What is Critical illness Cover?

Critical Illness insurance pays a lump-sum benefit upon diagnosis of a covered critical illness for you to use where it's needed most.

Critical Illness insurance can provide a financial cushion and fill the gaps that are not covered by medical aid and also provide for your financial needs, e.g. supplement your income, especially if your earning potential is significantly reduced, pay for monthly household expenses or pay for the extra care you may need.

Product features

At PPS we have simplified our definitions and claims criteria, making it easy for members to know exactly what conditions are covered and how they will be assessed.

We believe giving our members choice and flexibility, and have 3 options that members may select from, depending on the type and level of cover required.

The benefit pays out a lump-sum amount depending on the severity of the condition. E.g. stage-4 cancer would qualify for a 100% payout, whereas stage-1 cancer would get a 25% payout.

To determine the severity of certain conditions, PPS will use a Functional Ability Table, which measures your ability to perform certain functional tasks.

PPS Critical Illness Cover

– the benefit pays a percentage (25%, 50%, 75% or 100%) of the sum assured depending on the severity of the disease, for all listed conditions.

PPS Critical Illness Core 100%

– covers the 4 most common dread diseases (Cancer, Stroke, Heart Attack and CABG) at 100% regardless of severity level, and all other listed conditions paid a percentage, depending on the severity level.

PPS Critical Illness CI 100%

– covers all listed critical illnesses at 100%, irrespective of the severity level, offering greater peace of mind.

PPS now offers easy-to-understand cover for all critical illnesses and has taken the guesswork out of critical illness cover.
Surviving a critical illness can be challenging financially. Can you afford the costs associated with illness?

Fortunately, survival rates for critical illnesses are increasing every year and you can win the battle against a critical illness.

However, ask yourself these questions:

1. What benefits does my employer pay if I can’t work because of a critical illness?
2. Can I afford to pay for extra medical treatment not covered by medical aid?
3. What would happen to my family if I can no longer work due to illness?
4. Will I be able to afford to pay for any lifestyle adaptations?
5. If you need to travel overseas for treatment would you be able to afford it?
What is Critical Illness Cover?

Critical illness insurance pays a lump-sum benefit upon diagnosis of a covered critical illness for you to use where it’s needed most.

Critical illness insurance can provide a financial cushion and fill the gaps that are not covered by medical aid and also provide for your financial needs, e.g. supplement your income, especially if your earning potential is significantly reduced, pay for monthly household expenses or pay for the extra care you may need.

Product features

At PPS we have simplified our definitions and claim criteria, making it easy for members to know exactly what conditions are covered and how they will be assessed.

We believe giving our members choice and flexibility, and have 3 options that members may select from, depending on the type and level of cover required.

The benefit pays out a lump-sum amount depending on the severity of the condition. E.g. stage-4 cancer would qualify for a 100% payout, whereas stage-1 cancer would get a 25% payout.

To determine the severity of certain conditions, PPS will use a Functional Ability Table, which measures your ability to perform certain functional tasks.

PPS Critical Illness Cover – the benefit pays a percentage (25%, 50%, 75% or 100%) of the sum assured depending on the severity of the disease, for all listed conditions.

PPS Critical Illness Core 100% – covers the 4 most common dread diseases (Cancer, Stroke, Heart Attack and CABG) at 100% regardless of severity, and all other listed conditions paid a percentage, depending on the severity level.

PPS Critical Illness CI 100% – covers all listed critical illnesses at 100%, irrespective of the severity level, offering greater peace of mind.

PPS now offers easy-to-understand cover for all critical illnesses and has taken the guesswork out of critical illness cover.
Child Critical Illness Benefit

At PPS we understand the stress that comes with a child being diagnosed with a severe illness. To help parents cope with this, our Critical Illness Cover now automatically includes a Child Critical Illness benefit, which provides cover for children between 4 months and 21 if they suffer from a severe illness.

Intensive Care Unit Benefit

You may qualify for a Critical Illness Benefit claim, if you are in ICU, as a result of a medical condition.*

Optional rider Benefits

1. CatchAll Benefit – Provides cover if you are diagnosed with any disease that results in impairment, that is not listed in any other benefit category on the basic Critical Illness Cover.

2. Pregnancy Complications Cover – Covers pregnancy complications by adding additional benefit categories related to pregnancy complications, based on the severity of the condition.

Categories**

Cardiovascular
- e.g. Heart Attack

Blood
- e.g. Anemia

Neurological
- e.g. Stroke

Trauma
- e.g. Car Crash

Kidney and Urological
- e.g. Kidney Failure

Transplants
- e.g. Major Organ Transplant

Cancer
- e.g. Oncology

Musculoskeletal
- e.g. Arthritis

Gastrointestinal
- e.g. Chronic Liver Failure

Visual
- e.g. Loss of Sight

Connective Tissue
- e.g. Rheumatoid Arthritis

Respiratory
- e.g. Respiratory Failure

Ear Nose Throat
- e.g. Loss of Speech

Categories**

Child Critical Illness Benefit

If you need to travel overseas for treatment would you be able to afford it?

However, ask yourself these questions:

Fortunately, survival rates for critical illnesses are increasing every year and you can win the battle against them.

