



CRITICAL ILLNESS



When Critical Illness
strikes, worry about
what counts ~

YOUR RECOVERY

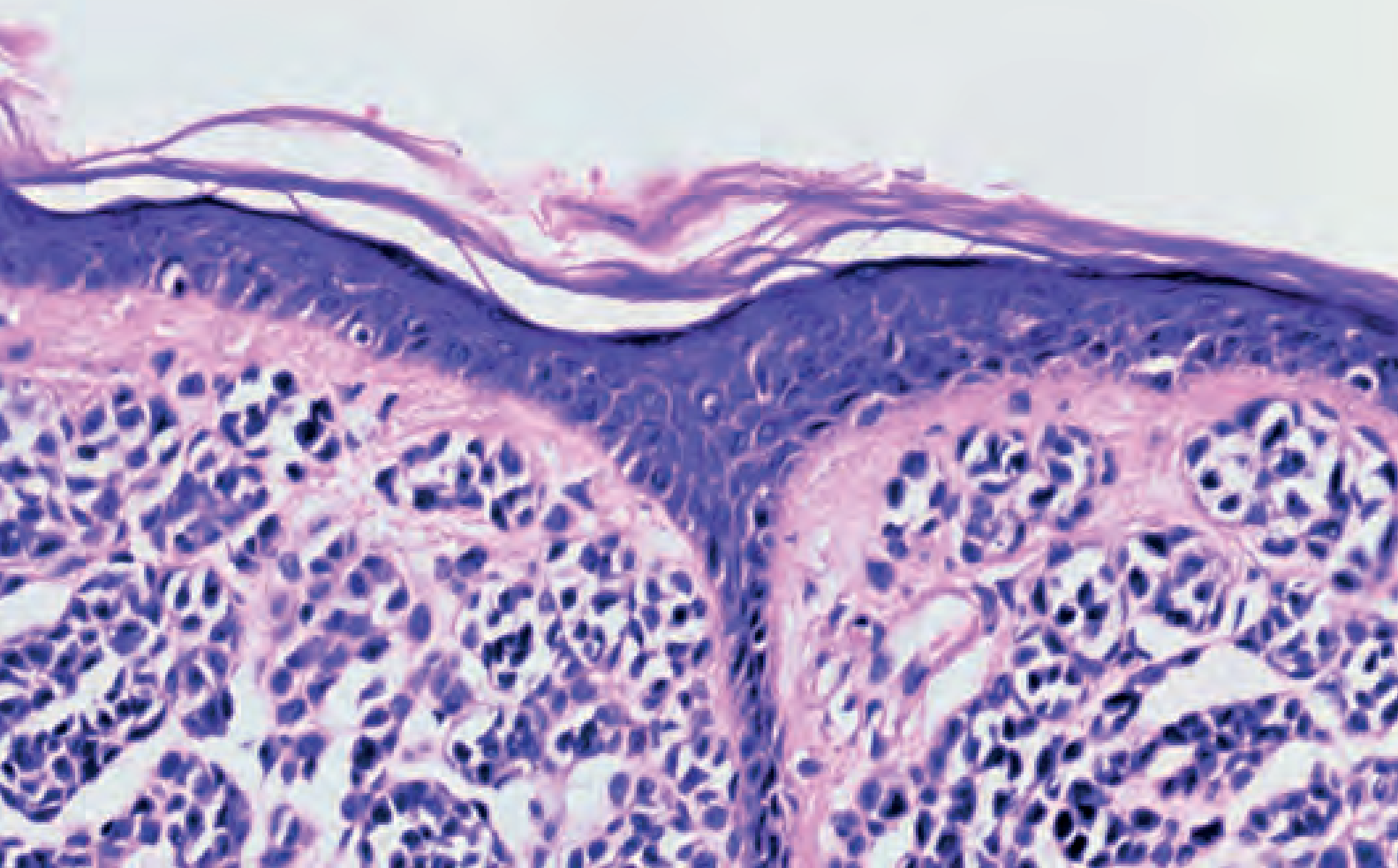
Most people seem to think that it will happen to other people. Yet, it can happen to **ANYONE**.

A serious health problem such as cancer, stroke, heart attack or debilitating injury, can disrupt all aspects of your life.

With advancements in medical treatment, more people now survive a critical illness event. However, surviving a critical illness can have a much larger financial impact.

WHAT IS CRITICAL ILLNESS COVER?

Critical Illness Cover is designed to ease the financial pressures of suffering from a severe illness, by paying a lump sum amount if you are diagnosed with, and survive, a life-altering illness such as cancer, heart attack, stroke, multiple sclerosis or Parkinson's disease.



WHY

do you need Critical Illness Cover?

Critical Illness Cover helps to alleviate the financial stress, so that you can focus on managing your illness.

