





PROFMED

PROACTIVE PLUS

PROACTIVE PLUS SAVVY

BENEFIT BROCHURE 2026

These benefits are subject to ratification by the Council for Medical Schemes.

This is a summary of benefits, please refer to the published Schedule of Benefits for detailed information on benefits. In the event of a dispute the approved rules of the Scheme and the rules contained in the Schedule of Benefits will prevail. All benefits are subject to the PMB legislation.

CONTRIBUTIONS

PROACTIVE PLUS SAVVY

(Subject to Savvy network of hospitals)

*INCLUDES OVER **100+ FACILITIES** ON THE SAVVY NETWORK.*

Members registered on the **ProActive Plus Savvy** option are required to make use of the Savvy network for hospitalisation, including day procedures.

Scan for a list of Network Hospitals

- Voluntary use of a non-network hospital will result in a co-payment of R14 000; and
- Voluntary use of a non-network hospital for a specified day procedure will result in a co-payment of R5 000. (Subject to PMB legislation)

PROACTIVE PLUS SAVVY	
Principal member	R 3 164
Adult dependant	R 2 914
Child	R 1 235

PROACTIVE PLUS

Members on the **ProActive Plus option** are not restricted to a network of hospitals.

Scan to view the Day Procedure Network

- **Specified day procedures on the ProActive Plus option, are subject to the use of the Day Procedure network.**
- Voluntary use of a non-network hospital for a specified day procedure will result in a co-payment of R5 000. (Subject to PMB legislation)

PROACTIVE PLUS	
Principal member	R 3 516
Adult dependant	R 3 239
Child	R 1 370

CONTACT US

	WITHIN RSA	OUTSIDE RSA
CLIENT SERVICES & CLAIMS	0860 679 200	+27 12 679 4144
CHRONIC AUTHORISATIONS	0800 132 345	+27 11 770 6000
PRE-AUTHORISATIONS	0860 776 363	+27 12 679 4145
INTERNATIONAL TRAVEL MEDICAL ASSISTANCE	011 991 8564	+27 11 991 8564
EMERGENCY MEDICAL ASSISTANCE WITHIN RSA	082 911	-
WHISPA: • **GBV SUPPORT** • **ASSISTANCE FOR TRAUMA, AND HIV EXPOSURE**	0860 944 772	-

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DESIGNATED SERVICE PROVIDERS

Members will be required to make use of designated service providers to avoid co-payments on services rendered for the relevant benefits, subject to PMB legislation.

