



PREGNANCY-RELATED SICK PAY BENEFIT

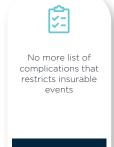
CARING FOR OUR MEMBERS

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





All pregnancy-related complications will be considered



Caesarean sections mean time off work

Emergency or elective PPS covers the recovery period that relates to the surgical wound



Normal sickness benefit claim requirements will apply*



Cover any complication that results from pregnancy, confinement or miscarriage



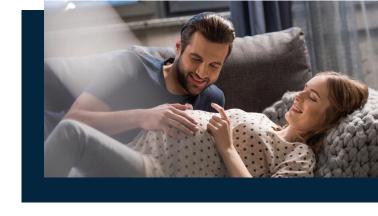
No hospitalisation required

^{*}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.



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

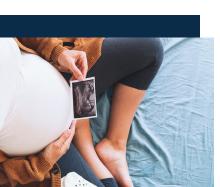
SCENARIO 2: AMY

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.



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

CONTACT US

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