FINANCIAL STRESS CAN CONTRIBUTE TO OR EXACERBATE YOUR DIAGNOSIS



Worrying about the cost of treating Cancer
CAN SPEED UP ITS SPREAD



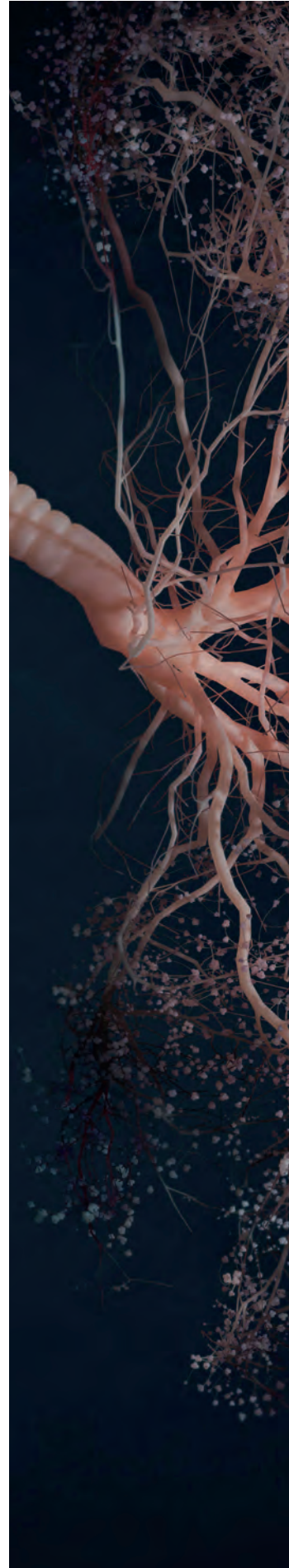
Worrying about the cost of an organ transplant
CAN SLOW THE HEALING BY UP TO 3 TIMES

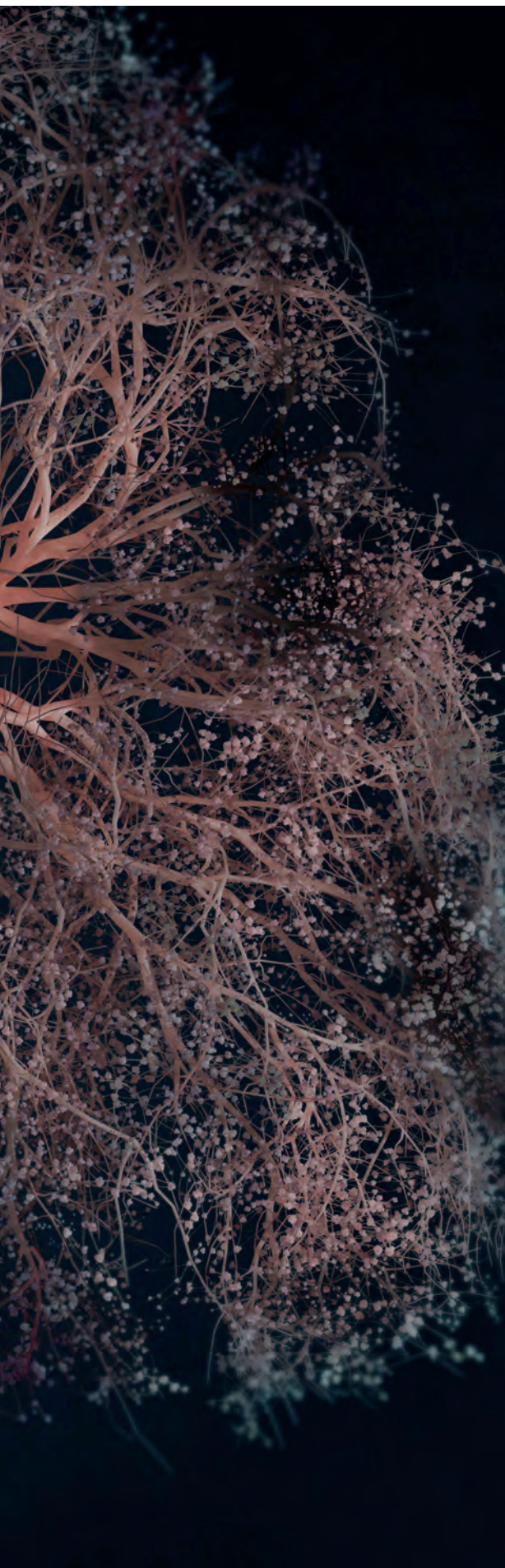


The stress of paying for a triple bypass
CAN TRIGGER ANOTHER HEART ATTACK



The stress of paying for Parkinson's care
COULD INTENSIFY ITS SYMPTOMS





At a time like this, we want you to focus all your energy on getting better.

Because when your only concern is your health, it's easier to recover. For an affordable monthly premium, you will receive a lump sum if you are diagnosed with a listed condition.

