



Benefits

at a glance **2019**

*Applicable 1 January 2019 to
31 December 2019.*

The Schedule of Benefits containing full details of the benefits, limits and exclusions that apply is available at www.profmed.co.za or by calling **0860 679 200**.



PROFMED

INTRODUCING PROFMED

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

Profmed offers:

- Quality medical cover tailored to suit the lifestyle of professionals
- Rich maternity benefits with underwriting on pregnancy
- Rich oncology cover on all options
- No co-payments required for hospital admissions on the Premium options
- A large selection of network hospitals to choose from on the Savvy options. Co-payment will apply for voluntary use of a non-Designated Service Provider Network (DSPN) hospital.
- Private wards offered on selected options
- Rates for students that are the lowest in the industry
- Financially stable solvency levels in excess of statutory requirements
- Day-to-day dentistry benefits across all options
- Profmed Baby programme
- Access to the ER locator via the Profmed app
- Multiply Wellness and Rewards Programme (optional)

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.

Premium and Savvy benefit options

Profmed's range of options enables you to select medical cover to suit your lifestyle. All Premium benefit options are also available in the more affordable Savvy options.

A co-payment of R10 000 will apply when voluntarily using hospitals outside of the Designated Service Provider Network (DSPN).

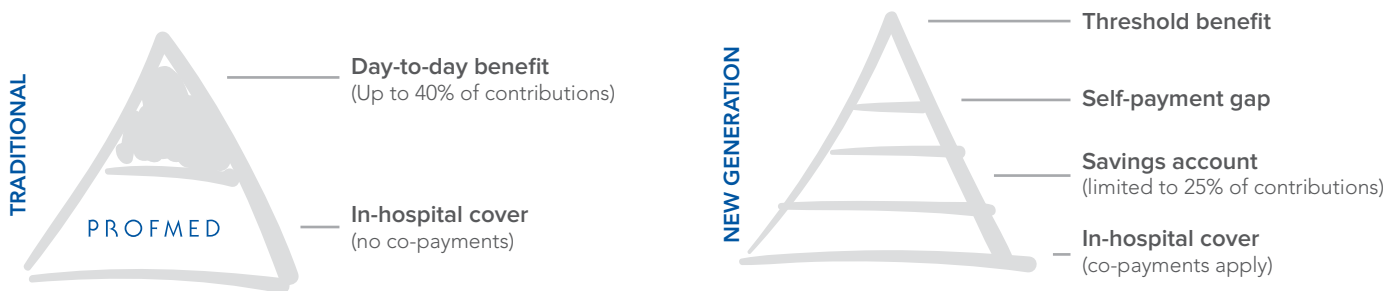
ProPinnacle	ProSecure Plus	ProSecure	ProActive Plus	ProActive
Comprehensive hospital and day-to-day cover for complete peace of mind	Hospital and day-to-day benefits for the growing family	Hospital and day-to-day benefits for the younger family	Hospital benefits and day-to-day benefits for young professionals	Hospital benefits and day-to-day dentistry benefits for young, aspiring professionals

The Savvy equivalent of the above options require members to make use of the hospital Designated Service Provider Network (DSPN).**

Benefit structure

Profmed is a traditional medical scheme. The diagram below illustrates the difference between a traditional and new generation medical scheme.

Traditional vs new-generation medical scheme



A traditional medical scheme is uncomplicated, offering more certainty on the benefits, as the limits are clearly defined. This clarity provides greater peace of mind and understanding of the benefits.

*Eligibility criteria apply. Call 0800 334 733 for more information.

