



FLATTENING THE CURVE TOGETHER.

DEAR PPS MEMBER,

We are living in uncertain times as a country, and together we must play our part in fighting the global COVID-19 pandemic. For the safety and wellbeing of our employees, the PPS team is working from home throughout the lockdown period. However, we are doing everything possible to ensure that there is the least amount of disruption in our service to you.

As professionals in the service of professionals, we understand the pressures that you are facing, and at this time, you need the peace of mind in knowing that you are covered through your insurance policies, medical aid and investment portfolios.

PPS MEMBER ROADSHOW

This year, in the interests of the safety and wellbeing of our members, we will no longer host a countrywide member roadshow for the 2019 financial results announcement in April. We will however communicate the 2019 performance with you in a different format.

In the meantime, we would like to share this article by Louis Fourie, one of the first winners of South Africa’s Economist of the Year Award, and a mentor and adviser to many business leaders in South Africa. Louis would have been the keynote speaker at our roadshows, and we have asked him to pen some thoughts around the pandemic specifically for our PPS members

[Click here to read the article by Louis Fourie](#)

LIFE INSURANCE BENEFITS AND CLAIMS

- If you have questions on how COVID-19-related claims on your existing insurance cover will be managed, PPS has developed a Sickness Benefit claims protocol to deal with the pandemic, which can be found on our website [https://www.pps.co.za/covid- 19-coronavirus](https://www.pps.co.za/covid-19-coronavirus). This aligns with the guidelines of the National Institute for Communicable Diseases (NICD).
- Should you be considering additional life insurance cover during COVID-19, we are able to help with this and will provide only for a 21-day exclusion period from the date of the policy issue. In the unfortunate event that you succumb to COVID-19, your life cover with PPS will come into effect.
- Claims can be submitted if your COVID-19 test status is initially unknown but you meet the criteria for being classified as a Person Under Investigation (PUI) by the NICD because you are displaying illness symptoms and or have had exposure to a confirmed COVID-19 case.
- If you are positively diagnosed with COVID-19, the PPS Sickness Benefit will cover you for the acutely ill period plus isolation period until you test negative.
- If you are asymptomatic and have been quarantined by a South African government authority, your treating medical practitioner or the NICD following confirmed exposure to COVID-19, we will review your claim. It is important to note that the circumstances of your exposure to a COVID-19 case will be taken into account in line with the claims protocol criteria.



PROFMED

To limit exposure during the lockdown, Profmed medical scheme members can continue to consult using the Virtual Consultation function on the Profmed App.



PPS INVESTMENTS

It’s critical to remain focused on your investment objectives and timelines. In our experience, those who emerge through such crises relatively unscathed financially, are those who seek advice and make informed decisions.



SHORT-TERM INSURANCE

In case of an emergency, our short-term insurance provides SOS services 24-hours a day, 7 days a week, however some service providers supporting us on the claims side may not be able to operate during this lockdown, so this may create some delays. Please speak to your Private Client Consultant for assistance.



FINANCIAL SUPPORT

We fully acknowledge that self-employed members may need some additional support at this time. The role of the financial adviser during this time is to help you make the right decisions about your products and portfolio. PPS has various mechanisms to assist you should you have premium-related concerns. Please do not hesitate to contact your financial adviser or email us at memberinfo@pps.co.za



Most importantly, we thank our members on the front line, who are working tirelessly to keep us safe. PPS is committing significant financial resources to assist the healthcare fraternity to beat this scourge.

Regards,

Quintin Augustine
Executive: Member Value Proposition