THE FUNDS CAN BE USED TO



Pay for out-of-pocket medical expenses



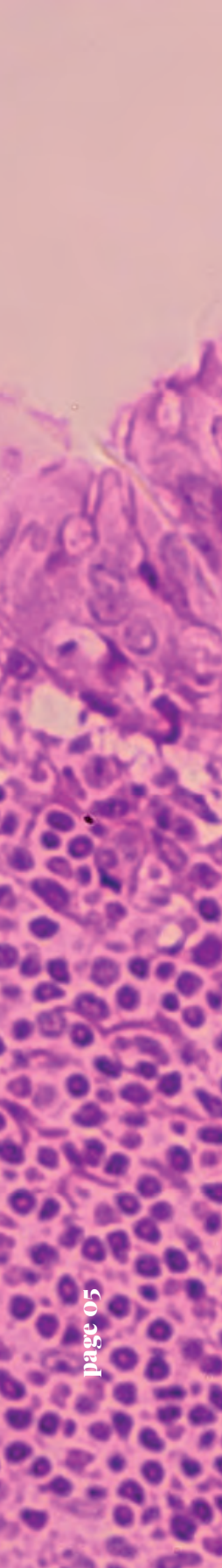
Seek alternative treatments



Bridge the income gap while you are unable to work

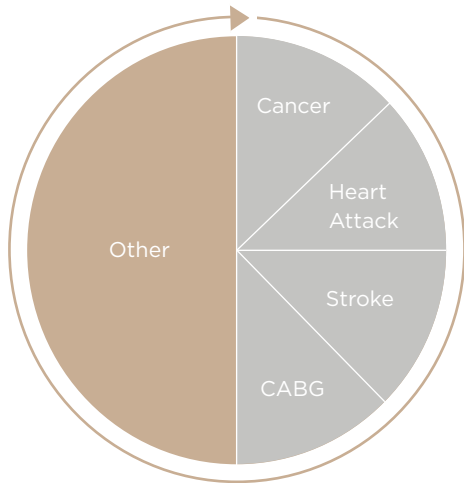


Pay for rehabilitation, extra nursing care, and more



FEATURES AND BENEFITS

At PPS, you have a choice of 3 options:



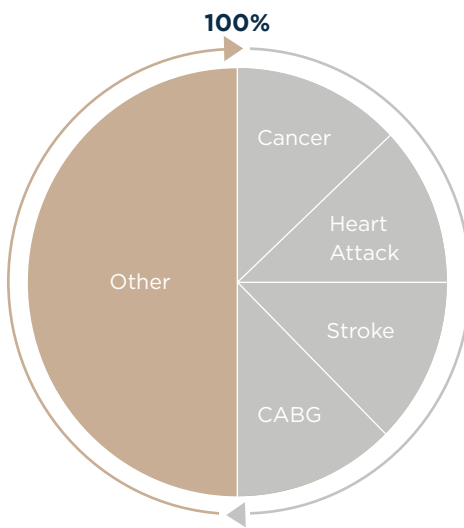
TIERED

BASIC BENEFIT

Pays a percentage of the sum insured, depending on the severity of the disease

- **5%, 10%, 25%, 50%, 75% or 100%**

for ALL listed conditions



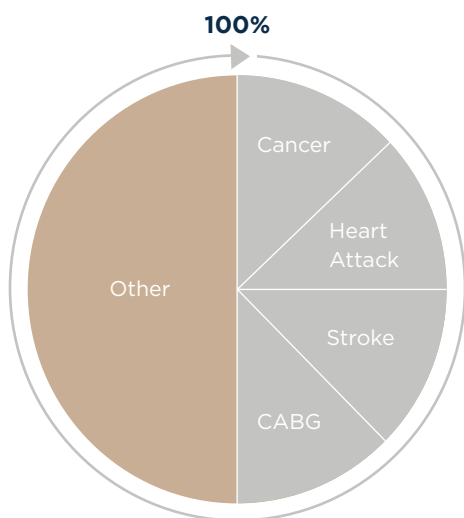
TIERED

CORE 100%

Covers the 4 most common conditions at 100%, regardless of the severity level

- **Cancer, Heart Attack, Stroke and Coronary Artery Bypass Graft**

All other listed conditions are paid on a tiered basis, depending on the severity of the condition.