**List of Savvy network hospitals available to view at www.profmed.co.za

BENEFIT OPTIONS AT A GLANCE

<p>ProPinnacle</p> <p>Risk benefits</p> <ul style="list-style-type: none"> Hospitalisation¹ <ul style="list-style-type: none"> doctors' consultations and procedures paid at 300% Profmed Tariff private wards maternity - hospitalisation in private wards, both ante-natal and post-delivery Preventative care from designated service providers Chronic medication <ul style="list-style-type: none"> cover for 57 chronic conditions plus relevant DTPs unlimited benefit 	<p>Monthly contribution Adult: R7 401 Adult dependant: R6 865 Child: R2 220</p> <p>ProPinnacle Savvy Monthly contribution Adult: R6 661 Adult dependant: R6 179 Child: R1 998</p> <ul style="list-style-type: none"> Contraceptives Out-of-hospital MRI & CT scans <ul style="list-style-type: none"> 80% benefit, paid from risk Trauma and HIV assistance from designated service provider International travel emergency medical assistance <ul style="list-style-type: none"> R6 million per beneficiary per journey R1 500 excess on out-of-hospital expenses <p>Day-to-day benefits</p> <ul style="list-style-type: none"> Doctors' consultations and procedures paid at 300% Profmed Tariff 	<ul style="list-style-type: none"> Acute medication Over-the-counter medication Radiology & pathology Optical Dentistry <ul style="list-style-type: none"> dentists paid at 135% Profmed Tariff Maternity benefits² <ul style="list-style-type: none"> extended day-to-day benefits NEW! <p>Optional</p> <ul style="list-style-type: none"> Multiply Wellness and Rewards Programme
<p>ProSecure Plus</p> <p>Monthly contribution Adult: R4 278 Adult dependant: R3 958 Child: R1 667</p> <p>Risk benefits</p> <ul style="list-style-type: none"> Hospitalisation¹ <ul style="list-style-type: none"> doctors' consultations and procedures paid at 200% Profmed Tariff maternity - post-delivery in private wards Preventative care from designated service providers Contraceptives Chronic medication <ul style="list-style-type: none"> cover for 39 chronic conditions plus relevant DTPs benefit limit applies Trauma and HIV assistance from designated service provider International travel emergency medical assistance <ul style="list-style-type: none"> R6 million per beneficiary per journey R1 500 excess on out-of-hospital expenses Maternity programme³ - paid from risk NEW! <p>Day-to-day benefits</p> <ul style="list-style-type: none"> Doctors' consultations and procedures paid at Specific Tariff⁴ Acute medication Over-the-counter medication Radiology & pathology Optical Dentistry <ul style="list-style-type: none"> dentists paid at 135% Profmed Tariff Maternity benefits² <ul style="list-style-type: none"> day-to-day benefits <p>Optional</p> <ul style="list-style-type: none"> Multiply Wellness and Rewards Programme 	<p>ProSecure Plus Savvy Monthly contribution Adult: R3 850 Adult dependant: R3 562 Child: R1 500</p>	<p>ProSecure</p> <p>Monthly contribution Adult: R3 505 Adult dependant: R3 246 Child: R1 369</p> <p>Risk benefits</p> <ul style="list-style-type: none"> Hospitalisation¹ <ul style="list-style-type: none"> doctors' consultations and procedures paid at Specific Tariff⁴ maternity - post-delivery in general wards Preventative care from designated service providers Contraceptives Chronic medication <ul style="list-style-type: none"> cover for 39 chronic conditions plus relevant DTPs benefit limit applies Trauma and HIV assistance from designated service provider International travel emergency medical assistance <ul style="list-style-type: none"> R6 million per beneficiary per journey R1 500 excess on out-of-hospital expenses Maternity programme³ - paid from risk NEW! <p>Day-to-day benefits</p> <ul style="list-style-type: none"> Doctors' consultations and procedures paid at Specific Tariff⁴ Acute medication Over-the-counter medication Radiology & pathology Optical Dentistry <ul style="list-style-type: none"> dentists paid at 135% Profmed Tariff Maternity benefits² <ul style="list-style-type: none"> day-to-day benefits <p>Optional</p> <ul style="list-style-type: none"> Multiply Wellness and Rewards Programme
<p>ProActive Plus</p> <p>Monthly contribution Adult: R1 944 Adult dependant: R1 807 Child: R758</p> <p>Risk benefits</p> <ul style="list-style-type: none"> Hospitalisation¹ <ul style="list-style-type: none"> doctors' consultations and procedures paid at 200% Profmed Tariff in-hospital dentistry (specific cases only) maternity - hospitalisation in general ward Preventative care from designated service providers Contraceptives Chronic medication <ul style="list-style-type: none"> restricted to 26 chronic conditions plus relevant DTPs per formulary and algorithm Trauma and HIV assistance from designated service provider International travel emergency medical assistance <ul style="list-style-type: none"> R6 million per beneficiary per journey out-of-hospital expenses not covered <p>Day-to-day benefits NEW!</p> <ul style="list-style-type: none"> Doctors' consultations and procedures paid at Specific Tariff⁴ Prescribed medication Radiology & pathology Eye examination Dentists' fees paid at 135% Profmed Tariff <p>Optional</p> <ul style="list-style-type: none"> Multiply Wellness and Rewards Programme 	<p>ProActive Plus Savvy Monthly contribution Adult: R1 750 Adult dependant: R1 626 Child: R682</p>	<p>ProActive</p> <p>Monthly contribution Adult: R1 658 Adult dependant: R1 532 Child: R646</p> <p>Risk benefits</p> <ul style="list-style-type: none"> Hospitalisation¹ <ul style="list-style-type: none"> doctors' consultations and procedures paid at Specific Tariff⁴ in-hospital dentistry (specific cases only) maternity - hospitalisation in general ward Preventative care from designated service providers Contraceptives Chronic medication <ul style="list-style-type: none"> restricted to 26 chronic conditions plus relevant DTPs per formulary and algorithm Trauma and HIV assistance from designated service provider International travel emergency medical assistance <ul style="list-style-type: none"> R6 million per beneficiary per journey out-of-hospital expenses not covered <p>Day-to-day dentistry benefits</p> <ul style="list-style-type: none"> Dentists' fees paid at 135% Profmed Tariff <p>Optional</p> <ul style="list-style-type: none"> Multiply Wellness and Rewards Programme

