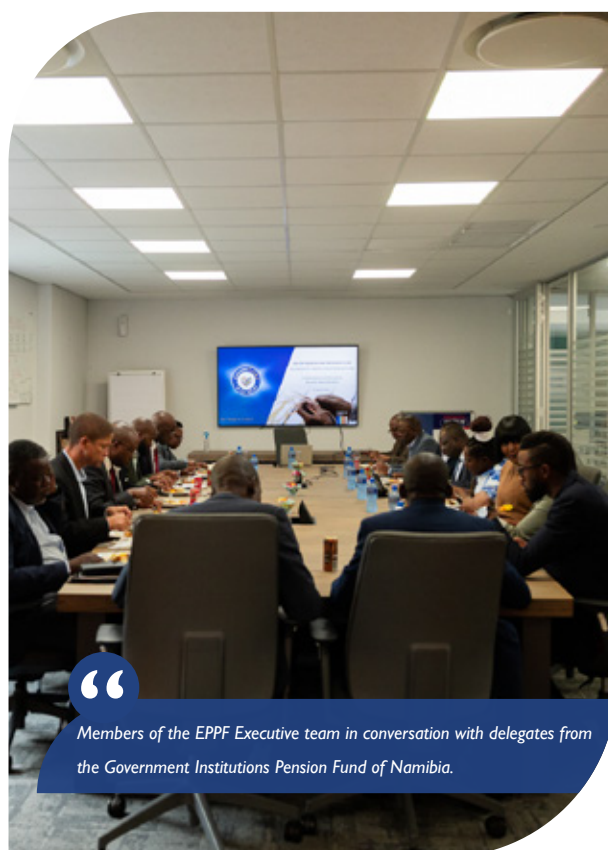
Benchmarking Visit: *Government Institutions Pension Fund of Namibia*

On 16 February 2023, the EPPF hosted the Government Institutions Pension Fund of Namibia (GIPF), which is recognized as one of the leading pension funds in the region, for a benchmarking visit. The visit provided an opportunity for GIPF's Board of Trustees and Executive Management to engage in collaborative discussions with the EPPF on a variety of topics related to pension fund management.

Discussions during the visit covered a wide range of topics, including investment strategy, governance, benefits administration, technology, and responsible investment. The engagement allowed both organizations to share best practices, exchange ideas, and learn from each other's experience.

We are also grateful for the opportunity to demonstrate our commitment to fostering meaningful collaboration with peers in the industry.

The GIPF, established in 1989, provides pension and other related benefits to thousands of members, making it a critical pillar of Namibia's social security system. The benchmarking visit is an excellent example of how peer learning and collaboration can help organizations in the same industry achieve their goals and improve their services to members.



Members of the EPPF Executive team in conversation with delegates from the Government Institutions Pension Fund of Namibia.

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Senior Women Investor Roundtable

The EPPF also hosted the Senior Women Investor Roundtable in collaboration with the Private Equity Women Investor Network (PEWIN) and the Southern African Venture Capital & Private Equity Association (SAVCA) on 16 February 2023. This event focused on the challenges and opportunities facing women in the investment industry. It was a well-received opportunity for fund managers and asset owners to engage in robust conversations about the industry's transformation and the initiatives in place to support women in the field.



A snapshot of the attendees at the Senior Women Investor Roundtable



Attendees discussed the hurdles that women face in the investment industry, including the underrepresentation of women in senior roles and the need for more diversity in the decision-making process. They also explored ways to promote transformation within the industry and create a more inclusive environment for women.

Initiatives by the EPPF, PEWIN, and SAVCA were also highlighted, including programmes to support women in asset management, mentorship opportunities, and progress on efforts made to improve diversity and inclusion in the industry. The attendees were encouraged to be a part of the collaborative approach to drive meaningful change.

We are still inspired and thankful to have hosted this excellent opportunity for women in the industry to connect, share experiences, and identify ways to empower and support.