• 1 in 5 people will suffer from a serious illness at some stage in their life

The "big four" severe illnesses – Cancer, Coronary Artery Bypass Graft (CABG), Heart Attack and Stroke - still account for 70% of deaths in South Africa.

Did you know?

• Stroke is the leading cause of serious, long-term disability in SA

• 70% of people will survive a stroke

• 1 in 8 people will contract cancer before age 65

• 1 in 5 people will suffer from a serious illness at some stage in their life

The cost of critical illnesses can be challenging financially. Can you afford the costs related to pregnancy complications, based on the severity of the condition.

To simplify the claims process, PPS has a list of conditions that are covered. On diagnosis of a condition, the member will be eligible for a payment. Once severity has been determined, the percentage payout will be ascertained.

Conditions covered

By simplifying the claims process, PPS has a list of conditions that are covered. On diagnosis of a condition, the member will be eligible for a payment. Once severity has been determined, the percentage payout will be ascertained.

• The benefit is automatically included and no additional premium is payable

• Children are covered for the same listed conditions as the parents

• No limits on the number of children covered

• No restriction on the number of claims

• Includes biological, adopted and step-children***

• Presumption of freedom from pregnancy

• Members share 100% of the PPS Group's profits through the Profit-Share Account;

• PPS is the only company that will pay for prophylactic (preventative) mastectomy without any sign of cancer.

• Members may qualify for a Critical Illness Benefit claim, if they are in ICU, as a result of a medical condition.*

• CatchAll Benefit – Provides cover if you are diagnosed with any disease that results in impairment, that is not listed in any other benefit category on the basic Critical Illness Cover.

• Pregnancy Complications Cover – Covers pregnancy complications by adding additional benefit categories related to pregnancy complications, based on the severity of the condition.

• There is no requirement to inform PPS of activities.

• Members share 100% of the PPS Group's profits through the Profit-Share Account;
**Multiple claims**

With Preservation and Contribution of cover, PPS allows you to claim for more than 1 claim event on your Critical Illness Benefit. E.g. if you are diagnosed with stage-1 cancer - we will pay you 25% of your benefit amount. If at a later stage, the cancer progresses and you end up with stage-4 cancer, we will pay the balance of your benefit amount, i.e. 75%.

If, on the other hand, after being diagnosed with cancer, you suffer a stroke, we will make a 2nd payment, based on the severity of the stroke, of up to 100%.

So in essence, you could have multiple claims, and receive a total payment that is more than your sum insured.

**Don’t wait for a sign**

Being diagnosed with a critical illness can be one of the most frightening experiences anyone has to face and you can never be prepared for it. Don’t wait for a warning sign to happen before you start thinking about the future or your finances. Having critical illness cover can give you the peace of mind during these challenging times.

**What makes PPS’s Critical Illness Cover Unique?**

**Child Critical Illness Benefit**
- The benefit is automatically included and no additional premium is payable
- Children are covered for the same listed conditions as the parents
- No limits on the number of children covered
- No restriction on the number of claims
- * Includes biological, adopted and step-children***

**ICU benefit**
- Covers ICU admissions as a result of disease or injury
- *Mechanical ventilation not necessarily required*

**Prophylactic Bilateral Total Mastectomy**

PPS is the only company that will pay for prophylactic (proven/active) mastectomy without any sign of cancer.

**Why PPS?**
- Exclusively available to graduate professionals with a qualifying 4-year degree or equivalent qualification, working in an eligible occupation.
- Members share 100% of the PPS Group's profits through the Profit-Share Account.
- * Unique global cover for travel, emigration, with no restrictions applied and no need to inform PPS of travel activities;
- * Exclusively cover when participating in any hazardous activity or sport, no restrictions applied and no need to inform PPS of activities.

---

---

---
What is Critical illness Cover?

Critical Illness insurance pays a lump-sum benefit upon diagnosis of a covered critical illness for you to use where it's needed most.

Critical Illness insurance can provide a financial cushion and fill the gaps that are not covered by medical aid and also provide for your financial needs, e.g. supplement your income, especially if your earning potential is significantly reduced, pay for monthly household expenses or pay for the extra care you may need.

Product features

At PPS we have simplified our definitions and claims criteria, making it easy for members to know exactly what conditions are covered and how they will be assessed.

We believe giving our members choice and flexibility, and have 3 options that members may select from, depending on the type and level of cover required.

The benefit pays out a lump-sum amount depending on the severity of the condition. E.g. stage-4 cancer would qualify for a 100% payout, whereas stage-1 cancer would get a 25% payout.

To determine the severity of certain conditions, PPS will use a Functional Ability Table, which measures your ability to perform certain functional tasks.

PPS Critical Illness Cover

– the benefit pays a percentage (25%, 50%, 75% or 100%) of the sum assured depending on the severity of the disease, for all listed conditions.

PPS Critical Illness Core 100%

– covers the 4 most common dread diseases (Cancer, Stroke, Heart Attack and CABG) at 100% regardless of severity level, and all other listed conditions paid a percentage, depending on the severity level.

PPS Critical Illness CI 100%

– covers all listed critical illnesses at 100%, irrespective of the severity level, offering greater peace of mind.

PPS now offers easy-to-understand cover for all critical illnesses and has taken the guesswork out of critical illness cover.