



FOR PROFESSIONALS
SINCE 1941

The Student at PPS

INTRODUCTION

PPS offers benefits to students:

- Holding a 3-year undergraduate degree or diploma, and either:
 - Enrolled in any of the following postgraduate qualifications at an acceptable public tertiary institution, or listed private institution's listed qualification: Postgraduate diploma, Honours-, Masters-, or Doctoral degree, or
 - Enrolled for the 4th-, 5th-, 6th- or longer year of certain undergraduate qualifications (for example Mb.Ch.B or LL.B) at an acceptable public tertiary institution.

KEY BENEFITS

PPS KICKSTART BENEFITS	KickStart insurance cover and the PPS Profit-Share Account. Aimed at qualifying students and young professionals, the PPS KickStart package is a quick and easy solution to take up PPS Sickness and Accidental Death benefits, free from medicals and only requiring a completed KickStart application form, introducing the member to profit-sharing.
PPS STUDENT BENEFITS	A comprehensive solution for qualifying students to obtain selected PPS benefits with a shortened application form, limited underwriting and enhanced processes. Benefits include PPS Sickness and Permanent Incapacity benefits, life cover, accelerated disability and accelerated critical illness benefits. Members receive a PPS Profit-Share account and starts sharing in PPS profits.

KEY DIFFERENTIATORS

GENERAL	PPS offers fully fledged risk insurance benefits to students.
	Both full-time and part-time students qualify for membership.
	Students with qualifying products also share in profits via allocations to the PPS Profit-Share Account.
	Immediate accidental death cover (for up to 30 days) when the application for life cover is uploaded on the PPS administration system.
	Free full cover (for up to 30 days) after underwriting acceptance until inception without the need to pay a premium.*
	PPS offers unique global cover, be it travel or emigration, no restrictions or loadings applied and no need to inform PPS of travel activities.
KICKSTART	PPS also offers exclusive cover when partaking in any hazardous activity or sport (such as scuba diving, motorised racing or sailing), no restrictions or loadings applied and no need to inform PPS of activities.
	Automatically includes both Sickness and Accidental Death cover.
	No medical or financial underwriting, no medicals and no loadings applicable.
	Shortened application form and enhanced processes to obtain benefits.
STUDENT BENEFITS	No need to submit a benefit quotation, the application form includes all the quote disclosures.
	Parents may pay the premiums by completing the debit order section.
	Fully fledged risk insurance benefits to students.
	Can be tailored to meet the specific student member's needs.
	No financial underwriting applicable.
Shortened application form, limited underwriting and enhanced processes to obtain benefits.	
Parents may pay the premiums by completing the debit order section.	
Once the student has qualified, the shortened Student Upgrade Form may be used to upgrade benefits. This automatically allows the member to use the My Future Plan options thereafter which means that cover may be increased with no further medical tests.	

KEY FEATURES

GENERAL	Benefits increase with the PPS declared annual benefit increases.		
	PPS does not charge any policy administration fees.		
KICKSTART	BENEFITS	Sickness Benefits	R 2 000 per month
		Accidental Death Benefits	R 200 000 lump-sum
	PREMIUMS	Eligible University Qualification	R 50
		Eligible University of Technology Qualification	R 55
	Available to student or full members under the age of 33 with no other PPS products.		
	PPS will pay the student member a tax-free sickness benefit if unable to attend to work or study for 7 (or more) consecutive days due to sickness or a condition. The benefit pays retrospectively from day 1 and is payable for 728 days for each unrelated sickness or condition.		
	PPS will pay the accidental death benefit if the student member dies in an accident (sustaining bodily injuries caused by external, violent or accidental means, or accidental drowning).		
	The Sickness benefit stops at the age of 34.		
	The Accidental Death stop at the age of 79 for a member who has upgraded membership.		
	A level premium pattern applies until the age of 34. Thereafter the Accidental Death Benefit premiums will increase every 5 to 10 years. This excludes premium increases due to the Declared Annual Increases.		
Pre-existing conditions excluded.			
STUDENT BENEFITS	BENEFITS	Sickness and Permanent Incapacity Benefits	<ul style="list-style-type: none"> Sickness Benefit from R 2 000 to R 5 000 per month Permanent Incapacity Benefit from R 2 000 to R 5 000 per month Admission Rider Benefit from R 2 000 to R 5 000 per month
		Professional Life Provider	R 100 000 to R 500 000 lump-sum
		Accelerated Disability	R 100 000 to R 500 000 lump-sum
		Accelerated Critical Illness	<ul style="list-style-type: none"> R 100 000 to R 500 000 lump-sum Optional Core 100%, CI 100% and CatchAll benefit
	Available to students under the age of 34.		
	Shortened application form with 14 medical questions and 3 medical tests (HIV, Cotinine and Cholesterol).		
	PPS will pay the student member a tax-free sickness benefit if unable to attend to work or study for 7 (or more) consecutive days due to sickness or a condition. The benefit pays retrospectively from day 1 and is payable for 728 days for each unrelated sickness or condition.		
	PPS will pay the student member a total Permanent Incapacity Benefit (100%) if the member is totally unable to attend to his/her usual professional duties, even with adaptations to work methods / duties; and realignment of professional duties within his/her specific profession is not feasible.		
	PPS will pay out the life cover sum assured as a lump-sum if the student member dies due to natural or unnatural causes. The proceeds are paid to the cessionary, nominated beneficiary or the estate.		
	PPS will pay out the disability benefit as a lump-sum if the student member becomes disabled and will no longer be able to carry out his or her own or other similar professions due to injury, illness or an accident, and the disability is, in PPS's opinion, permanent, significant and severe. The benefits accelerate (reduce) the life cover when a claim is paid.		
PPS will pay a lump-sum benefit if the student member suffers from any of the listed critical illnesses, trauma or physical impairment events. The benefits accelerate (reduce) the life cover when a claim is paid.			
The Sickness and Permanent Incapacity benefits, and the critical illness cover, have an age-rated premium pattern. The life cover, and the disability cover, premium pattern may be chosen as either level or age-rated.			
Subject to the student member qualifying and upgrading membership, the life cover and critical illness cover term may continue until 66 or for whole of life, disability benefits until 66. All benefits cease at the age of 34 if the student member did not qualify and upgrade membership.			

* Acceptance is when the benefits: 1. Are accepted at ordinary rates, or 2. Are accepted with loadings and/or exclusions and the Counter Offer terms are accepted by the member.

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