



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).

With respect to the other PPS products and benefits, claims will be assessed in accordance with existing claim definitions and processes that apply to our disability, critical illness and death products and benefits.

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

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

You need to be Suspected of having COVID-19 or have a Confirmed diagnosis of COVID-19. If you present with an acute respiratory tract infection or other clinical illness compatible with COVID-19 or you test positive for COVID-19 with laboratory confirmation of SARS-CoV-2 infection, you can 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 exposure to COVID-19. These claims will be limited to a maximum of 10 days per claim event 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. Policyholders will be limited to a maximum of 1 asymptomatic claim event.
- 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 10 days per claim event and will exclude the period of national or regional lockdown, unless the individual person was specifically quarantined during this period by a Medical Practitioner. Policyholders will be limited to a maximum of 1 asymptomatic claim event.

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

For Suspected and Confirmed COVID-19 cases

1. A Declaration by Member (DBM) claim form completed by the member.
2. A Declaration by Doctor (DBD) claim form completed by the treating medical practitioner.
3. Copies of all COVID-19 test results (whether negative or positive).

For Asymptomatic cases quarantined by a SA government authority

1. A Declaration by Member (DBM) claim form completed by the member.
2. Evidence of government quarantine instruction naming the exposed claimant, that is acceptable to PPS.

For Asymptomatic cases quarantined by a Medical Practitioner

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

¹ **Close contact:** A person having had face-to-face contact (≤1 metre) or in a closed space with a confirmed case for at least 15 minutes. This includes, among others, all persons living in the same household as a case and, people working closely in the same environment as a case. Healthcare workers or other people providing direct care for a case, while not wearing recommended personal protective equipment or PPE (e.g., gowns, gloves, 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 - 3 days before symptom onset to 14 days after symptom onset.

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

If you are **symptomatic** and **test positive** for COVID-19 you can claim for both the acutely ill period plus the isolation period as advised by your medical practitioner. The isolation period will be subject to a maximum of 10 days.

If you are **symptomatic** and **test negative** for COVID-19 you can claim for the acutely ill period as per the provisions of your normal Sickness Benefits as contained in the Provider Policy. If the claimant is placed in isolation after the acutely ill period by a medical practitioner despite testing negative, PPS will also consider the additional isolation period. The number of isolation days will be subject to a maximum of 10 days.

If you are **asymptomatic** following **exposure** to a known COVID-19 case and **test positive** for COVID-19 you can claim for the quarantine period as advised by your medical practitioner, a government authority or the NICD subject to a maximum of 10 days.

If you are **asymptomatic** following **exposure** to a known COVID-19 case and you are **not tested**, you can claim for the quarantine period as advised by your medical practitioner, a government authority or the NICD subject to a maximum of 10 days.

If you stay at home as a precautionary measure or on direction of your employer without being confirmed as a **Suspected or Confirmed COVID-19 case** or being quarantined by a South African government authority, the NICD or a Medical Practitioner as an **Asymptomatic persons with exposure to COVID-19**, you would not have a valid claim.

5. CAN I SUBMIT A SICKNESS BENEFIT CLAIM IF I RECENTLY TRAVELLED INTERNATIONALLY AND WAS PLACED IN QUARANTINE BY A GOVERNMENT AUTHORITY.

PPS will not pay any Sickness Benefit claim or COVID-19 related claim where a claimant was asymptomatic but placed in isolation or quarantine following international travel.

The only exception to this is where, despite being asymptomatic, you are tested and confirmed to have COVID-19 during the quarantine period.

6. 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? I HAVE NO SYMPTOMS BUT BELIEVE THAT I MAY HAVE BEEN EXPOSED TO COVID-19 IN THESE HEALTH CARE FACILITIES.

If you are not displaying symptoms, you will not be classified as a Suspected or Confirmed COVID-19 case 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 government authority, the NICD or a Medical Practitioner as detailed in Question 2.

7. WILL I BE ABLE TO CLAIM IF I HAVE BEEN DIAGNOSED WITH COVID-19 BUT CHOOSE TO WORK FROM HOME WHILE I AM RECOVERING?

PPS will consider all claims where a member is Partially unable to perform their usual professional duties, if the total claim period is greater than the waiting periods that apply to your policy. Partial Sick Pay Benefits will be paid for the days that you are not able to carry out at least some of your professional duties while you are ill or in isolation. If you are able to perform all of your usual professional duties, this would not be a valid COVID-19 Claim.

8. 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.

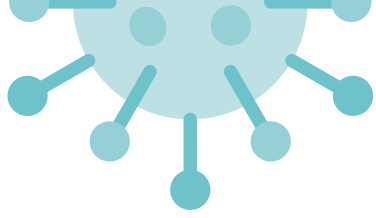
Isolation is

- where a person has been tested and confirmed to have COVID-19, and they are separated from those that are healthy.

Quarantine is

- where a person is asymptomatic (not 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 Suspected COVID-19 case 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.





9. 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 confirmed COVID-19 case for at least 15 minutes.

10. WILL PPS ACCEPT TELE-CONSULTS WITH A MEDICAL PRACTITIONER AS A VALID CONSULTATION FOR THE PURPOSES OF A CLAIM?

If a medical practitioner can make the appropriate diagnosis following a tele-consult, PPS accepts this as a method of consultation during the pandemic. The member must still submit a completed Declaration by Doctor form in support of the claim as per the requirements detailed in Question 3.

11. 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/>