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Making an Impact: Asset TV South Africa Recognises EPPF's Chief Executive



We are thrilled to announce that Shafeeq Abrahams, the Chief Executive and Principal Officer of the EPPF, has been recognised at Asset TV South Africa's Audience Choice Awards. Mr Abrahams has been awarded in two categories, namely "Most watched Presenting the Principal Officer" and "Most watched person (institutional)". The awards ceremony was a celebration of excellence in the investment industry.



EPPF's Chief Executive & Principal Officer, Shafeeq Abrahams, was honoured with two wins at the Asset TV Audience Choice Awards

We congratulate our Chief Executive on this well-deserved recognition, which is a testament to his knowledge, expertise, and dedication to the work of the EPPF. We're proud and encouraged to have him as one of our leaders.

The "Presenting the Principal Officer" segment is a unique feature of the Asset TV platform, where Principal Officers from different funds are invited to share their insights in the industry. This segment allows viewers to gain valuable insights



on the investment perspectives of some of the leading professionals in the field.

The "Most watched Presenting the Principal Officer" award recognises Mr Abrahams' outstanding contribution to this segment. It is a testament to his knowledge and expertise in the investment industry, as well as his ability to communicate complex ideas in a clear and concise manner. The "Most watched person (institutional)" award is a further recognition of Mr. Abrahams' contribution to the investment industry as a whole.

These awards are significant because they represent the recognition and appreciation of the investment community. As a leader at the EPPF, Mr Abrahams plays a vital role in managing the fund's assets and ensuring that the retirement savings of its members are well-protected. His recognition by Asset TV South Africa is a source of pride for the EPPF and its members, as it affirms the fund's commitment to excellence and innovation in the investment industry.

Asset TV is a global video research and learning platform for investment professionals. With over 600,000 advisers, pension funds, consultants, family offices, and wealth managers across the globe, Asset TV is a trusted source of information, research, and learning. The platform offers a wide range of content, including interviews with industry experts, analysis of market trends, and educational videos on various topics related to investments.

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Changes to Your Retirement Benefit Rules

Rule Amendment 2

The Financial Sector Conduct Authority (FSCA) has registered Rule Amendment 2, which is a change to the consolidated rules that apply to the EPPF.

We're committed to working in your best interests so we sought approval from the FSCA on a few matters which now form part of Rule Amendment 2. We have discussed the matters extensively before our Board of Fund approved them. The FSCA gave us the greenlight to implement the amendment with effect from 19 January 2023.

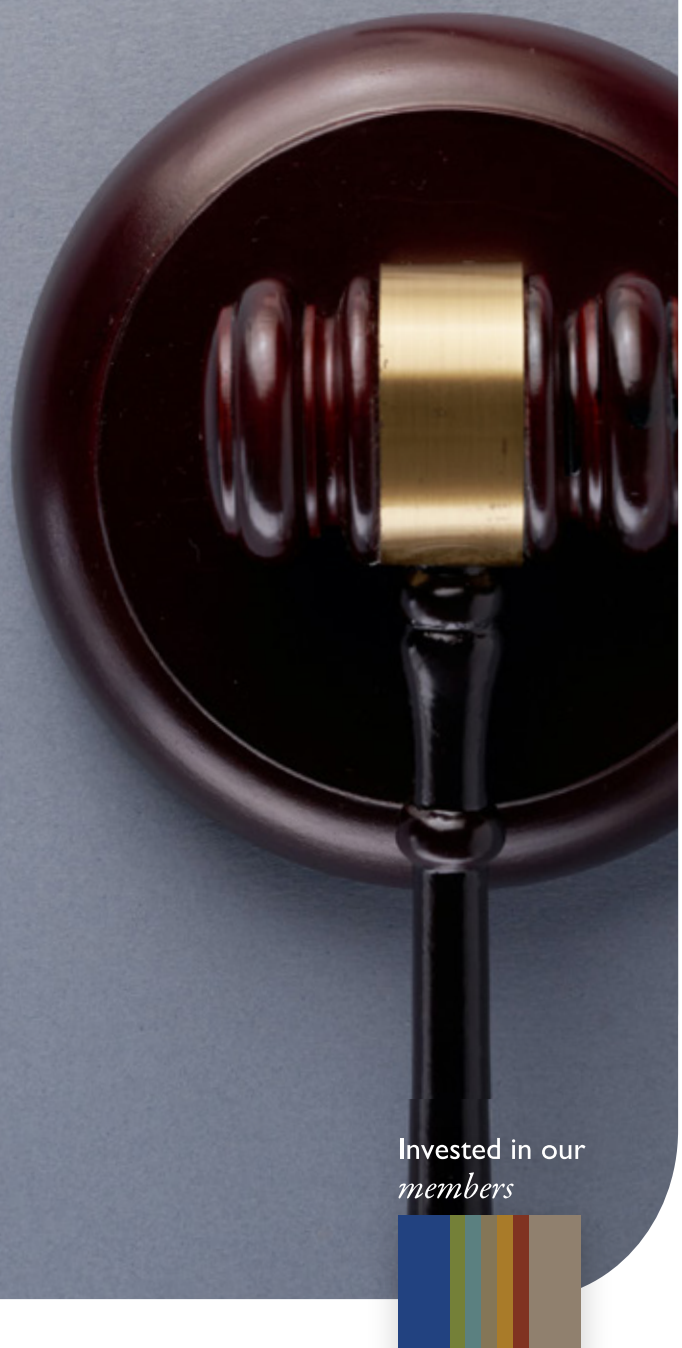
As an in-service member, Rule Amendment 2 allows for a contribution from your 13th cheque (which is optional). Here's how you're affected:

