



CLAIMS PROTOCOL FOR COVID-19 (CORONAVIRUS)

As we constantly grow our understanding of the coronavirus which causes COVID-19, our response as an insurer, i.e. this Protocol, will continue to evolve, and PPS reserves the right to change it unilaterally at any time.

As the coronavirus causing COVID-19 is a novel virus, medical science is continuously learning as the pandemic grows and experience is gained. PPS will therefore monitor progress and adapt any policy guidelines accordingly.

We encourage all members to continue to submit claims to PPS which will be assessed in line with the claims definitions of the products or benefits contained in the PPS Provider™ Policy and where necessary, in accordance with this Protocol.

The latest version of our COVID-19 Claims Protocol is contained in this document. This Protocol will be applied to all claims where the start date of the claim is after the publication of this version of the COVID-19 Claims Protocol.





A. SICKNESS BENEFIT CLAIMS- SUSPECTED OR CONFIRMED COVID-19

PPS will consider Sickness Benefit claims where a medical practitioner has diagnosed the member with Suspected or Confirmed COVID-19.

CRITERIA FOR SUSPECTED OR CONFIRMED COVID-19 CLAIMS

A.1. Suspected COVID-19 diagnosis

Any person presenting with an acute respiratory tract infection or other clinical illness compatible with COVID-19 including ANY of the following symptoms: cough, sore throat, shortness of breath, anosmia (loss of sense of smell) or dysgeusia (alteration of the sense of taste), with or without other symptoms (which may include fever, weakness, myalgia, or diarrhoea). Symptoms may be updated as medical information becomes available.

Where a symptomatic person is tested for COVID-19 and the result is negative, or where the person does not get tested, PPS will consider the Sickness Claim in accordance with the terms and conditions of the PPS Provider™ Policy in respect of Sickness Benefits and not the COVID-19 Claims Protocol.

A.2. Confirmed COVID-19 diagnosis

Any person who tests positive for COVID-19 with laboratory confirmation of SARS-CoV-2 infection (using an RT-PCR assay) or a National Institute For Communicable Diseases (NICD) validated Antigen test¹.

B. GENERAL

PPS reserves the right to apply any PPS Provider™ Policy terms and conditions it deems relevant, to claims paid under the COVID-19 Claims Protocol in accordance with the benefit held by the claimant.

For all claims under Section A, PPS will:

- Apply the relevant Sickness Benefit waiting period (seven days; 30 days; or 14 days for any Policyholder who had purchased a seven-day waiting period and attained the age of 71 years) to the number of days claimed. The waiting period may include either Total or Partial days. Where the claim duration is less than the waiting period, this will not be a valid Sickness Benefit Claim or COVID-19 Claim;

- Consider all claims where a member is Totally or Partially unable to perform their usual professional duties, subject to the waiting periods referenced previously. Total Sick Pay Benefits will be paid for the days that the member is totally unable to carry out their professional duties while ill or in isolation. Partial Sick Pay Benefits will be paid for the days that the member is able to carry out at least some of their professional duties while ill or in isolation. Where a member is able to perform all of their usual professional duties while ill or in isolation, this will not be a valid Sickness Benefit Claim or COVID-19 Claim; and
- Apply a travel and territorial exclusion for asymptomatic claims. PPS will not pay any Sickness Benefit claim or COVID-19 related claim where a claimant was not tested or tested negative for COVID-19, and was asymptomatic but placed in isolation or quarantine following international travel.

Where a Sickness Benefit claim is received from a PPS member residing in a country outside of South Africa at the time of the claim event, PPS will apply the PPS COVID-19 Claims Protocol as far as possible, while remaining cognisant of any variation that may apply given that government's published health protocols in respect of COVID-19.

PPS will continue to monitor the progress of the COVID-19 pandemic and adapt our COVID-19 Claims Protocol accordingly.

¹ Claimants will be required to submit evidence of the SARS-CoV-2 Antigen test result that is acceptable to PPS. Submitted results need to indicate claimant name, date of test and result. Where printed test results are not available, the medical practitioner who performed the test must submit written confirmation of the claimant name, date of test and result, together with their medical credentials and contact details.





C. REQUIREMENTS FOR A SICKNESS BENEFIT CLAIM

For Suspected and Confirmed COVID-19 cases

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

D. CLAIM PERIOD

- If a member is symptomatic and tests positive for COVID-19, they can claim for both the acutely ill period plus the isolation period as advised by their medical practitioner. The isolation period will be subject to a maximum of ten days.
- If a member is symptomatic and tests negative for COVID-19 or does not get tested, they can claim for the acutely ill period as per the provisions of their normal Sickness Benefits as contained in the PPS Provider™ Policy.
- If a member is asymptomatic and tests positive for COVID-19, they can claim for the isolation period as advised by their medical practitioner, subject to a maximum of ten days.
- Persons who are exposed to a COVID-19 case, and are advised to quarantine by a medical practitioner, a government authority or the NICD, would not have a valid claim unless they test positive for COVID-19.
- Persons who stay at home as a precautionary measure or on direction of their employer without being confirmed as a Suspected or Confirmed COVID-19 case, would not have a valid claim.