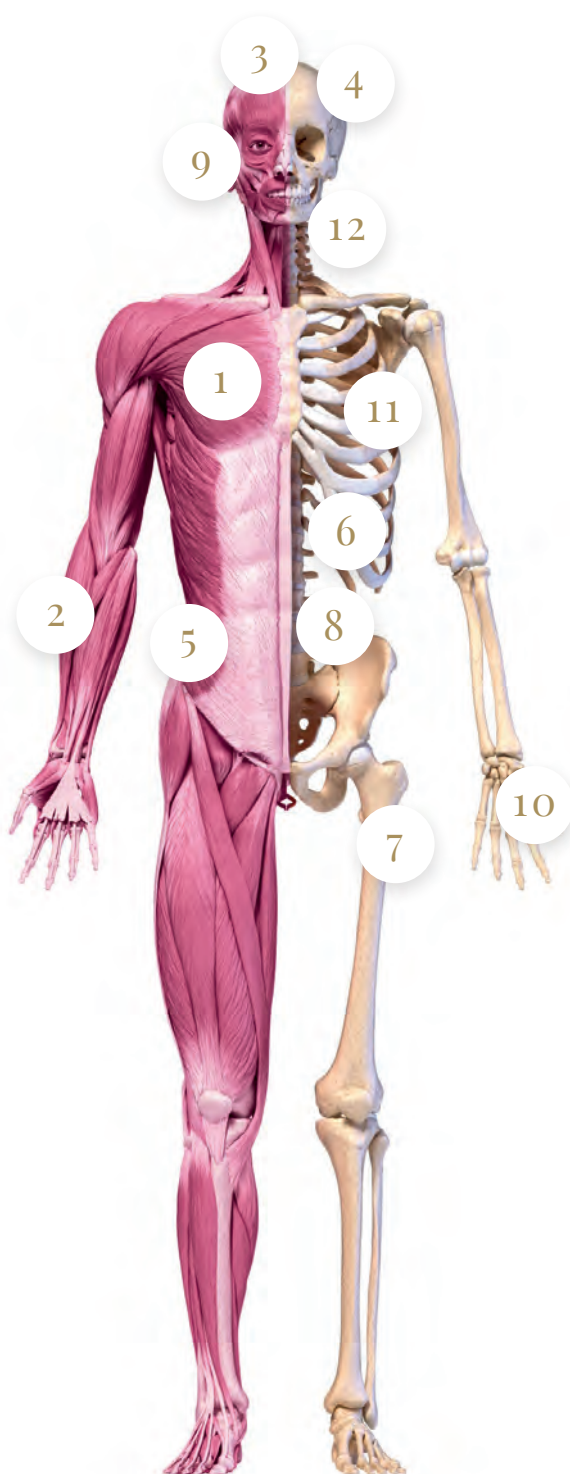


CI 100%

Covers most listed conditions at 100%* regardless of severity level.

CATEGORIES**

COVERED



1 Cardiovascular Diseases
e.g. Heart Attack

2 Haematological (Blood)
e.g. Aplastic Anemia

3 Neurological
e.g. Stroke

4 Trauma
e.g. Coma

5 Kidney and Urological
e.g. Kidney Failure

6 Transplants
e.g. Major Organ Transplant

7 Musculoskeletal
e.g. Paralysis

8 Gastrointestinal
e.g. Chronic Liver Failure

9 Connective Tissue
e.g. Rheumatoid Arthritis

10 Respiratory
e.g. Respiratory Failure

11 Sensory
e.g. Loss of Speech

12 Endocrine
e.g. Cushing's Syndrome

Cancer

ICU Benefit

*Subject to the minimum required criteria being met

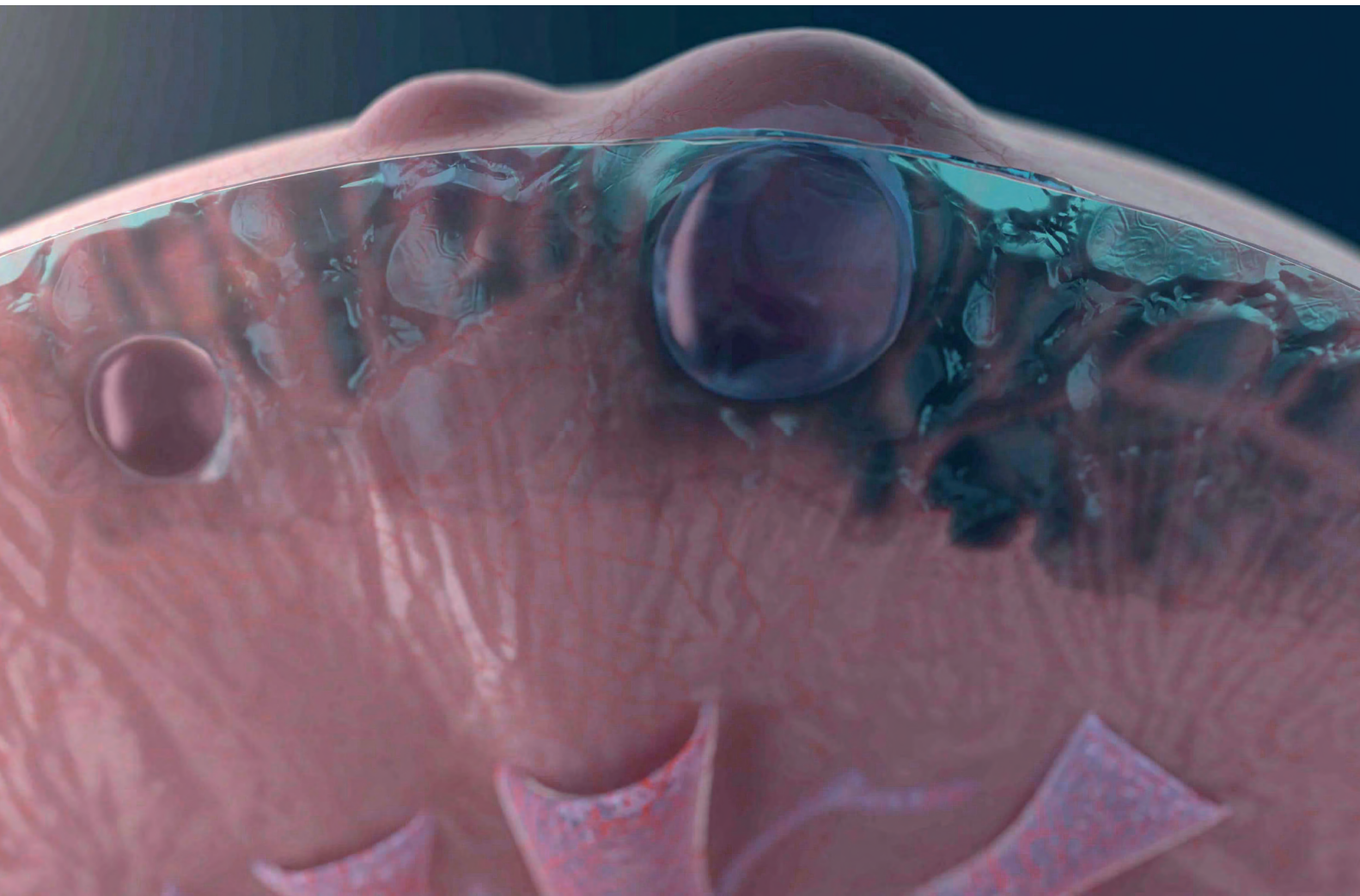
**This is not an exhaustive list of conditions covered. Refer to guide or policy contract.