In-service members in the bargaining unit

The EPPF would like to clarify there's no provision for Bargaining Unit employees to make a pension contribution on their 13th cheques received in November each year.

In-service members who are in management

Rule Amendment 2 clarifies the matter of the contributions from the 13th cheques of in-service members who're in management as indicated by the employer to the Fund. The usual process that allows employees who're in management to contribute to the pension fund from their Fixed Benefit Package in October each year remains unchanged.



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The Retirement Reform and Your Additional Voluntary Contributions

Why am I no longer receiving tax refunds for making Additional Voluntary Contributions?

The 2016 Retirement Reform has implications for tax on what was previously known as your Additional Voluntary Contribution (AVC). Before the Retirement Reform, members who contributed more than the allowable contributions (referred to as the AVC) may have been eligible for tax refunds. However, since the Retirement Reform came into effect, contributions are now allowable up to 27.5% or R350 000 per annum. These contributions also include your retirement annuities, etc.

If your total annual contributions are below 27.5% or R350 000 per annum of your salary, they are no longer considered additional contributions. This is because they now form part of the allowable deductions, and will therefore not be taxed. Your contributions will only be taxed upon retirement or benefit withdrawal. Since they are not being taxed monthly or annually while you are in service, there can be no tax refund.

Your full pension contributions will reflect on your employer tax certificate annually.

Why is my Additional Voluntary Contribution still shown on my payslip, if it is now part of the allowable contribution?

If you had elected to make additional contributions, your payslip may still reflect the AVC as part of the way in which your employer separates line items on paper. On your payslip, the employer may have continued to label it as an additional contribution. However, SARS now views this deduction as one which falls within the allowable contribution (if it is below 27.5% or R350 000 per annum), and the contribution will therefore not be taxed. This means that your IRP5 will reflect the additional contribution as a normal contribution.



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Understanding Death Benefits

Understanding Death Benefits and Section 37C

It is critical for members of the EPPF to be well informed about Section 37C and how it affects their dependants in the event of the member's passing. Understanding the rules that govern the payment of a member's death benefit allows them to make sound decisions that ensure their members are well taken care of, such as updating their beneficiary nomination forms appropriately. This is particularly important because the beneficiary nomination forms serve as a guideline to the board of Trustees, which tasked with the duty of identifying eligible dependants and ensuring that the benefit is paid out equitably to them.

What is Section 37C?

When an in-service or deferred EPPF member passes away before retirement age, there are benefits (herein referred to as the death benefit) that are due to their dependants. According to Section 37C of the Pension Funds Act, a death benefit lump sum is payable to qualifying dependents.

