



FREQUENTLY ASKED QUESTIONS ABOUT COVID-19 (CORONA VIRUS)



1. WHAT PRODUCTS AND BENEFITS CAN I CLAIM FOR IF I AM DIAGNOSED WITH COVID-19?

Given that most patients who test positive for COVID-19 have a good prognosis and a relatively short acute illness period, PPS anticipates that most potential claims will be for the Sickness Benefit (in particular our 7-day Sickness Benefit).

While we are still learning about how COVID-19 affects people, older persons and persons with pre-existing medical conditions (such as high blood pressure, heart disease, lung disease, cancer or diabetes) appear to develop serious illness more often than others.

2. DO I HAVE TO BE DIAGNOSED WITH COVID-19 BEFORE I CAN CLAIM FOR THE SICKNESS BENEFIT FROM PPS?

You do not have to have a positive COVID-19 test result to submit a valid claim to PPS.

You do need to be classified as a 'Person Under Investigation' (PUI) as defined by the National Institute for Communicable Diseases (NICD) to submit a Sickness Benefit claim.

OR

If you are asymptomatic (not currently ill with COVID-19 related symptoms) you need to have been quarantined;

- by a South African government authority (e.g. SA Minister of Health) or the NICD following confirmed² or probable³ exposure to COVID-19. These claims will be limited to a maximum of 14 days and will exclude the period of national or regional lockdown, unless the individual person was specifically quarantined during this period by a SA government authority or the NICD.
- by a Medical Practitioner following close contact¹ with a confirmed² COVID-19 case. In these instances, the claimant will be required to make disclosures of the confirmed COVID-19 person that they were exposed to, and the circumstances of this exposure. These claims will be limited to a maximum of 14 days and will exclude the period of national or regional lockdown, unless the individual person was specifically quarantined during this period by a Medical Practitioner.

3. WHAT IS A 'PERSON UNDER INVESTIGATION' (PUI)?

The National Institute of Communicable Diseases (NICD) defines a Person Under Investigation as follows; (as at 26 March 2020 – subject to revision by the NICD)

Criteria for person under investigation (PUI), i.e. a person to be tested for COVID-19

A hospitalised patient with severe acute respiratory illness (fever and at least one sign/symptom of respiratory disease, e.g., cough, shortness of breath) **AND** the absence of an alternative diagnosis that fully explains the clinical presentation

OR

Any person with acute respiratory illness with sudden onset of at least one of the following: cough, sore throat, shortness of breath or fever [$\geq 38^{\circ}\text{C}$ (measured) or history of fever (subjective)] irrespective of admission status **AND**

In the 14 days prior to onset of symptoms, met at least one of the following epidemiological criteria:

- Were in close contact¹ with a confirmed² or probable³ case of COVID-19;

OR

- Had a history of travel outside of South Africa;

OR

- Worked in⁴ or attended a health care facility where patients with SARS-CoV-2 infections were being treated.

Source: www.nicd.ac.za
Dated 26 March 2020

1 Close contact: A person having had face-to-face contact (≤ 1 metre) or in a closed space with a COVID-19 case for at least 15 minutes. This includes, amongst others, all persons living in the same household as a COVID-19 case and, people working closely in the same environment as a case. A healthcare worker or other person providing direct care for a COVID-19 case, while not wearing recommended personal protective equipment or PPE (e.g., gowns, gloves, NIOSH-certified disposable N95 respirator, eye protection). A contact in an aircraft sitting within two seats (in any direction) of the case, travel companions or persons providing care, and crew members serving in the section of the aircraft where the case was seated.

2 Confirmed case: A person with laboratory confirmation of SARS-CoV-2 infection (using an RT-PCR assay), irrespective of clinical signs and symptoms. Symptomatic cases are considered infectious from 2 days before symptom onset to 14 days after symptom onset.

3 Probable case: A PUI for whom testing for SARS-CoV-2 is inconclusive (the result of the test reported by the laboratory) or who tested positive on a pan-coronavirus assay.

4 Working in a health care facility includes healthcare workers as well as administrative and support staff such as cleaning staff

PPS will need to consider the NICD guidelines for COVID-19 that are applicable at the time of the claim event, as the NICD guidelines will be updated from time to time.

4. WHAT IS THE NATIONAL INSTITUTE OF COMMUNICABLE DISEASES (NICD)?

The National Institute for Communicable Diseases is a national public health institute of South Africa, providing reference microbiology, virology, epidemiology, surveillance and public health research to support the government's response to communicable disease threats.

More information is available on their website <http://www.nicd.ac.za/>

5. WHAT ARE THE MINIMUM REQUIREMENTS FOR A SICKNESS BENEFIT CLAIM RELATED TO COVID-19?

As with any Sickness Benefit claim, fully completed documentation needs to be submitted.

For PUIs

- A Declaration by Member (DBM) claim form completed by the member.
- A Declaration by Doctor (DBD) claim form completed by the treating medical practitioner.
- Confirmation from the medical practitioner when the member was classified as a PUI and reported to the NICD.
- Copies of all COVID-19 test results (whether negative or positive).
- Confirmation from the medical practitioner when the member is no longer classified as a PUI.

For non-PUIs quarantined by a SA government authority

- A Declaration by Member (DBM) claim form completed by the member.
- Evidence of government quarantine instruction that is acceptable to PPS.
- PPS will consider information available in the public domain and may request additional supporting evidence as appropriate.

