



BENEFITting OUR FEMALE MEMBERS

Female members at PPS form an integral part of the PPS community, and therefore PPS sees the value in ensuring that our products and solutions cater to their needs. This summarises the value that PPS offers to all female members by ensuring we provide exceptional insurance benefits and a range of financial services to members, their families and associates. We further strive to provide peace of mind, security and consequently wealth for our members during their working lives and retirement.

MEMBERSHIP



Once a person meets the eligibility criteria for PPS membership, they will be members for life, and their occupation will determine the products they qualify for.

Existing PPS members can also change their occupation to a homemaker. They will still qualify for life and critical illness cover and functional disability provider.

SICKNESS AND PERMANENT INCAPACITY BENEFIT



Sickness benefit

This benefit supports the member when they suffer from a comprehensive range of conditions that prevent them from attending to their usual professional duties for a chosen period.

The conditions can range from the common flu to something as serious as endometriosis.

PPS will ensure that it pays for every valid claim for 728 days for all unrelated claims.

Pregnancy-related Sickness benefit

A benefit that focuses specifically on our female members is the pregnancy-related sickness benefit. This benefit is designed to offer support to female members should they be unable to attend to their usual professional duties due to a sickness or a condition attributable to pregnancy, confinement or miscarriage.

This benefit covers a wide range of known pregnancy-related complications, including elective or non-elective caesarean.

Automatically included for all female members who have the Sickness and Permanent Incapacity benefit, at no additional charge.

Permanent Incapacity Benefit

Should a condition persist beyond the 728-days sickness period, the member will be assessed for a permanent incapacity benefit award. The assessment will look at the residual impact of the sickness or injury on the member's ability to perform their usual professional duties. An appropriate award will be made to compensate for the loss of ability to generate professional earnings.

This payment can be made up to their chosen retirement age.

Additional benefits – PPS offers optional benefits that can be of great benefit to our female members.

Family Responsibility Rider Benefit

This benefit provides a payout should the child(ren) or spouse be hospitalised or if the child(ren) suffers from a terminal illness or death. This particular benefit offers great support at a critical time of need – especially as women tend to be the primary caregiver in many families – as they may have to take time off work to look after their child or spouse. The benefit offers them peace of mind that they should not worry about their income in such times.

Admission Rider benefit

This benefit will pay the member an additional payment for hospital admission and stay for a specified period. This will include admission for elective or non-elective medical procedures that require a hospital stay.

The great advantage of this benefit is that the member may receive a payout for the admission rider benefit and the sickness benefit if both criteria are met for a single claim event.

Important Facts: 46% of the overall sickness claims and 44% of the Permanent Incapacity claims were paid to female claimants in 2021.

Important Fact: Conditions such as pneumonia, asthma and bronchitis have been paid under the Family Responsibility Rider benefit in 2021.

Claims statistics show that delivery by elective and non-elective caesarian section claims are paid under the Admission Rider benefit for admission in hospital in the current year.

DISABILITY COVER



PPS offers cover for both occupational disability and listed functional disability. This benefit will ensure that – should the member suffer from any disability – there will be a payout that will support them and their family to adjust to the demands of their condition.

Important Facts: 38% of the overall claims were paid to female claimants in 2021.

This was a total of more than R90 million paid in claims.

CRITICAL ILLNESS COVER



PPS covers members should they suffer from any of the listed dread disease, trauma or physical impairment events. The list of conditions is comprehensive and include conditions that predominantly affect women, e.g. breast cancer, cervical cancer, etc.

Child Critical Illness Cover

This benefit covers the child of a life insured should they be diagnosed with a listed condition. This benefit is automatically included for all Critical Illness policyholders. This benefit is essential to many PPS female members who are parents or future parents and see the value of a benefit that will give them a payout to support them in such situations.

Additional benefits – PPS offers optional benefits that can be of great benefit to our female members.

EXPANDER Rider benefit

This benefit expands the conditions and ensures lower severity conditions are covered under the Critical Illness Cover.

EXACT Rider benefit

This benefit covers specific types of cancers that meet the claims criteria and have a genetic makeup making it susceptible to Targeted Therapy.

Important Facts: 38% of the overall claims were paid to female claimants in 2021.

This was a total of more than R143 million paid in claims.

LIFE COVER



The PPS Professional Life Provider pays a lump sum to the cessionary, nominated beneficiaries or estate should the life insured pass away. This helps ensure the family is provided for without debt as the life cover payout may be used to settle debts. It could also provide for the remaining family and dependents and ensure estate liquidity should the life-insured pass away.

Beneficiaries

On the life cover benefit, PPS allows the policyholder to use the option of nominating secondary beneficiaries. These secondary beneficiaries will receive the life cover payout should the primary beneficiary be unable to receive the payout.

Important Facts: 23% of the overall claims were paid to female claimants in 2021.

This was a total of more than R425 million paid in claims.

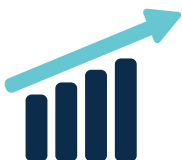
EDUCATION COVER



PPS offers cover to members to pay the life insured child (ren)'s tuition fees and certain related instances that should they pass away, suffer a disability and/or severe illness.

Parents can take this benefit to ensure that their child's education is taken care of should they be unable to do so because of the conditions mentioned.

FINANCIAL ASSISTANCE FOR MEMBERS



PPS offers members the option to temporarily stop paying their premium if the policyholders have valid reasons such as financial difficulty, unemployment, studying, taking time out to raise their family etc. The member will be allowed to resume paying premiums and be covered without underwriting after the agreed stated period.

Important Fact: A maximum of 36 calendar months in aggregate are allowed for a member to utilise the Temporary Cessation of Premium Payments (TCPP).