PRODUCT FEATURES

- Pays out if you suffer from a listed critical illness condition
- Pays out 5-100% depending on choice
- Reinstatement of cover for cancer and cardiovascular benefit categories
- Multiple claims – can claim for more than one claim event
- Child Critical Illness - covered from birth, no limit on number of children or claims
- ICU benefit – covers ICU admissions as a result of disease or injury
- Available for students – their good health can insure their future insurability

OPTIONAL RIDER BENEFITS

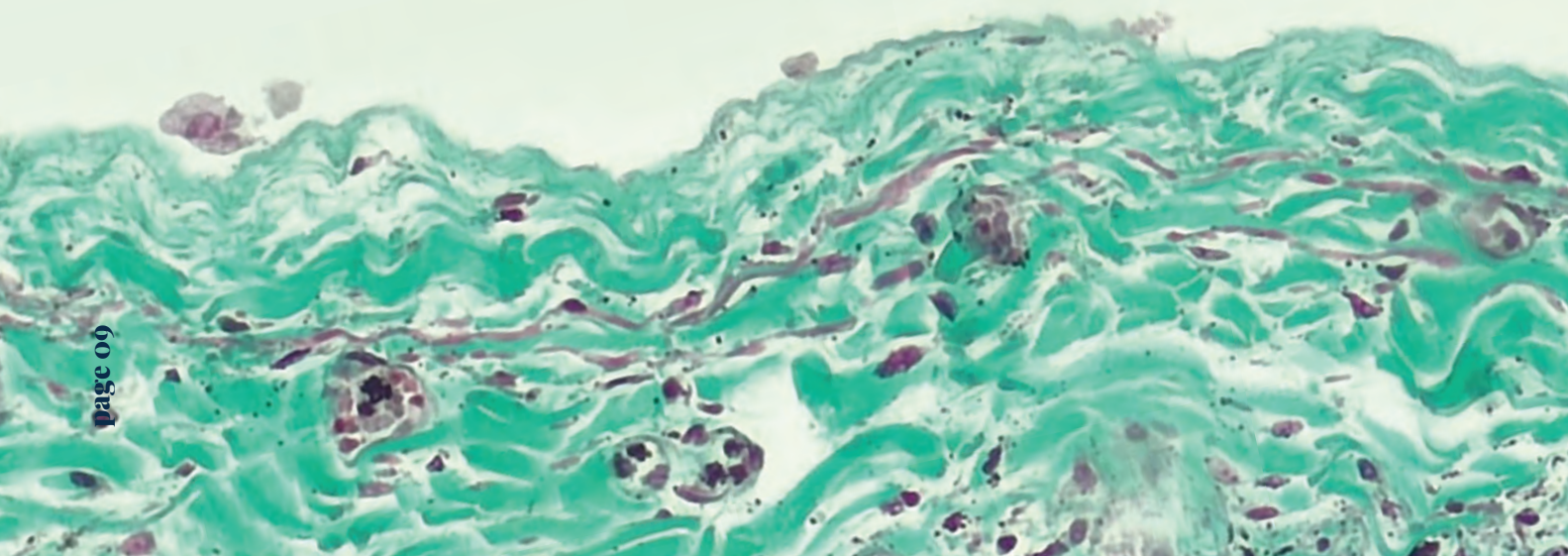
- Core 100%
- Critical Illness 100%
- EXPANDER Rider benefit – pays for low severity conditions, up to a maximum payment of R250 000 per condition
- EXACT Rider benefit – an additional lump sum payout for valid cancer-related claims that are susceptible for treatment using targeted therapy, as defined by PPS
- Catchall benefit – covers all conditions not listed which also meets the defined WPI claims criteria



OTHER FEATURES

HOW MUCH CAN I BE COVERED FOR?

BENEFIT	MINIMUM	MAXIMUM
Basic, Core 100% or CI 100% (main benefit)	R200 000	R11 014 505
EXPANDER Rider benefit (payouts for smaller conditions)	Percentage of main benefit	R250 000
EXACT Rider benefit (for immunotherapy)	R1 000 000	R3 000 000
Catchall benefit	Same as sum assured amount	
Child benefit	10% of your cover amount, up to R250 000	



REINSTATEMENT OF COVER

Receive up to 200% of your cover amount. After you claim for a cancer or cardiovascular condition, you may qualify for a second 100% payment.

CHILD CRITICAL ILLNESS BENEFIT

Covers children AUTOMATICALLY, from birth up until 21 years, under your PPS Critical Illness policy, up to a maximum of R250 000 per claim event.

CORE PRODUCT DEFINITIONS

PPS is committed to keeping pace with medical and treatment advances. Therefore, we have enhanced our claim definitions to offer you more comprehensive cover.