This section of the Act aims to protect the late member's beneficiaries by ensuring that they are not left destitute after the member's death, whether the late member was legally required to maintain those dependants or not. Dependents may be those who were financially dependent on the member, or would have been financially dependent on the member in future (e.g children born after the passing of the member).

Why you must tell your dependants about Section 37C

We encourage you to inform your dependants about Section 37C because:

- It teaches them the processes and requirements thereof
- It makes dependents aware that the member's death benefits do not form part of the members estate
- It further clarifies why some dependants would not qualify for the benefits, which helps to manage their expectations.

What happens when a member passes away?

In-service Members

Two benefits become payable in the event of an in-service member's passing before retirement age:

In-Service member (Married)	In-Service member (Single)	Deferred member (Married/single)
A lump sum death benefit (subject to Section 37C)	A lump sum death benefit (subject to Section 37C)	A lump sum death benefit (subject to Section 37C)
A monthly pension is payable to qualifying dependants (Spouse &/ children under 21 years)	Monthly pension is not applicable	Monthly pension is not applicable

What role does the Board of Trustees play?

When a member passes away before retirement age, the Board of Trustees will:

- Conduct a reasonable investigation by way of tracing the dependants of the late member
- Investigate the extent of the dependency of the dependants on the late member
- Determine who among the identified beneficiaries should get a share of the death benefit and what portion should be allocated to them
- Effect an equitable distribution of the death benefit
- Decide on the mode of payment to beneficiaries who have an allocation.

Does the nomination form play any role in the distribution of the lumpsum?

It is important for a member to complete the nomination form and update it regularly. The nomination form is not binding to the Fund but it serves as a guideline to the Board of Trustees.

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In case you missed it...

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A Message to In-service Members from Shafeeq Abrahams, EPPF's Chief Executive and Principal Officer



Our Chief Executive and Principal Officer recently sent out an important message to all in-service members of the EPPF. The communication summarises the impact of key matters from the past few months, including Rule Amendment 2, Minimum Individual Reserve and the two-pot system.

Read the Chief Executives Message to Pensioners [here](#):

www.eppf.co.za/newsroom/announcements

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The Winners' Circle: *Contact Update Competition*

The EPPF's Contact Update Competition ran from 2 December 2022 to 13 January 2023. In the spirit of keeping our members in the loop every step of the way, we sought to encourage them to inform us of any recent changes to the contact information we have on hand for them.

It is critical that we, as the EPPF, are kept abreast of any changes that may affect the way we communicate with our members. This ensures that members receive important information in a timely and accurate manner. We endeavour to update our members on matters affecting their pension benefits, as well as changes to the Fund's policies and regulations that have implications for the work we do. If a member's contact information is not up-to-date, there is a risk that they may miss out on important communications.

We thank everyone who participated in ensuring that we can keep you well-informed at all times, and would like to congratulate all the competition winners. Here is a snapshot of some of them:



Heinrich Acker



Debbie Harding



Keisha Laitha



Nonkonzo Ganjana

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Meet Our New Interns and Learners!



Our Pledge to C.A.R.E.



In the spirit of making a wide impact in the new year, we welcomed a new cohort of brilliant interns and learners. Internships at the EPPF are an important part of our contribution to the national skills development roadmap. We aim to upskill new entrants in the employment market with the capabilities to become employable and competent participants of the economy.

We sat down to learn a little more about them, and are excited to watch them blossom under our C.A.R.E.



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Wiseman Radebe
Multi-Management Intern

Interests: Reading books, listening to/watching podcasts and documentaries

Outlook on the EPPF:
Like many other interns, I hope to gain valuable work experience acquire the much needed technical and soft skills to propel my career. Being part of the multi-management and learning from seasoned professionals is extremely exciting for me.



Ziphozihle Mqongwana
Investment Risk Intern

Interests: Cooking, reading and volunteering for meaningful causes.

Outlook on the EPPF:
I hope to gain skills and experience to set me up for a successful career in working in the pension fund environment. Being part of the Investment Management Unit team is particularly interesting to me; I learn something new every day.