¹Members registered on the Savvy options are required to make use of the DSPN. Co-payments will apply when using hospitals outside of this network.

²Maternity benefits include in- and out-of-hospital maternity-related treatment, medicine or procedures, depending on the option.

³The Maternity programme includes specified out-of-hospital benefits on all four ProSecure options.

⁴Specific Tariff: Procedures: 120% of Profmed Tariff. Consultations: R462 for GPs and R700 for specialists. Or paid at code-specific Rand values

CHRONIC MEDICATION

Table 1
Prescribed Minimum Benefit CDL* Conditions

Available on all options

1. Addison's Disease	10. Crohn's Disease	19. Hypertension
2. Asthma	11. Diabetes Insipidus	20. Hypothyroidism
3. Bipolar Mood Disorder	12. Diabetes Mellitus Types 1 & 2	21. Multiple Sclerosis
4. Bronchiectasis	13. Dysrhythmias	22. Parkinson's Disease
5. Cardiac Failure	14. Epilepsy	23. Rheumatoid Arthritis
6. Cardiomyopathy Disease	15. Glaucoma	24. Schizophrenia
7. Chronic Obstructive Pulmonary Disorder	16. Haemophilia	25. Systemic Lupus Erythematosus
8. Chronic Renal Disease	17. HIV/AIDS	26. Ulcerative Colitis
9. Coronary Artery Disease	18. Hyperlipidaemia	