For non-PUIs quarantined by a Medical Practitioner

- A Declaration by Member (DBM) claim form completed by the member.
- Disclosures by Member of the confirmed COVID-19 person that they were exposed to and the circumstances of this exposure.
- A Declaration by Doctor (DBD) claim form completed by the treating medical practitioner.

6. HOW LONG CAN I CLAIM FOR UNDER MY SICKNESS BENEFIT?

What is stated below is under the assumption that you have met the requirements to be classified as a PUI.

If you test positive for COVID-19 you can claim for both the acutely ill period plus the isolation period up until your ongoing tests show that you are negative for COVID-19, and are discharged from the hospital or advised that you can return to work.

If you test negative for COVID-19 you can claim for the acutely ill period for the influenza-like symptoms you are displaying and any home quarantine period that was deemed necessary by your treating medical practitioner (on the guidance of the NICD), from the time you were classified as a PUI to the date you tested negative, and you were no longer classified as a PUI.

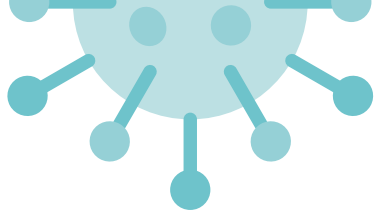
Typically for positive test results:

- The claim start period would be 24 hours prior to the sample collection date at the laboratory. This would allow you to be tested shortly after being classified as a PUI.
- The claim end period should be at the end of both the acutely ill period plus the isolation period thereafter. The total sickness claim period will have to be provided by the doctor for each case. The acutely ill period generally does not exceed 7 days, except where complications occur. Thereafter a 14-day isolation period would generally apply.

Typically for negative test results:

- The claim start period would be 24 hours prior to the sample collection date at the laboratory. This would allow you to be tested after being classified as a PUI.
- The claim end period would be the date you are no longer classified as a PUI by your attending medical practitioner.
- The claim period would generally not exceed the 7-day waiting period for Sickness Benefit claims.





7. CAN I SUBMIT A SICKNESS BENEFIT CLAIM IF I AM DISPLAYING SYMPTOMS SIMILAR TO COVID-19 BUT I AM NOT CLASSIFIED AS A PERSON UNDER INVESTIGATION (PUI)?

If you are not classified as a PUI but are displaying influenza-like symptoms and have been diagnosed and treated by your medical practitioner, you can submit a claim as you would for any other medical condition.

In these instances, there will be no need for a period of quarantine, so your claim period will reflect the time that you were unable to perform your occupational duties because of the diagnosed medical condition.

8. CAN I SUBMIT A SICKNESS BENEFIT CLAIM IF I RECENTLY TRAVELLED TO A COUNTRY WHERE THE DISEASE IS PREVALENT AND DECIDED TO SELF-QUARANTINE AS A PRECAUTIONARY MEASURE? I HAVE NO SYMPTOMS BUT BELIEVE THAT I MAY HAVE BEEN EXPOSED TO COVID-19 IN MY TRAVELS.

If you are not displaying symptoms, you will not be classified as a PUI and would not be able to submit a Sickness Benefit claim to PPS.

The only exception to this is where you are quarantined by a South African authority, the NICD or a Medical Practitioner as detailed in Question 2.

9. CAN I SUBMIT A SICKNESS BENEFIT CLAIM IF I RECENTLY WORKED IN, OR ATTENDED A HEALTH CARE FACILITY WHERE PATIENTS WITH COVID-19 WERE BEING TREATED, AND I DECIDED TO SELF-QUARANTINE AS A PRECAUTIONARY MEASURE?

If you are not displaying symptoms, you will not be classified as a PUI and would not be able to submit a Sickness Benefit claim to PPS.

The only exception to this is where you are quarantined by a South African authority, the NICD or a Medical Practitioner as detailed in Question 2.

10. IN THE EVENTUALITY THAT I HAVE TESTED POSITIVE FOR COVID-19, BUT I HAVE NOT BEEN PRE-CLASSIFIED AS A PUI, CAN I SUBMIT A CLAIM EVEN IF I HAVE MILD OR NO SYMPTOMS?

In the normal course of events the test for COVID-19 will only be administered if you have been declared as a PUI. But in the exceptional circumstance of a positive test result, with little or no symptoms, and where there has been no pre-classification as a PUI, you will be able to submit a Sickness Benefit claim.

This claim would be treated as it would a claim that resulted from a PUI that tested positive. There would be the expectation that optimal medical treatment would be followed, as all positive cases would need to follow the protocols of the NICD.

11. WHAT IS ISOLATION AND QUARANTINE?

Isolation and quarantine are public health practices used to stop or limit the spread of disease. There are different interpretations of these concepts, so PPS has assigned the following meaning to these terms for the purposes of this document.

Isolation is

- where a person has been tested and confirmed to have COVID-19, and they are separated from those that are healthy. While there are sufficient facilities available, the NICD has indicated that patients would typically be isolated in a hospital.

Quarantine is

- where a person is asymptomatic (not yet ill) but may have been exposed to COVID-19 and a government authority (e.g. South African Minister of Health), the NICD or a medical practitioner has mandated that the person be quarantined as per question 2; or
- a person is identified as a PUI and is awaiting test results and is advised by their treating medical practitioner to home quarantine until the results are known and the appropriate steps followed.

12. WHAT DOES PPS CONSIDER CLOSE CONTACT WITH A COVID-19 PERSON TO BE?

PPS will consider a member to have been in close contact where the member had face-to-face contact (≤ 1 metre) or in a closed space with a COVID-19 case for at least 15 minutes.

