



PPS is fast-tracking your clients' new risk application journey to take the pain out of medical underwriting when applying for life insurance cover.

Mingle Open will take the form of an underwriting concession to members that meet the below criteria, effectively opening up the well-known Mingle process, whereby certain members who qualify, can follow a simple process when applying for additional cover.

Qualifying criteria:

1. Must be 55 years old or younger.
2. Must be fully or partially vaccinated against COVID-19.

PPS will support those members who would like to make use of this opportunity to get vaccinated, quickly and conveniently. Our concierge service will come to their home or work to perform the service!

3. Must have been accepted at standard rates after applying for fully underwritten* insurance cover from another South African life insurance company within the previous three years.

To apply, simply submit the following documentation:

1. The Mingle Open application form.
2. Proof of being accepted at standard terms by another South African life insurance company at the time of applying for fully underwritten* insurance cover (e.g. copy of the policy document held at another insurer).

*Fully underwritten means to have submitted blood results, medical questionnaires and / or doctor's reports as part of the insurance risk assessment process. This excludes the application of life insurance for which only a medical questionnaire is needed.

The same underwriting rules as for Mingle will be applied, whereby benefit types may be applied for, for which the same or more rigorous underwriting protocols were followed.

The following table sets out the circumstances under which benefit types can be applied for:

PREVIOUSLY UNDERWRITTEN & ACCEPTED AT STANDARD TERMS FOR...	BENEFIT TYPES AVAILABLE VIA MINGLE OPEN
SICKNESS BENEFIT (NOT INCOME PROTECTION COVER)	Apply for all benefits (and rider benefits)
LIFE COVER	Life Cover
DISABILITY COVER	Disability Cover (Occupational and Functional), Life Cover and Critical Illness
CRITICAL ILLNESS	Critical Illness and Life Cover

Other noteworthy conditions pertaining to Mingle Open:

- The 14 days COVID-19 exclusion period will not be applied where like-for-like benefits are replaced.
- Mingle Open is only available for **personal risk cover**.
- The following cover limits will apply. Limits represent the sum of existing and new cover amounts per benefit type:

MINGLE OPEN LIMITS	UP TO
SICKNESS AND PERMANENT INCAPACITY BENEFITS	R75 000 per month
CRITICAL ILLNESS	R5 000 000
OCCUPATIONAL DISABILITY	R5 000 000
FUNCTIONAL DISABILITY	R5 000 000
LIFE COVER	R10 000 000



Mingle Open is available until 31 December 2021. All applications being received until 31 December 2021 will still be processed.

Important things to remember:

- Have peace of mind knowing that the benefits the member buys are the benefits they will receive as PPS does not aggregate or reduce benefits;
- For the sickness benefits, PPS does not require members to lose their income. They will be paid as soon as the claim requirements are met;
- PPS does not have loadings or exclusions for hazardous sports or activities;
- PPS members are covered even when they travel outside the borders of South Africa. No limits and no restrictions;
- Members earn profit-share, regardless of any claims submitted or health status.

PPS, enriching the lives of graduate professionals.