Tshegofatso Leballo
Human Capital Intern

Interests: Binge watching Netflix and TikTok, gym, and cooking.

Outlook on the EPPF:
I strongly believe that I'll be exposed to the various aspects of my profession, acquire skills that will help me to be successful in that profession and build strong relationships with the individuals at the Fund. The workplace is very accommodating and my team has all been warm, welcoming, and helpful. They actively work to impart their expertise and support my learning so that I can gain the abilities I need to succeed in my profession.



Sehli Selwe Hlongwa
Investment Management Unit intern

Interests: Playing soccer, reading, watching movies and series, food

Outlook on the EPPF:
I'm hoping that my time at the Fund will come with gaining plenty of knowledge and experience. Apart from learning every single day, I'd say the environment is my favourite part. People here are very accommodating and have the ability to make one feel at home.



Tshepo Sedio
Taxation Graduate

Interests: Reading books

Outlook on the EPPF:
I think my time as an intern at the EPPF will allow me to grow both personally and professionally. I'm hoping to take advantage of this opportunity to gain experience and skills in the tax division of the Pension Administration department.



Phumzile Butao
Payroll Intern

Interests: Reading and cooking

Outlook on the EPPF:
I have the best team off all times, and it makes me happy to wake up in the morning knowing I am going to a very friendly environment.





Thando Theola Mbenenge
Communications Intern

Interests: reading, music, Netflix and food

Outlook on the EPPF:

My main objective for this internship is to gain all-rounded experience that'll be instrumental to kickstarting my career. I hope my time here paves the path for a fruitful career. My favourite part of the experience thus far has been my team. In the world of art and creativity, it's essential to have a team that supports, welcomes, and encourages the way that they do.



Selby Malumbete
Company Secretary Intern

Interests: Economic Diplomacy, reading frictional books, gym, wrestling, travelling, and blogging.

Outlook on the EPPF:

From my time at the EPPF, I would like to acquire interpersonal skills, being able to work in various teams, the ability to draft and review contracts, and to learn more about corporate governance and other corporate secretariat duties. Besides the great hospitality I've experienced since joining, my favourite part has been meeting people from different cultures and fields of work. The hands-on experience of corporate governance is amazing; it has exceeded my expectations.



Chricent Malebe
Internal Audit intern

Interests: Netflix, netball and reading novels

Outlook on the EPPF:

I'm here to discover my strengths, weaknesses, value, motivations and interests. One of my favourite things about working here is learning new things, literally every day, and getting out of my comfort zone.



Nosipho Khambule
Project Management Graduate

Interests: Shopping, exploring new places, reading novels and modelling

Outlook on the EPPF:

My wish is to gain new skills, forge a path towards my future career, and to have more confidence, industry knowledge, and valuable working experience. I've already enjoyed meeting new people, learning from hands on experience, and getting to know more about the Fund.



Luyanda Nxumalo
Investment Graduate Intern

Interests: I am a foodie, so I enjoy eating and cooking. I also like shopping.

Outlook on the EPPF:

I hope to grow and learn as many skills as I can, so I can be more employable in the future. I love that I get to be part of a caring team that is very hands-on with my training.



Mincili 'Mimz' Sana
IT Architecture Graduate

Interests: Reading books, watching documentaries, going out and dancing

Outlook on the EPPF:

I want this to be a time of growth. So far, I love that I've been able to meet new people from different backgrounds and, of course, learn new skills.



Unathi Sithole
Human Capital Learner

Interests: Laughing, cooking, watching TLC & YouTube, eating and singing

Outlook on the EPPF:
Training sessions where we get to ask questions and getting to know each other as interns and learners have been invaluable. During my time here, I hope to learn and grow as a Human Resources professional, particularly in the finance industry.



Nompumelelo Mtshatsheni
IT Operations Graduate

Interests: Running, hiking, soccer and netball. I believe that participation in sport develops leadership and physical health. I also love coding.

