BENEFITS AT A GLANCE

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 0800 334 733.
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

Sabbatical Benefit

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

International Travel Emergency Medical Assistance

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

Multiply Wellness Programme (optional)

- Base Multiply available to all members, at no cost
- Discounts and special packages on selected health and lifestyle products
- Free Flexibreaks membership for holiday and accommodation deals on Base and full Multiply
- Informative newsletter and online nutritional advice and tips
- Full Multiply package available at a monthly fee
- Additional benefits on full Multiply, including discounts on gym fees, airfares and movie tickets
- “Momentous Baby Programme” offering on full Multiply
- Additional broker commission earnings

Designated Service Provider Networks (DSPNs)

- Alcohol and Drug Rehabilitation: South African National Council on Alcoholism and Drug Dependence (SANCA)
- Chronic Dialysis: National Renal Care
- Domiciliary (Home) Oxygen: Ecomed Medical cc
- Endoscopic Examinations: Netcare, Life Healthcare, Clinix, National Hospital Network (NHN) and Mediclinic
- Medication: Profmed Pharmacy Network, subject to rules, formulary, reference pricing and protocols
- 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
- Trauma and HIV Assistance Programme: Lifesense
- Emergency Medical Transport (Within RSA): Netcare 911

Contraceptives
Not subject to day-to-day limit

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

Which option to choose

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

<table>
<thead>
<tr>
<th>I am a young, aspiring professional…</th>
<th>Consider ProActive</th>
</tr>
</thead>
<tbody>
<tr>
<td>I only need… cover for planned or emergency hospital admissions and day-to-day dentistry benefits</td>
<td>Consider ProActive or ProActive Plus</td>
</tr>
<tr>
<td>I need… cover for planned or emergency hospital admissions as well as day-to-day benefits</td>
<td>Consider ProSecure, ProSecure Plus or ProPinnacle</td>
</tr>
<tr>
<td>I need… benefits for one of the listed chronic conditions and my chronic medication costs less than R1 000 per month</td>
<td>Consider ProSecure or ProSecure Plus (cover for 39 chronic conditions plus relevant DTPs, with benefit limits)</td>
</tr>
<tr>
<td>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</td>
<td>Consider ProPinnacle (cover for 57 chronic conditions plus relevant DTPs, unlimited benefit)</td>
</tr>
</tbody>
</table>

Note: Protocols and clinical management apply
Introducing Profmed

Profmed is the largest restricted medical scheme in South Africa uniquely designed for graduate professionals. Although registered in 1969, Profmed has been providing benefits since 1959, making it one of the longest established medical schemes in South Africa. Profmed serves over 31 700 discerning members, providing 69 000 lives with exceptional medical benefits.

Profmed offers:
- Quality medical cover tailored to suit the lifestyle of professionals
- Rich maternity benefits with lenient underwriting on pregnancy
- Rich oncology cover on all options
- No deposits or co-payments required for hospital admissions
- 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 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.

Benefit options
Profmed’s range of options enables you to select medical cover to suit your lifestyle.

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

* Qualifying criteria apply. Call 0800 334 733 for more information.
**Benefit options at a glance**

### ProSecure Plus

**Risk benefits**
- Hospitalisation
  - doctors’ consultations and procedures paid at Profmed Plus Tariff squared
- Preventative care from designated service providers
- Contraceptives
- Chronic medication
  - cover for 39 chronic conditions plus relevant DTPs
  - benefit limit applies
- Trauma and HIV assistance from designated service provider
- International travel emergency medical assistance
  - R6 million per beneficiary per journey
  - R1 000 excess on out-of-hospital expenses

**Day-to-day benefits**
- Doctors’ consultations and procedures paid at Profmed Specific Tariff cubic
  - Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optical
- Dentistry
  - dentists paid at Profmed Dental Tariff
- Maternity
  - hospitalisation post-delivery in private wards

**Optional**
- Multiply Wellness Programme

<table>
<thead>
<tr>
<th>Monthly contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult: R3 555</td>
</tr>
<tr>
<td>Adult dependent: R3 289</td>
</tr>
<tr>
<td>Child: R1 385</td>
</tr>
</tbody>
</table>

### ProSecure

**Risk benefits**
- Hospitalisation
  - doctors’ consultations and procedures paid at Profmed Specific Tariff cubic
- Preventative care from designated service providers
- Contraceptives
- Chronic medication
  - cover for 39 chronic conditions plus relevant DTPs
  - benefit limit applies
- Trauma and HIV assistance from designated service provider
- International travel emergency medical assistance
  - R6 million per beneficiary per journey
  - R1 000 excess on out-of-hospital expenses

**Day-to-day benefits**
- Doctors’ consultations and procedures paid at Profmed Specific Tariff cubic
  - Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optical
- Dentistry
  - dentists paid at Profmed Dental Tariff
- Maternity

**Optional**
- Multiply Wellness Programme

<table>
<thead>
<tr>
<th>Monthly contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult: R2 913</td>
</tr>
<tr>
<td>Adult dependent: R2 697</td>
</tr>
<tr>
<td>Child: R1 137</td>
</tr>
</tbody>
</table>