E. POSSIBLE SICKNESS CLAIM SCENARIOS



SCENARIO 1

- Member X has the seven-day Sickness Benefit.
- Member X was symptomatic and confirmed as having COVID-19 with a positive test result.
- Member X submitted a claim for 15 days of acute illness and isolation as indicated by the treating medical practitioner.
- Member X claimed five days Total sickness for the acute illness phase of the disease and ten days Partial sickness as they felt better and could work remotely on a part-time basis while remaining in isolation.
- PPS would settle a COVID-19 Sickness Benefit claim for 15 days (five days Total sickness and ten days Partial sickness).
- PPS will not require a full seven-day Total sickness period, before considering Partial claim days for COVID-19 claims.



SCENARIO 2

- Member X has the seven-day Sickness Benefit.
- Member X was symptomatic and identified as a Suspected COVID-19 case by the treating medical practitioner and tested.
- Member X was prescribed treatment and advised to home quarantine by the treating medical practitioner until the test results were received.

E. POSSIBLE SICKNESS CLAIM SCENARIOS

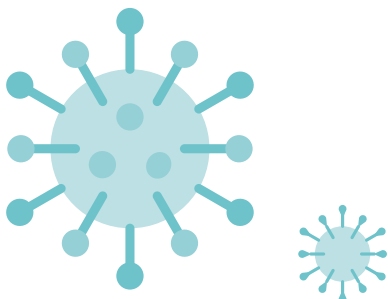
SCENARIO 2 (CONTINUED)

- Member X's results were received after five days and were negative, meaning that they were no longer classified as a Suspected COVID-19 case. Because they were still displaying illness symptoms, their claim would be considered as per normal Sickness Benefits guidelines based on information detailed in the DBD. Once they were no longer classified as a Suspected COVID-19 case, no further quarantine would be required, and therefore would not be factored into the claimable days.



SCENARIO 3

- Member X has the seven-day Sickness Benefit.
- Member X displayed no symptoms but a government authority (e.g. SA Minister of Health) mandated that they be quarantined following exposure to a confirmed COVID-19 case.
- Member did not undergo a COVID-19 test or tested negative.
- PPS would not entertain this as a COVID-19 Sickness Benefit claim.



SCENARIO 4

- Member X has the seven-day Sickness Benefit.
- Member X displayed no symptoms but a Medical Practitioner declared that they be quarantined following close contact with a confirmed COVID-19 case.
- Member did not undergo a COVID-19 test or tested negative.
- PPS would not entertain this as a COVID-19 Sickness Benefit claim.



SCENARIO 5

- Member X has the seven-day Sickness Benefit.
- Member X displayed no symptoms and decided to stay at home as a precautionary measure or on direction of their employer or following a national or regional lockdown.
- PPS would not entertain this as a COVID-19 Sickness Benefit claim.



SCENARIO 6

- Member X has the seven-day Sickness Benefit.
- Member X travelled internationally after 1 August 2020.
- When returning to their country of residence, Member X was placed in quarantine despite being asymptomatic and not testing positive.
- PPS would not entertain this as a COVID-19 Sickness Benefit claim.



SCENARIO 7

- Member X has the 30-day Sickness Benefit.
- Member X is confirmed as having COVID-19 with a positive test result.
- Member X submitted a claim for 17 days of acute illness and isolation as indicated by the treating medical practitioner.
- Member X claimed seven days Total sickness for the acute illness phase of the disease and ten days Total sickness while remaining in isolation as they could not perform their usual professional duties.
- PPS would not entertain this as a COVID-19 Sickness Benefit claim as the claim duration fell within the member's 30-day waiting period.



SCENARIO 8

- Member X has the seven-day Sickness Benefit.
- Member X displayed no symptoms, but tested positive for COVID-19.
- Member X was able to perform all their usual professional duties while in isolation at home.
- PPS would not entertain this as a COVID-19 Sickness Benefit claim as member is able to perform their usual professional duties while in isolation.



SCENARIO 9

- Member X has the seven-day Sickness Benefit.
- Member X has reached the age of 71 years and subsequently has a 14-day waiting period apply to his policy.
- Member X was symptomatic and is confirmed as having COVID-19 with a positive test result.
- Member X submitted a claim for 19 days of acute illness and isolation as indicated by the treating medical practitioner.
- Member X claimed eight days Total sickness for the acute illness phase of the disease and 11 days Partial sickness as they felt better and could work remotely on a part-time basis while remaining in isolation.
- PPS would settle a COVID-19 Sickness Benefit claim for 19 days (eight days Total sickness and 11 days Partial sickness).

These scenarios may change as the pandemic evolves in South Africa and PPS will continue to review our approach as more information comes to light.





G. OTHER PRODUCT AND BENEFIT CLAIMS PROTOCOLS

With respect to the other PPS products and benefits the following claims protocols apply.



PPS Disability products and benefits:

Contracting COVID-19 is not of itself a defined disability event, but should it result in a disability, it will be assessed under the normal disability claim definitions.



PPS Critical Illness products and benefits:

Contracting COVID-19 is not of itself a defined critical illness event, but should it result in a critical illness event it will be assessed under the normal critical illness claim definitions.



PPS Life products and benefits:

If a member dies as a result of contracting COVID-19, the death claim will be assessed in terms of the PPS death claims process.

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 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.



PPS is a licensed insurer and financial services provider.