Outlook on the EPPF:
There are many things that I like about working here, but my favourite is the friendly team atmosphere. All the employees treat each other kindly and with respect. And everyone works together well. I am hoping to continue to build my soft skills such as communication and collaboration. I am also excited about this opportunity.



Yunus Molife
*Risk and Compliance Intern
(Governance & Assurance)*

Interests: Jogging, taking part in community outreach programmes, reading, watching old movies and documentaries on interesting and peculiar individuals, and going out with friends.

Outlook on the EPPF:
I'm here to gain practical and hands-on experience in the career field I've chosen and all that it comes with. Learning more about the various departments of the Fund and how they contribute to the overall functioning of the organisation is also a priority for me. My favourite part(s) about being here has been witnessing the wonderful support we have been getting from various people, and their investment in making sure this internship is fruitful and we get all we can from in it. Another highlight has been executing my duties to an extent where I can see the overall difference my "little" work does in my department, and consequently the organisation as a whole.



Mapula Sindane
Operations Intern

Interests: I like outdoor activities such as hiking and camping, watching true crime documentaries

Outlook on the EPPF:
Joining the EPPF feels like a great opportunity to strengthen skills like communication, teamwork, professional etiquette, as well as to grow as a person. My favourite part of the experience is being able to engage with different people, and the culture: everyone is nice and welcoming.



Bonga Khanyile
Payroll Learner

Interests: Cycling

Outlook on the EPPF:
I look forward to gaining confidence in a business environment. Being around individuals who are goal-driven and dedicated to their work has been a great motivator for me at the EPPF



Contact us



Register on www.eppf.co.za
to access your payslip



Please update your personal details
before the payroll closing date



Please update your personal details
before the payroll closing date

Eskom Pension and Provident Fund Contact Details

Call Centre Toll-free Number: 0800 11 45 48
Website: www.eppf.co.za
Email: info@eppf.co.za
Postal address: Private Bag X50, Bryanston, 2152
Website address: www.eppf.co.za
Fax: 0866 815 449

Head Office and Walk-in Centre

Isivuno House, EPPF Office Park
24 Georgian Crescent East
Bryanston East
Johannesburg, 2191
Tel: 011 709 7400
Mobile: 067 429 0042

Emalahleni Walk-in Centre

House no 27, Eskom Park,
Visagie Street, Emalahleni, 1035
Tel: 013 693 3240 / 013 693 3918
Mobile: 067 429 0035 / 067 429 0030

Cape Town Satellite Office

60 Voortrekker Road, Belville, 7530
Tel: 021 915 2721
Mobile: 067 429 0210

East London Satellite Office

Sunilaws Office Park, Block A
Corner Quenera Drive and Bonza Bay Road,
Beacon Bay, East London 5241
Tel: 043 703 5772
Mobile: 067 429 0034

Durban Satellite Office

25 Valley View Road, New Germany 3620
Tel: 031 710 5206
Mobile: 067 429 0114

Limpopo Satellite Office

66 Hans Van Rensburg Street,
Polokwane Central, Polokwane 0700
Tel: 015 230 1392
Mobile: 067 429 0035



WhatsApp 072 741 7774



USSD *120*1037#



EOS USSD *134*20072#



Web Chat www.eppf.co.za

Third-party contact Details

INDWE

(Car & Home Household Insurance)

Telephone number: 011 912 7300
Email: indwe@indwe.co.za
Claims: newclaims@indwe.co.za

SANLAM SKY

(Voluntary Burial Scheme)

Telephone number: 0860 302 922
Email: Eskomservicing@sanlamsky.co.za
Whatsapp chat: 0860 222 556
Claims: Eskomclaims@sanlamsky.co.za

MEDICAL AID CLAIMS AND AUTHORISATIONS

Bonitas Medical Aid

0860 002 108

Bestmed Medical Aid

0860 002 378

Sizwe Medical Aid

0860 100 871

MEDICAL AID CONTRIBUTIONS

Email: medicalaidqueries@eppf.co.za

Medihelp Medical Aid

0860 100 678

Discovery Medical Aid

0860 998 877

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