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.
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).

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**

### ProPinnacle

**Risk benefits**
- Hospitalisation
  - doctors’ consultations and procedures paid at 200% Profmed Tariff
  - maternity - post-delivery in private wards
- 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 500 excess on out-of-hospital expenses

**Day-to-day benefits**
- Doctors’ consultations and procedures paid at Specific Tariff
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optical
- Dentistry
  - dentists paid at 135% Profmed Tariff
- Maternity benefits
  - day-to-day benefits

**Optional**
- Multiply Wellness and Rewards Programme

### ProSecure Plus

**Monthly contribution**
- **Adult:** R4 278
- **Adult dependant:** R3 958
- **Child:** R1 667

**Risk benefits**
- Hospitalisation
  - doctors’ consultations and procedures paid at 200% Profmed Tariff
  - maternity - post-delivery in private wards
- 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 500 excess on out-of-hospital expenses
- Maternity programme – paid from risk

**Day-to-day benefits**
- Doctors’ consultations and procedures paid at Specific Tariff
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optical
- Dentistry
  - dentists paid at 135% Profmed Tariff
- Maternity benefits
  - day-to-day benefits

**Optional**
- Multiply Wellness and Rewards Programme

### ProSecure Savvy

**Monthly contribution**
- **Adult:** R6 661
- **Adult dependant:** R5 179
- **Child:** R1 998

**Risk benefits**
- Hospitalisation
  - doctors’ consultations and procedures paid at Specific Tariff
  - maternity - post-delivery in general wards
- 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 500 excess on out-of-hospital expenses
- Maternity programme – paid from risk

**Day-to-day benefits**
- Doctors’ consultations and procedures paid at Specific Tariff
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optical
- Dentistry
  - dentists paid at 135% Profmed Tariff
- Maternity benefits
  - day-to-day benefits

**Optional**
- Multiply Wellness and Rewards Programme

### ProSecure Plus Savvy

**Monthly contribution**
- **Adult:** R3 850
- **Adult dependant:** R3 562
- **Child:** R1 500

**Risk benefits**
- Hospitalisation
  - doctors’ consultations and procedures paid at Specific Tariff
  - maternity - post-delivery in general wards
- Preventative care from designated service providers
- Contraceptives
- Chronic medication
  - cover for 26 chronic conditions plus relevant DTPs
  - per formulary and algorithm
- Trauma and HIV assistance from designated service provider
- International travel emergency medical assistance
  - R6 million per beneficiary per journey
  - R1 500 excess on out-of-hospital expenses
- Maternity programme – paid from risk

**Day-to-day benefits**
- Doctors’ consultations and procedures paid at Specific Tariff
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optical
- Dentistry
  - dentists paid at 135% Profmed Tariff
- Maternity benefits
  - day-to-day benefits

**Optional**
- Multiply Wellness and Rewards Programme

### ProSecure Savvy

**Monthly contribution**
- **Adult:** R3 505
- **Adult dependant:** R2 921
- **Child:** R1 232

**Risk benefits**
- Hospitalisation
  - doctors’ consultations and procedures paid at Specific Tariff
  - maternity - in-hospital dentistry (specific cases only)
- 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
- International travel emergency medical assistance
  - R6 million per beneficiary per journey
  - out-of-hospital expenses not covered

**Day-to-day benefits**
- Dentists’ fees paid at 135% Profmed Tariff

**Optional**
- Multiply Wellness and Rewards Programme

### ProActive Plus

**Monthly contribution**
- **Adult:** R1 944
- **Adult dependant:** R1 807
- **Child:** R728

**Risk benefits**
- Hospitalisation
  - 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
  - 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
  - R6 million per beneficiary per journey
  - out-of-hospital expenses not covered

**Day-to-day benefits**
- Doctors’ consultations and procedures paid at Specific Tariff
  - Prescribed medication
  - Radiology & pathology
  - Eye examination
  - Dentists’ fees paid at 135% Profmed Tariff

