



PREGNANCY-RELATED SICK PAY BENEFIT

CARING FOR OUR MEMBERS

Few moments in life come close to the significance of the birth of a child. With all the precautions you take to ensure all goes well, nothing catches you off guard quite like discovering your cover doesn't go far enough if there is a pregnancy-related complication. PPS have made valuable enhancements to its pregnancy-related sick pay benefit, broadening the range of cover our female members have access to.

WHY PPS?

- ✓ At PPS we are committed to meeting the needs of our female members, especially when you experience complications during your pregnancy
- ✓ Being a mutual organisation allows PPS to put our members' needs first, because our members are also our shareholders
- ✓ The benefit is automatically included in the Sickness and Permanent Incapacity Benefit of all female members, at no extra cost.

ENHANCEMENTS

 <p>No more list of complications that restricts insurable events</p>	 <p>All pregnancy-related complications will be considered</p>	 <p>Caesarean sections mean time off work</p> <p>Emergency or elective PPS covers the recovery period that relates to the surgical wound</p>	 <p>Normal sickness benefit claim requirements will apply*</p>	 <p>Cover any complication that results from pregnancy, confinement or miscarriage</p>	 <p>No hospitalisation required</p>
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*Claim requirements according to benefit waiting period (7 or 30 days).

UNDERWRITING WILL STILL APPLY

PPS will underwrite specifically for this enhanced benefit, meaning that previously experienced pregnancy-related complications may lead to additional terms being imposed on members' standard cover.

Members' pregnancy-related history must be considered to ensure that all members are treated fairly. Certain restrictions on cover may be imposed, allowing PPS to provide a sustainable benefit to its members for many years to come. The following grid sets out our approach.



HISTORY		EVENTS	
Pregnancy-related history of member at time of applying for new or additional sickness cover		Member experiences complication during pregnancy that requires time to recuperate	Caesarean section, either by choice or because of an emergency
Never before pregnant		PPS pays for recovery period related to the type of complication	PPS pays for recovery period related to the surgical wound
Previous pregnancy / pregnancies	No complications and no caesarean sections	PPS pays for recovery period related to the type of complication	PPS pays for recovery period related to the surgical wound
	With complication/s but no caesarean sections	The member may have a complication specific exclusion to her cover. Payment due for complications, unrelated to the excluded condition	PPS pays for recovery period related to the surgical wound
	No complications but with caesarean section/s	PPS pays for recovery period related to the type of complication	Caesarean section prior to initial sickness cover will lead to an exclusion, thus no payment*
	With complication/s and caesarean section/s	The member may have a complication specific exclusion to her cover. Payment due for complications, unrelated to the excluded condition	Caesarean section prior to initial sickness cover will lead to an exclusion, thus no payment*

*If first caesarean section took place after initially taking out sickness cover, no exclusion will apply. Pay for recovery period related to the surgical wound.

The following scenarios aim to explain the assessment of caesarean section claims further.

SCENARIO 1: MAMELLO

Mamello, a new PPS member who has not had a caesarean section or any pregnancy complications before applying, takes out sickness cover to the value of R50 000pm. She delivers her first child by caesarean section and receives full payment for the recovery period from the surgical wound.

Mamello then applies for an additional R20 000pm sickness cover. When she delivers her second child by caesarean section, she will receive the payment of R70 000pm for the recovery period that relates to the surgical wound.

SCENARIO 2: AMY

Amy, a new PPS member who had a caesarean section before applying, buys sickness cover from PPS to the value of R30 000pm.

The application is successful, but underwriting applies a caesarean section exclusion to her cover. Because of this exclusion, Amy's recovery period from the surgical wound will not be covered.

SCENARIO 3: NASREEN

Nasreen is an existing PPS member who already has sickness cover. She has had a caesarean section before. Nasreen's existing sickness cover will be free from a caesarean section exclusion for the remainder of her cover term with PPS, irrespective of whether she decides to purchase more sickness cover from PPS.

CLAIM PROCESS

Submit a claim form, completed by a registered obstetrician/gynaecologist.

CONTACT US

For more information, visit www.pps.co.za or 0860 123 777



No pregnancy-related sick pay cover in first 10 months from applying for new / additional cover
No cover for normal child-birth without any complications
PPS is an Authorised FSP.