CATCHALL BENEFIT

For extra peace of mind, this benefit covers all serious medical or physical conditions that are not listed in any other benefit category.

PREMIUM FLEXIBILITY

We have introduced a new option to give you greater flexibility with your premiums.



THE EXACT RIDER

b e n e f i t o p t i o n

The future of cancer treatment is here:

TARGETED THERAPY

Innovative, medically advanced cancer treatment involves diverse treatment that can be personalised for an individual.

Targeted therapy is an advanced treatment type that uses drugs or other substances to identify and attack specific types of cancer cells, with less harm to normal cells. Inevitably, these are very expensive procedures and your medical aids might not provide adequate cover for this type of treatment. With costs averaging up to R3m per year, even the most affluent South Africans may struggle to afford targeted therapy.

PPS has designed a benefit that gives members access to this revolutionary treatment, if presented as a viable treatment option. As an example of the difference it could make, treating Metastatic Melanoma with chemotherapy would mean a patient could (on average) live for 6 months. With newer targeted therapies, the 5-year survival rate can be as high as almost 50%.

In the event that a PPS member suffers from cancer and receives a claim payout from the main Critical Illness Cover, the EXACT Rider benefit will pay an additional lump sum **if the cancer proves to be susceptible to targeted therapy treatment (as indicated by specific laboratory tests)**. Targeted therapy is unfortunately not an option for everyone suffering from the same type of cancer. There are various factors which determine whether the treatment will be effective.

The EXACT Rider benefit comes at a fraction of the cost of the main Critical Illness benefit. As this is a life insurance benefit, PPS is not legally permitted to indemnify the cost of treatment. We therefore do not require you to actually undergo the treatment, but provide you with the funds to pursue a treatment that may otherwise not have been an option.

AN INDUSTRY FIRST

+/- **33%**

may have cancer that
can be treated with targeted therapy



the cancer diagnosis must meet the criteria for payment as defined in the main Critical Illness Product

** For a successful claim under the EXACT Rider benefit, all three of the following criteria must be met:*

1. The diagnosis of cancer must meet the criteria for payment of a cancer as defined in the Critical Illness Product owned by the policyholder, with claim assessment and approval completed, and

2. The treating specialist must confirm that targeted therapy is a proposed treatment option for the member's specific cancer, with supporting lab test confirming that the cancer is susceptible to treatment with targeted therapy;

3. The therapy intended to be used, must meet the definition of targeted therapy.



if the cancer proves to be susceptible to targeted therapy treatment
(as indicated by specific laboratory tests and meets the PPS criteria for targeted therapy)



the member will qualify for the EXACT Rider benefit payout

=



additional lump sum benefit which affords professionals access to treatment they otherwise would not have had access to

**Simplified for illustration purposes only*

THE EXPANDER RIDER

benefit option

As a professional, you are more conscious of your health today than ever before, and you can feel confident that PPS is with you every step of the way. Should you detect a critical illness early in its development, PPS now offers real value with a maximum payment of up to R250 000 under all critical illness categories, depending on the severity of the condition. Payouts under this benefit will not affect the sum assured of the main Critical Illness Cover. This new optional Rider benefit can be applied for at an additional cost.

Demonstrating that we are with you from the start.



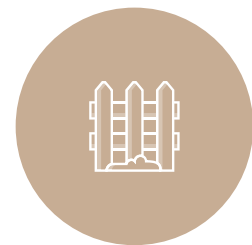
EARLY DIAGNOSIS

Focuses on events with a low severity, attempting to curb disease progression



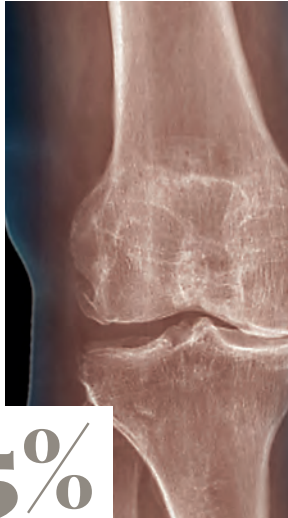
BENEFIT MAX

A maximum of 25% payment up to R250 000, under all Critical Illness benefit categories



