

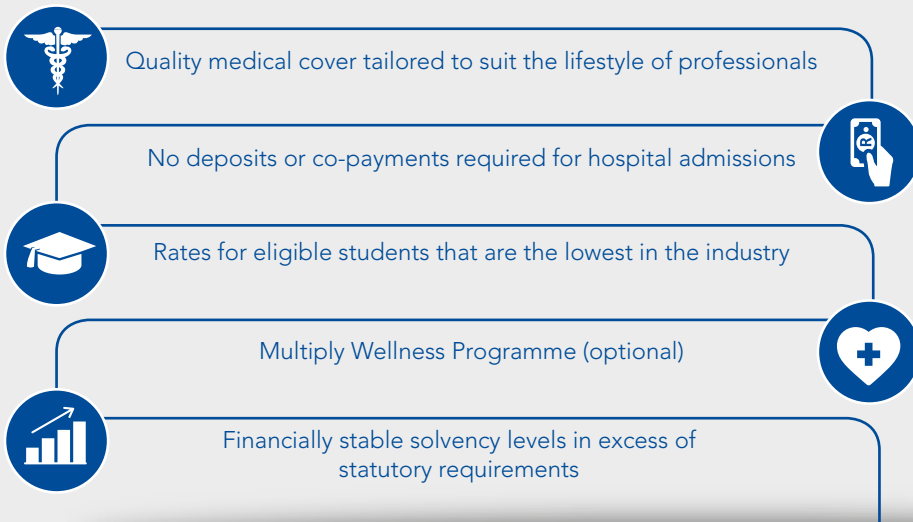
BENEFITS FOR THE PROFESSIONAL



Introducing Profmed

Profmed is the largest restricted medical scheme in South Africa uniquely designed for graduate professionals. Although registered in 1969, it has provided benefits since 1959, making it one of the longest established medical schemes in South Africa. Profmed serves over 30 300 discerning members, providing 67 000 lives with exceptional medical benefits.

Profmed offers:

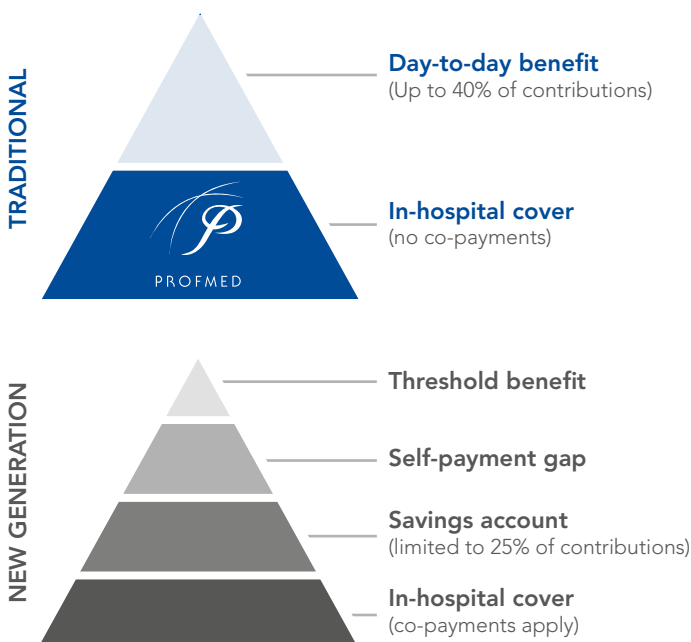


Membership is exclusively for university or technical university post-graduate professionals, who meet at least one of these eligibility criteria:

- A degree and/or qualification of four years or more
- Two three-year degrees
- A three-year degree with a post-graduate qualification of not less than one year

BENEFITS POSITIONING

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.

ADDITIONAL BENEFITS



BENEFIT OPTIONS

ProPinnacle

Unlimited in-hospital cover in private wards, comprehensive chronic and day-to-day cover. In- and out-of-hospital GP and specialist costs, i.e. visits, consultations and procedures, covered at Profmed Premium Tariff (300% of Profmed Tariff). Dentists' consultations and procedures are covered at the Profmed Dental Tariff (135% of the Profmed Tariff).

(cover for 57 chronic conditions plus relevant DTPs, with benefit limits)

ProSecure Plus

Unlimited in-hospital cover in general wards and private ward rates for maternity (post-delivery) as well as cover for chronic and day-to-day medical expenses, and cover over and above the prescribed minimum benefits. In-hospital GP and specialist costs, i.e. visits, consultations and procedures, covered at Profmed Plus Tariff (200% of Profmed Tariff). Out-of-hospital GP and specialist costs, i.e. visits, consultations and procedures covered at Profmed Specific Tariff (120% of Profmed Tariff). Dentists' consultations and procedures are covered at the Profmed Dental Tariff (135% of the Profmed Tariff).

(cover for 39 chronic conditions plus relevant DTPs, with benefit limits)

ProSecure

Unlimited in-hospital cover in general wards, as well as chronic and day-to-day medical expenses cover over and above the

prescribed minimum benefits. In- and out-of-hospital GP and specialist costs, i.e. visits, consultations and procedures covered at Profmed Specific Tariff (120% of Profmed Tariff). Dentists' consultations and procedures are covered at the Profmed Dental Tariff (135% of the Profmed Tariff).

(cover for 39 chronic conditions plus relevant DTPs, with benefit limits)

ProActive Plus

Unlimited in-hospital cover in general wards, day-to-day dentistry benefits and cover for prescribed minimum benefits. In-hospital GP and specialist costs, i.e. visits, consultations and procedures covered at Profmed Plus Tariff (200% of Profmed Tariff). Dentists' consultations and procedures are covered at the Profmed Dental Tariff (135% of the Profmed Tariff).

(cover for 26 chronic conditions plus relevant DTPs, with benefit limits)

ProActive

Unlimited in-hospital cover in general wards, day-to-day dentistry benefits and cover for prescribed minimum benefits. In-hospital GP and special costs, i.e. visits, consultations and procedures covered at Profmed Specific Tariff (120% of Profmed Tariff). Dentists' consultations and procedures are covered at the Profmed Dental Tariff (135% of the Profmed Tariff).

(cover for 26 chronic conditions plus relevant DTPs, with benefit limits)

WHICH OPTION TO CHOOSE

Your needs

I AM A YOUNG, ASPIRING PROFESSIONAL

I only need hospital cover and day-to-day dentistry benefits

I ONLY NEED

Cover for planned or emergency hospital admissions and day-to-day dentistry benefits

I NEED

Cover for planned or emergency hospital admissions and day-to-day benefits

I NEED

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

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

- ProActive
- ProActive or ProActive Plus
- ProSecure, ProSecure Plus or ProPinnacle
- ProSecure or ProSecure Plus
- ProPinnacle