### ProPinnacle

**Risk benefits**
- Hospitalisation
  - doctors’ consultations and procedures paid at Profmed Premium Tariff
- Preventative care from designated service providers
- Contraceptives
- Chronic medication
  - cover for 57 chronic conditions plus relevant DTPs
  - unlimited benefit
- Trauma and HIV assistance from designated service provider
- International travel emergency medical assistance
  - 200% of Profmed Tariff
  - R6 million per beneficiary per journey
  - per formulary and algorithm
  - restricted to 26 chronic conditions plus relevant DTPs
  - benefit limit applies
- Trauma and HIV assistance from designated service provider
- International travel emergency medical assistance
  - R6 million per beneficiary per journey
  - R1 000 excess on out-of-hospital expenses

**Day-to-day benefits**
- Doctors’ consultations and procedures paid at Profmed Premium Tariff
  - Acute medication
  - Over-the-counter medication
  - Radiology & pathology
  - Optical
  - Dentistry
  - dentists paid at Profmed Dental Tariff
- Maternity
  - hospitalisation in private wards, both ante-natal and post-delivery

**Optional**
- Multiply Wellness Programme

<table>
<thead>
<tr>
<th>Monthly contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult: R6 007</td>
</tr>
<tr>
<td>Adult dependent: R5 572</td>
</tr>
<tr>
<td>Child: R1 802</td>
</tr>
</tbody>
</table>

### ProActive Plus

**Risk benefits**
- Hospitalisation
  - doctors’ consultations and procedures paid at Profmed Plus Tariff squared
- Preventative care from designated service providers
- Contraceptives
- Chronic medication
  - restricted to 26 chronic conditions plus relevant DTPs
  - per formulary and algorithm
- Trauma and HIV assistance from designated service provider
- Maternity hospitalisation
- International travel emergency medical assistance
  - R6 million per beneficiary per journey
  - out-of-hospital expenses not covered

**Day-to-day dentistry benefits**
- Dentists’ fees paid at Profmed Dental Tariff

**Optional**
- Multiply Wellness Programme

<table>
<thead>
<tr>
<th>Monthly contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult: R1 585</td>
</tr>
<tr>
<td>Adult dependent: R1 473</td>
</tr>
<tr>
<td>Child: R618</td>
</tr>
</tbody>
</table>

### ProActive

**Risk benefits**
- Hospitalisation
  - doctors’ consultations and procedures paid at Profmed
  - Specific Tariff cubic
- Preventative care from designated service providers
- Contraceptives
- Chronic medication
  - restricted to 26 chronic conditions plus relevant DTPs
  - per formulary and algorithm
- Trauma and HIV assistance from designated service provider
- Maternity hospitalisation
- International travel emergency medical assistance
  - R6 million per beneficiary per journey
  - out-of-hospital expenses not covered

**Day-to-day dentistry benefits**
- Dentists’ fees paid at Profmed Dental Tariff

**Optional**
- Multiply Wellness Programme

<table>
<thead>
<tr>
<th>Monthly contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult: R1 408</td>
</tr>
<tr>
<td>Adult dependent: R1 301</td>
</tr>
<tr>
<td>Child: R248</td>
</tr>
</tbody>
</table>

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1. Profmed Premium Tariff
   The maximum tariff paid by the Scheme is 300% of Profmed Tariff
2. Profmed Plus Tariff
   200% of Profmed Tariff
3. Profmed Specific Tariff
   Procedures: 120% of Profmed Tariff
   Consultations: R415 for GPs and R630 for specialists
4. Profmed Dental Tariff
   135% of Profmed Tariff for consultations and procedures
**Chronic medication**

### Table 1
**Prescribed Minimum Benefit CDL* Conditions**

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

### Table 2
**Other non-CDL* Conditions**

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

### Table 3
**Other non-CDL* Conditions**

<table>
<thead>
<tr>
<th>Condition</th>
<th>Available ONLY on ProSecure Plus and ProSecure options</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Allergic Rhinitis – in patients with asthma</td>
<td></td>
</tr>
<tr>
<td>2. Alzheimer's Disease</td>
<td></td>
</tr>
<tr>
<td>3. Ankylosing Spondylitis</td>
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<td>4. Benign Prostatic Hypertrophy</td>
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</tr>
<tr>
<td>5. Major Depressive Disorder</td>
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<tr>
<td>6. Obsessive Compulsive Disorder</td>
<td></td>
</tr>
<tr>
<td>7. Oncology Adjunctive Treatment</td>
<td></td>
</tr>
<tr>
<td>8. Osteoporosis</td>
<td></td>
</tr>
<tr>
<td>9. Paraplegia &amp; Quadriplegia</td>
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</tr>
<tr>
<td>10. Pituitary Adenomas/Hyperfunction of Pituitary Gland</td>
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</tr>
<tr>
<td>11. Psoriatic Arthritis</td>
<td></td>
</tr>
<tr>
<td>12. Pulmonary Interstitial Fibrosis</td>
<td></td>
</tr>
<tr>
<td>13. Valvular Heart Disease</td>
<td></td>
</tr>
<tr>
<td>+ Relevant Diagnostic &amp; Treatment Pairs (DTPs)**</td>
<td></td>
</tr>
</tbody>
</table>

**Note:** MMAP® and reference pricing apply on all options

### Supplementary information

**Hospitalisation**
- Unlimited cover on all options
- Cover in any registered hospital
- Rich oncology benefit
- Full dread disease cover
- Unlimited peritoneal dialysis and haemodialysis
- No deposits or co-payments required on admission to hospital
- Maternity benefits
  - ante-natal in-patient hospitalisation
  - delivery fee – GP, specialist or registered midwife
  - labour and ward accommodation
  - neonatal care

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

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