



FAMILY RESPONSIBILITY RIDER BENEFIT

The Family Responsibility Rider benefit will pay a member an income should their spouse or child(ren) be admitted to hospital.

This PPS benefit is designed to give a member the freedom to take leave when a family member is hospitalised by paying their non-medical expense cover if their spouse or child(ren) is hospitalised for three (or more) consecutive days. The benefit is payable from day one.

KEY ADDITIONAL FEATURES

CHILD TERMINAL ILLNESS

The Child Terminal Illness benefit is included free of charge. This benefit pays a lump sum of 12 months' Family Responsibility Rider benefits (capped at R50 000 per month) if a member's child is diagnosed with a terminal illness, which results in the child's life expectancy being 12 months or less (in PPS's opinion).

CHILD DEATH BENEFIT

The Child Death benefit, which will pay out in the event of a member's child passing away, provided that a Terminal Illness benefit is not payable. A Family Responsibility Rider benefit payment of one month is payable, to a maximum of R50 000.

For children under the age of 14, the maximum payout is limited by the Long-term Insurance Act to:

- Children aged four months – five years: R10 000;
- Children aged six – 13 years: R30 000.

GENERAL












No Family Responsibility Rider benefit will be paid within 91 days (three months) of the start date of the benefit. This waiting period is waived if the family member is hospitalised due to an accident.



Spouses are covered until the end of the month in which they turn 70.

A spouse is defined as a person to whom a member is married (civil marriage, customary marriage or civil union as envisaged in the respective Acts regulating these relationships) at the date of hospitalisation which gave rise to the claim.

-  No Child Terminal Illness or Child Death benefit will be paid within 182 days (six months) of the start date of the benefit. This waiting period is waived for the Child Death benefit if the child passes away due to an accident.
-  Children are covered from 120 days (four months) until they turn 21.

A child is defined as a biological, legally adopted or stepchild at the date of diagnosis of the condition which gave rise to the claim.
-  The benefit is linked to the Sickness and Permanent Incapacity (SPPI) benefit and can be added at any point during the benefit period.
-  Existing SPPI members can add this benefit by completing a shortened Family Responsibility Rider benefit form.
-  Family Responsibility Rider benefit follows the same term as the SPPI it is linked to.
-  The Child Terminal Illness benefit is only payable after a 14-day survival period and is limited to a maximum of 12 months Family Responsibility Rider benefit or R600 000.
-  No Family Responsibility Rider benefit will be payable for 12 months from the start date of the benefit for any condition that existed prior to the child or spouse becoming eligible for this benefit, unless the member had a similar product before purchasing the Family Responsibility Rider benefit and had completed the condition-specific waiting period on such product. Where the waiting period was not completed on the previous product, the remainder will apply on the Family Responsibility Rider benefit.
-  No Child Terminal Illness or Child Death benefit will be payable for any condition that existed before the child became eligible for this benefit.
-  No benefit is payable for routine pregnancy or childbirth. Hospitalisation for pregnancy complications before delivery will be considered.

KEY DIFFERENTIATORS

- No prescribed list of illnesses or conditions.
- Covers biological, step- and adopted children.
- All valid claims are paid retrospectively from day one.
- No need to specify the spouse or child(ren). However, pre-existing conditions will be excluded.
- Spouse or child(ren) not medically underwritten upfront.
- If a child is diagnosed with a terminal illness and likely to pass away within 12 months (in PPS's opinion), the benefit pays 12 months benefit upfront, removing the necessity to submit monthly claims. If a child passes away, one month benefit is paid.
- The Family Responsibility Rider benefit receives direct allocations to the Profit-Share Account*.

NOTE: This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.

*Members holding qualifying products share in the profit and the loss of PPS and past performance is not necessarily indicative of future performance.

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