RING-FENCED PAYOUT

Payments under this benefit will not affect the sum assured amount



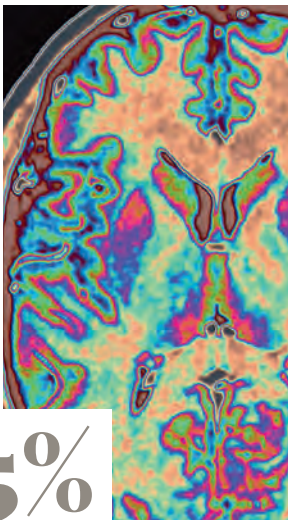
25%

Payout for any hip, knee, ankle, shoulder, elbow or wrist joint replacements



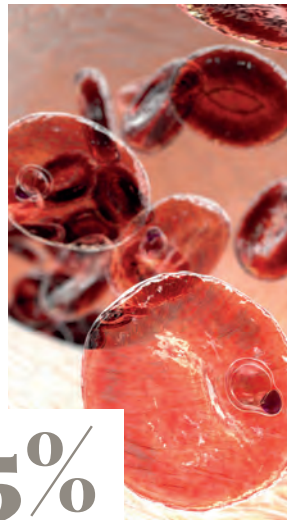
15%

Payout for Bacterial Meningitis



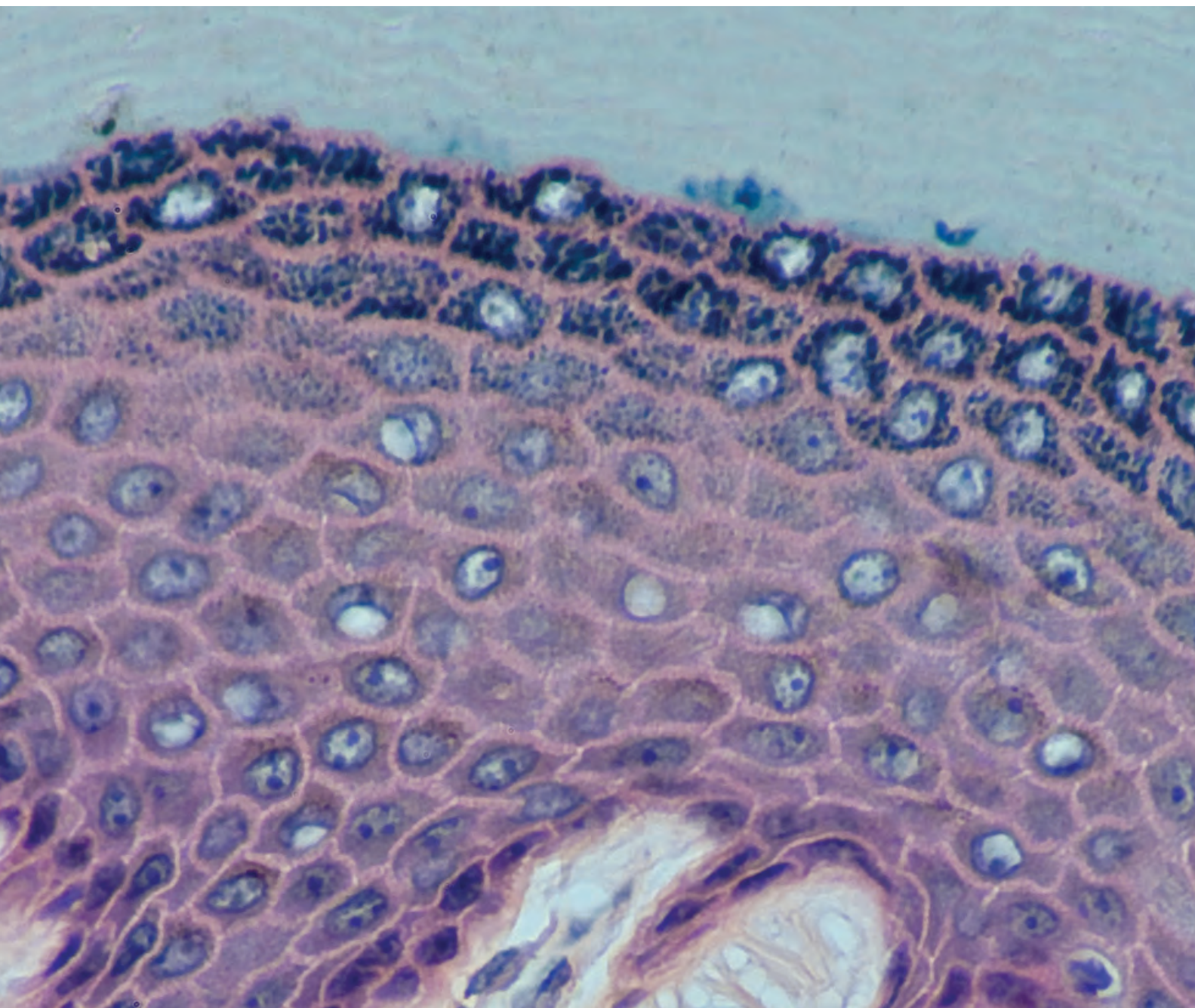
25%

Payout for Schizophrenia



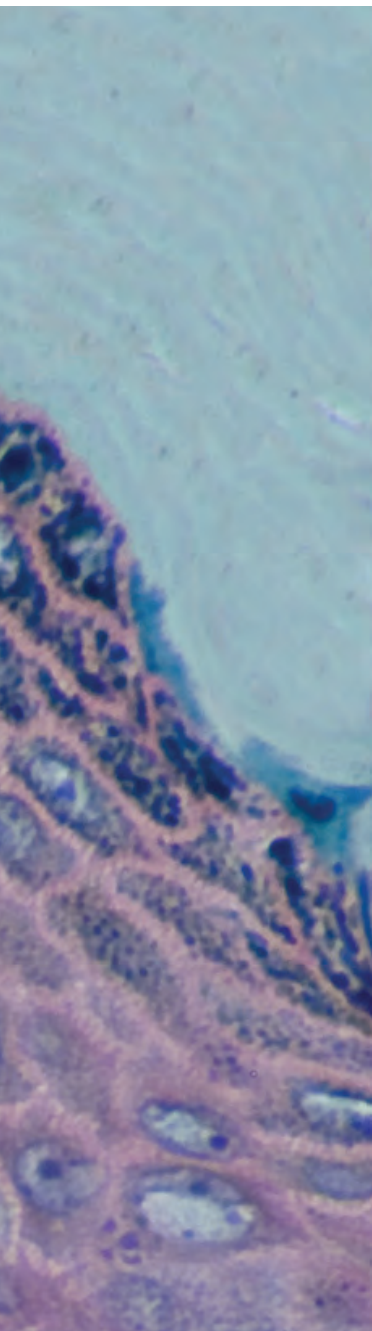
15%

Payout for Cerebral Malaria



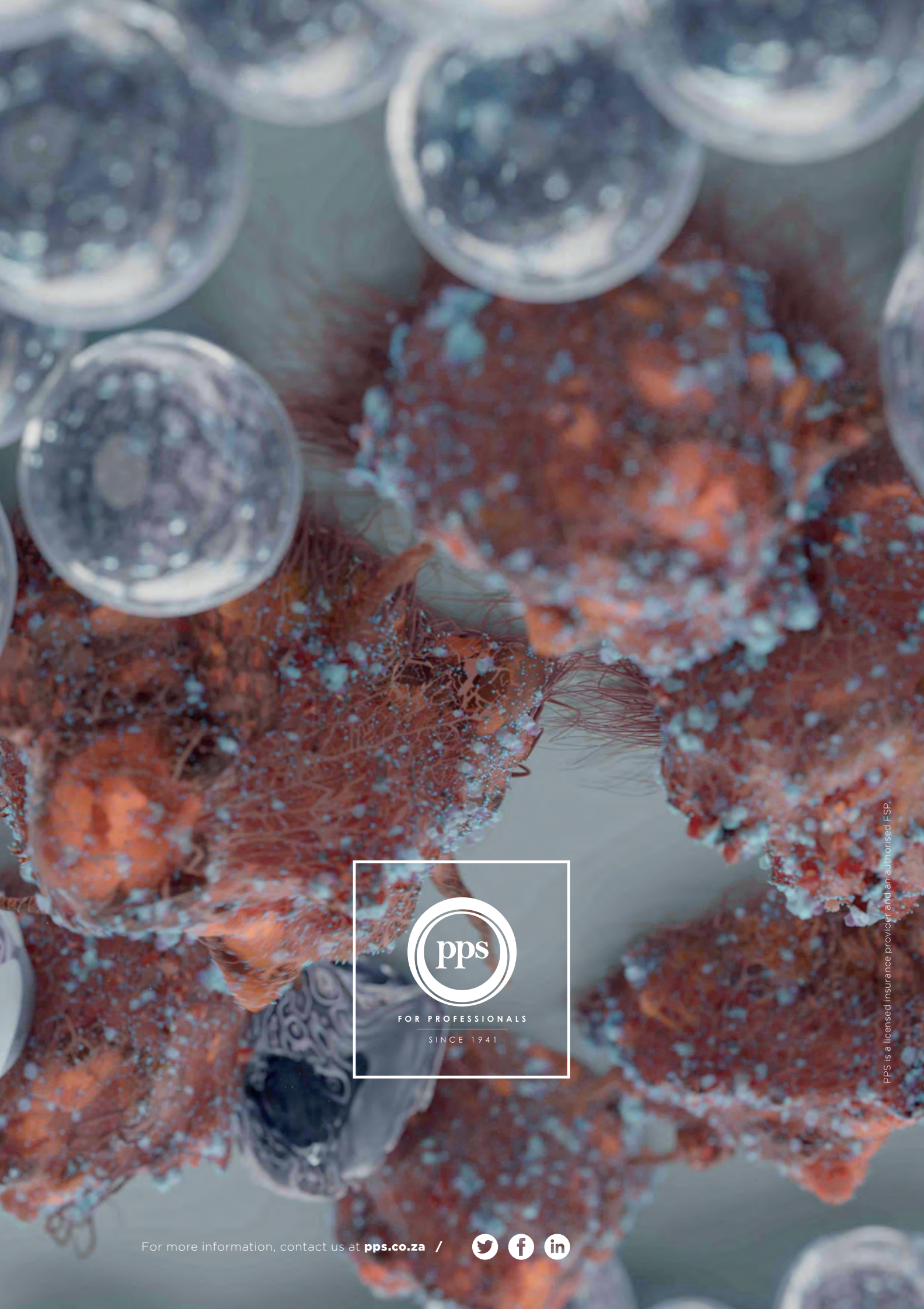
Why

PPS?



- **Tailored for the professional ~**
International cover, with no restrictions or loadings.
You can obtain medical treatment that would otherwise not be accessible or affordable.
- **Payout based on objective medical criteria ~**
The Whole Person Impairment Model takes the guesswork out of claims assessment.
We introduced an assessment model that is used internationally.
- **More choice ~**
3 benefit options for you to choose from that will provide payouts ranging from 5-100% and give our members flexibility to choose a plan that works for them.
- **Share in PPS profits ~**
As PPS functions under the ethos of mutuality, members who hold qualifying products can share in the profits of PPS in any given year.
- **Peace of mind ~**
Enables you to focus on your recovery, without additional financial burden.

Speak to your accredited PPS financial adviser for more information.



PPS is a licensed insurance provider and an authorised FSP.

For more information, contact us at pps.co.za /

