

About Profmed 2019

Introducing Profmed

Profmed is the largest restricted medical scheme in South Africa exclusively designed for graduate professionals. Although registered in 1969, we have provided benefits since 1959, making us one of the longest established medical schemes in South Africa. Profmed serves over 33 300 discerning members, providing over 71 200 lives with exceptional medical benefits.



Who qualifies?

Membership is exclusively for post-graduate professionals. If you have a degree and/or qualification of four years or more from a university or technical university, or two three-year degrees, or a three-year degree with a post-graduate qualification of not less than one year, you are eligible for Profmed.



Are you a young, aspiring professional?

Profmed offers you the best benefits at low rates. The Profmed **ProActive** options are tailor-made for you and provide cover when it really matters.

SAVVY

Contributions from as little as

R673 / month

Hospitalisation subject to network hospitals

Why Profmed?



- Exclusively designed for the graduate professional
- A large selection of network hospitals for you to choose from on the Savvy options. Co-payment will apply for voluntary use of a non-Designated Service Provider Network (DSPN)
- Unlimited hospitalisation
- No co-payments payable for hospitalisation on the Premium options
- Contraceptives on all options paid from risk
- Rich maternity benefits
- Cover for leisure and adventure sports
- Rich oncology benefit on all options
- International travel emergency medical assistance
- Cover in SADC (Southern African Development Community) Region
- Profmed Baby programme
- Access to ER locator and your electronic membership card via the Profmed app
- Multiply Wellness and Rewards Programme offers discounted fitness and lifestyle benefits (optional)

Benefit highlights include:

- Day-to-day dentistry benefits
- Hospitalisation for injuries resulting from leisure and adventure sport
- Sabbatical benefit, with no underwriting upon return to South Africa
- International travel emergency medical assistance
- Cover in the SADC Region

To join or for more information:

Call: 0800 DEGREE (334 733)

E-mail: degree@profmed.co.za

Website: www.profmed.co.za

Facebook: www.facebook.com/profmed

Highlights of Profmed's Premium and Savvy benefit options

| BENEFIT ² | ProPinnacle | ProSecure Plus | ProSecure | ProActive Plus | ProActive |
|--|---------------------|---|---|---|------------------------------|
| Doctors' fees in hospital | 300% Profmed Tariff | 200% Profmed Tariff | Specific Tariff ¹ | 200% Profmed Tariff | Specific Tariff ¹ |
| Doctors' fees out of hospital | 300% Profmed Tariff | Specific Tariff ¹ | Specific Tariff ¹ | Specific Tariff ¹ | Specific Tariff ¹ |
| Dentists' fees in-and out-of-hospital | Profmed Tariff | 135% Profmed Tariff | 135% Profmed Tariff | 135% Profmed Tariff | 135% Profmed Tariff |
| Unlimited hospitalisation <i>(Savvy only at DSPN hospitals)</i> | ✓ | ✓ | ✓ | ✓ | ✓ |
| Rich oncology cover | ✓ | ✓ | ✓ | ✓ | ✓ |
| Transplants, donor costs and dialysis | ✓ | ✓ | ✓ | ✓ | ✓ |
| Rehabilitation | ✓ | ✓ | ✓ | ✓ | ✓ |
| Internal surgical devices | ✓ | ✓ | ✓ | ✓ | ✓ |
| Preventative care, trauma and HIV assistance | ✓ | ✓ | ✓ | ✓ | ✓ |
| Child immunisations and pneumococcal vaccine | ✓ | ✓ | ✓ | ✓ | ✓ |
| Chronic medication | ✓ | ✓ | ✓ | ✓ | ✓ |
| Additional chronic medication | ✓ | ✓ | ✓ | - | - |
| Contraceptives | ✓ | ✓ | ✓ | ✓ | ✓ |
| Day-to-day cover | ✓ | ✓ | ✓ | ✓  | - |
| Day-to-day dentistry cover | ✓ | ✓ | ✓ | ✓ | ✓ |
| Maternity benefits ³ <i>(Paid from day-to-day)</i> | ✓ | ✓ | ✓ | - | - |
| Maternity programme ⁴ <i>(Paid from risk)</i> | - | ✓  | ✓  | - | - |
| Profmed Baby | ✓ | ✓ | ✓ | ✓ | ✓ |
| International travel emergency medical assistance | ✓ | ✓ | ✓ | ✓ | ✓ |
| Multiply Wellness and Rewards Programme ⁴ | ✓ | ✓ | ✓ | ✓ | ✓ |

¹**Specific Tariff** - Procedures: 120% of Profmed Tariff; Consultations: R462 for GPs and R700 for specialists; or paid at code-specific Rand values.

²Subject to the rules and protocols of the Scheme. Benefit limits are contained in the Schedule of Benefits available at www.profmed.co.za or by calling 0800 334 733.

³The Maternity benefits include in- and out-of-hospital maternity related treatment, medicine or procedures on all options.

⁴The Maternity programme includes only specified out-of-hospital benefits on the ProSecure and ProSecure Plus options.