Table 2
Other non-CDL* Conditions

Available ONLY on ProPinnacle and ProPinnacle Savvy options

1. Allergic Rhinitis – in patients with asthma	12. Major Depressive Disorder	23. Peripheral Vascular Disease
2. Alzheimer's Disease	13. Malabsorption Syndrome	24. Pituitary Adenomas/Hyperfunction of Pituitary Gland
3. Ankylosing Spondylitis	14. Meniere's Disease	25. Post-Organ Transplant (non-DTP)
4. Benign Prostatic Hypertrophy	15. Motor Neuron Disease	26. Psoriatic Arthritis
5. Cushing's Disorder	16. Myasthenia Gravis	27. Pulmonary Interstitial Fibrosis
6. Cystic Fibrosis	17. Obsessive Compulsive Disorder	28. Stroke/Cerebrovascular Accident
7. Deep Vein Thrombosis	18. Oncology Adjunctive Treatment	29. Systemic Connective Tissue Disorders
8. Gastro-Oesophageal Reflux Disorder	19. Osteoarthritis	30. Tuberculosis
9. Gout	20. Osteoporosis	31. Valvular Heart Disease
10. Hypoparathyroidism	21. Paget's Disease	+ Relevant Diagnostic & Treatment Pairs (DTPs)
11. Hyperthyroidism	22. Paraplegia & Quadriplegia	

Table 3
Other non-CDL* Conditions

Available ONLY on ProSecure Plus, ProSecure and their Savvy equivalents

1. Allergic Rhinitis – in patients with asthma	7. Oncology Adjunctive Treatment	12. Pulmonary Interstitial Fibrosis
2. Alzheimer's Disease	8. Osteoporosis	13. Valvular Heart Disease
3. Ankylosing Spondylitis	9. Paraplegia & Quadriplegia	+ Relevant Diagnostic & Treatment Pairs (DTPs)**
4. Benign Prostatic Hypertrophy	10. Pituitary Adenomas/Hyperfunction of Pituitary Gland	
5. Major Depressive Disorder	11. Psoriatic Arthritis	
6. Obsessive Compulsive Disorder		

* Chronic Disease List

** Also covered on all four ProActive options

Note: MMAP® and reference pricing apply on all options

SUPPLEMENTARY INFORMATION

Hospitalisation

- Unlimited cover on all options
- No co-payments for hospitalisation on the Premium options
- Savvy options require use of the hospital Designated Service Provider Network (DSPN). Voluntary use of a non-DSP will result in a co-payment
- Rich oncology benefit
- Full dread disease cover
- Unlimited peritoneal dialysis and haemodialysis
- Maternity benefits
 - › ante-natal in-patient hospitalisation
 - › delivery fee – GP, specialist or registered midwife
 - › labour and ward accommodation
 - › neonatal ICU

Trauma and HIV Assistance Programme

Not subject to day-to-day limit

- Covers trauma, and HIV exposure, resulting from crime, e.g. assault or rape
- Covers HIV exposure resulting from occupational injuries, e.g. needle-stick injury
- 24-hour assistance at dedicated call centre
- Appropriate number of telephonic and face-to-face counselling sessions as determined by case manager
- Immediate access to HIV exposure prophylaxis
- Initial and follow-up HIV testing
- 3 - 6 months' HIV exposure management
- Subject to the use of the DSPN

Preventative Care

Not subject to day-to-day limit

- Early detection of high-risk diseases
- Testing for breast cancer, prostate cancer, cervical cancer, cardiac disease and late onset diabetes
- Facilitates early treatment to maximise positive outcome
- Influenza vaccine
- Human papilloma virus (HPV) vaccine
- Child immunisations
- Pneumococcal vaccine

International Travel Emergency Medical Assistance

- Cover to a maximum of 90 days per journey
- Activation of cover is not required
- Only emergency medical treatment is covered
- Cover for pre-existing conditions, but not elective treatment
- All ages are covered, subject to fit-for-travel protocol
- South African residents are covered while travelling across the borders of South Africa
- SADC Region residents are covered while travelling across the borders of their country of residence, except in South Africa where normal benefits apply
- Cover is not available for conditions in a condition-specific waiting period and during a general waiting period
- Optional additional buy-up cover is available for pre-existing conditions, and for loss of baggage and inconvenience cover

Sabbatical Benefit

- Sabbatical includes extended overseas travel, contract work or furthering of studies
- No underwriting for members who return from sabbatical
- Sabbatical period is limited to three years
- Available only after one year of Profmed membership
- On return to South Africa, the benefit is available again only after one year of Profmed membership

Multiply Wellness and Rewards Programme (optional)