**Optional**
- Multiply Wellness and Rewards Programme

### ProActive Savvy

**Monthly contribution**
- **Adult:** R1 658
- **Adult dependant:** R1 532
- **Child:** R646

**Risk benefits**
- Hospitalisation
  - doctors’ consultations and procedures paid at Specific Tariff
  - in-hospital dentistry (specific cases only)
  - maternity - hospitalisation in general ward
- 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
- International travel emergency medical assistance
  - R6 million per beneficiary per journey
  - out-of-hospital expenses not covered

**Day-to-day benefits**
- Dentists’ fees paid at 135% Profmed Tariff

**Optional**
- Multiply Wellness and Rewards Programme

---

1. Members registered on the Savvy options are required to make use of the DSPN. Co-payments will apply when using hospitals outside of this network.
2. Maternity benefits include in- and out-of-hospital maternity-related treatment, medicine or procedures, depending on the option.
3. The Maternity programme includes specified out-of-hospital benefits on all four ProSecure options.
CHRONIC MEDICATION

Table 1
Prescribed Minimum Benefit CDL* Conditions

<table>
<thead>
<tr>
<th>Available on all options</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Addison’s Disease</td>
</tr>
<tr>
<td>2. Asthma</td>
</tr>
<tr>
<td>5. Cardiac Failure</td>
</tr>
<tr>
<td>6. Cardiomyopathy Disease</td>
</tr>
<tr>
<td>7. Chronic Obstructive Pulmonary Disorder</td>
</tr>
<tr>
<td>8. Chronic Renal Disease</td>
</tr>
</tbody>
</table>

Table 2
Other non-CDL* Conditions

<table>
<thead>
<tr>
<th>Available ONLY on ProPinnacle and ProPinnacle Savvy options</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Allergic Rhinitis – in patients with asthma</td>
</tr>
<tr>
<td>2. Alzheimer’s Disease</td>
</tr>
<tr>
<td>3. Ankylosing Spondylitis</td>
</tr>
<tr>
<td>5. Cushing’s Disorder</td>
</tr>
<tr>
<td>6. Cystic Fibrosis</td>
</tr>
<tr>
<td>7. Deep Vein Thrombosis</td>
</tr>
<tr>
<td>9. Gout</td>
</tr>
<tr>
<td>11. Hyperthyroidism</td>
</tr>
<tr>
<td>12. Major Depressive Disorder</td>
</tr>
<tr>
<td>16. Myasthenia Gravis</td>
</tr>
<tr>
<td>17. Obsessive Compulsive Disorder</td>
</tr>
<tr>
<td>18. Oncology Adjunctive Treatment</td>
</tr>
<tr>
<td>19. Osteoarthritis</td>
</tr>
<tr>
<td>20. Osteoporosis</td>
</tr>
<tr>
<td>21. Paget’s Disease</td>
</tr>
<tr>
<td>22. Paraplegia &amp; Quadriplegia</td>
</tr>
</tbody>
</table>

Table 3
Other non-CDL* Conditions

<table>
<thead>
<tr>
<th>Available ONLY on ProSecure Plus, ProSecure and their Savvy equivalents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Allergic Rhinitis – in patients with asthma</td>
</tr>
<tr>
<td>2. Alzheimer’s Disease</td>
</tr>
<tr>
<td>5. Major Depressive Disorder</td>
</tr>
<tr>
<td>6. Obsessive Compulsive Disorder</td>
</tr>
<tr>
<td>7. Oncology Adjunctive Treatment</td>
</tr>
<tr>
<td>8. Osteoporosis</td>
</tr>
<tr>
<td>9. Paraplegia &amp; Quadriplegia</td>
</tr>
<tr>
<td>10. Pituitary Adenomas/Hyperfunction of Pituitary Gland</td>
</tr>
<tr>
<td>11. Psoriatic Arthritis</td>
</tr>
</tbody>
</table>

* Chronic Disease List
** Also covered on all four ProActive 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

- 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

Note: MMAP® and reference pricing apply on all options
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 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

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

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
- Physical Rehabilitation: Life Healthcare
- Psychiatric Hospitalisation: Lifesense
- 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)

Contraceptives
Not subject to day-to-day limit

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

Contraceptives

- Funding for contraceptive purposes only
- 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.

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)
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

Disclaimer: In the event of a conflict between this brochure and the registered rules of the Scheme, the rules will prevail.
FSP No. 43918 | E&OE. Copyright 2015