- Multiply Starter is available to all members, at no cost
- Discounts and special packages on selected health and lifestyle products
- Upgrade to Multiply Provider or Multiply Premier at a monthly fee
- Additional benefits on Multiply Provider and Multiply Premier, including discounts on gym fees, airfares and movie tickets
- Additional broker commission earnings

Designated Service Provider Networks (DSPNs)

- **Alcohol and Drug Rehabilitation:** South African National Council on Alcoholism and Drug Dependence (SANCA)
- **Cataract Surgery:** Ophthalmic Risk Management (ORM)
- **Chronic Dialysis:** National Renal Care, Life Healthcare
- **Domiciliary (Home) Oxygen:** Ecomed Medical cc
- **Emergency Medical Transport (Within RSA):** Netcare 911
- **Endoscopic Examinations:** Netcare, Life Healthcare, Clinix, National Hospital Network (NHN) and Mediclinic
- **Medication/Pharmacy:** Profmed Pharmacy Network, subject to rules, formulary, reference pricing and protocols
- **Oncology - Chemotherapy and biologicals:** Dis-Chem Pharmacy and Medipost
- **Oncology - PET Scans:** Bloch & Partners at Morningside Clinic (applies to greater Johannesburg region only)
- **Oncology - Radiation Therapy:** Netcare (participating facilities)
- **Optical:** Opticlear
- **Physical Rehabilitation:** Life Healthcare
- **Preventative Care - Pathology:** Ampath, Lancet Laboratories and Pathcare
- **Psychiatric Hospitalisation:** Participating National Hospital Network (NHN) facilities and Life Healthcare
- **Savvy options:** Mediclinic, Life Healthcare and other filler hospitals where required **NEW!**
- **Trauma and HIV Assistance Programme:** Lifesense

Maternity Programme

Not subject to day-to-day benefits

Available on all four ProSecure options

- Consultations at a medical practitioner
- Lactation consultation
- Nutrition consultation
- Nuchal Translucency Non-Invasive (NIPT) test
- Ultra-sound scans (ante-natal)

NEW!

Contraceptives

Not subject to day-to-day limit

- Includes oral contraceptives, patches, injections, implants and intra-uterine devices
- Funding for contraceptive purposes only

Note: Protocols and clinical management apply

WHICH OPTION TO CHOOSE

The following suggestions are guidelines, but you may belong to any option of your choice.

I need...

affordable cover and I choose to use network hospitals



Consider the Savvy options

I am a young, aspiring professional...

I only need cover for planned and emergency hospital admissions and day-to-day dentistry benefits



Consider ProActive

I only need...

cover for planned and emergency hospital admissions, and day-to-day benefits



Consider ProActive Plus

I need...

cover for planned and emergency hospital admissions, chronic medication as well as day-to-day benefits



Consider ProSecure, ProSecure Plus or ProPinnacle

I need...

benefits for one of the listed chronic conditions and my chronic medication costs less than R1 000 per month



Consider ProSecure or ProSecure Plus (cover for 39 chronic conditions plus relevant DTPs, with benefit limits)

I need...

a private ward when hospitalised and benefits for one of the listed chronic conditions and my chronic medication costs more than R1 000 per month



Consider ProPinnacle (cover for 57 chronic conditions plus relevant DTPs, unlimited benefit)

Contact Us

Intermediary support and other important contact numbers

Intermediaries

Client claims information, product information and commissions:

www.profmed.co.za

E-mail: brokersupport@profmed.co.za

Call: 0860 679 200

How to Join Profmed

Call: 0800 DEGREE (334 733)

E-mail: degree@profmed.co.za

Client Services

Call: 0860 679 200

E-mail: info@profmed.co.za

Claims: claims@profmed.co.za

Private Bag X1031, Lyttelton, 0140

Walk-in Centres

PPSHA, PPS Centurion Square, Cnr Gordon Hood and Heuwel Roads, Centurion
Profmed Place, First Floor, 15 Eton Road, Parktown, Johannesburg

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