CHRONIC DIALYSIS	National Renal Care, Life Healthcare (LHC) and Mediclinic
DAY PROCEDURE NETWORK: (APPLICABLE TO PROSECURE PLUS, PROSECURE AND PROACTIVE PLUS ONLY)	Netcare, Mediclinic, National Hospital Network (NHN) facilities, Joint Medical Holdings (JMH), specified Life Healthcare (LHC) hospitals and Day Hospital Association of South Africa (DHASA)
DOMICILIARY (HOME) OXYGEN	Ecomed Medical cc
EMERGENCY MEDICAL TRANSPORT (EMT) (WITHIN RSA)	Netcare 911
FUNCTIONAL REHABILITATION PROGRAMME	Documentation Based Care (DBC) Back and Neck Programme, Workability
HOSPITALISATION: PREMIUM OPTIONS (PMBS AND NON-PMBS)	No DSPN, with the exception of benefits for mental health hospitalisation, drug and alcohol rehabilitation and physical rehabilitation, subject to pre-authorisation, rules and protocols
HOSPITALISATION: PROSELECT OPTION (PMBS AND NON-PMBS)	Mediclinic, Life Healthcare (LHC), National Hospital Network (NHN) facilities, Joint Medical Holdings (JMH), Day Hospital Association of South Africa (DHASA), specified Independent hospitals and specified Netcare hospitals with the exception of benefits for mental health hospitalisation, drug and alcohol rehabilitation, physical rehabilitation, subject to pre-authorisation, rules and protocols
HOSPITALISATION: SAVVY OPTIONS (PMBS AND NON-PMBS)	Mediclinic, Life Healthcare (LHC), Day Hospital Association of South Africa (DHASA), specified Independent hospitals, Joint Medical Holdings (JMH) and other specified National Hospital Network (NHN) and specified Netcare hospitals, as listed on the website, with exception of benefits for mental health hospitalisation, drug and alcohol rehabilitation, physical rehabilitation, subject to pre-authorisation, rules and protocols
INTERNATIONAL TRAVEL MEDICAL ASSISTANCE	Europ Assistance
MENTAL HEALTH HOSPITALISATION	Akeso (Netcare), Crescent Mental Health Services (Mediclinic), Denmar (Mediclinic), participating Joint Medical Holdings (JMH) hospitals and National Hospital Network (NHN) facilities and Life Healthcare (LHC)
ONCOLOGY	• Chemotherapy and biologicals: Dis-Chem Pharmacy and Medipost • PET Scans: Bloch & Partners at Morningside Clinic (applies to greater Johannesburg region only)
ONCOLOGY RISK MANAGEMENT	Icon
OPTOMETRY	Opticlear
PHARMACY	Profmed Pharmacy Network, subject to rules, formulary, reference pricing and protocols
POST-NATAL HOME-BASED VISIT	Wellness Health Insurance Pathology Services (W.H.I.P.S)
PREVENTATIVE CARE	Pathology: Ampath, Lancet Laboratories and Pathcare
REHABILITATION	• Alcohol and Drugs: South African National Council on Alcoholism and Drug Dependence (SANCA) • Physical: Life Healthcare
WHISPA • **GBV SUPPORT** • **ASSISTANCE FOR TRAUMA, AND HIV EXPOSURE**	Lifesense

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HOSPITAL AND HOSPITAL-RELATED BENEFITS AND MAJOR MEDICAL EXPENSES

BENEFIT	PROACTIVE PLUS	PROACTIVE PLUS SAVVY
HOSPITALISATION Call 0860 776 363 for authorisation, information on clinical qualifying criteria, and benefits.	• No restriction to network hospitals • Specified day procedures, subject to use of the Day Procedure network. • Use of a non-network hospital for a specified day procedure will result in a co-payment. **Scan to view the Day Procedure Network**	Subject to use of the Savvy DSPN, use of a non-network hospital will result in a co-payment. **Scan for a list of Network Hospitals**
Hospital ward accomodation (Subject to pre-authorisation)	100% Negotiated Tariff in general ward	
Theatre and recovery room	100% Negotiated Tariff	
Intensive care and high care	100% Negotiated Tariff	
Emergency room visits and facility fees at hospitals that result in hospitalisation	100% Negotiated Tariff	
MEDICINES IN HOSPITAL		
Medicines and materials used in hospital and theatre	100% Negotiated Tariff	
Medicines taken out of hospital on discharge	80% Negotiated Tariff Paid from acute medicine benefit, subject to the availability of funds	
GENERAL PRACTITIONERS (GPS) AND SPECIALISTS IN HOSPITAL		
Surgery and in-hospital procedures	175% Profmed Tariff	
Consultations by a GP or specialist while hospitalised	175% Profmed Tariff	
RADIOLOGY AND PATHOLOGY IN HOSPITAL Call 0860 776 363 for authorisation, information on clinical qualifying criteria, and benefits. Hospitalisation not covered if admission is for the sole purpose of radiology or pathology tests.		
a) Radiology and pathology while hospitalised (Excluding MRI, radio-isotope, CT and PET scans and certain other investigative procedures)	100% Negotiated Tariff	
MRI, radio-isotope and CT scans and certain other investigative procedures while hospitalised Specialist referral required, except for CT scans	100% Negotiated Tariff in-hospital 2 per family in-hospital only	
OTHER MAJOR MEDICAL SERVICES Call 0860 776 363 for authorisation and registration, information on clinical qualifying criteria, and benefits.		
Transplants Subject to registration on the Disease Management Programme, and PMB legislation. Benefits for donor costs are not available to members who elect to be a donor to a recipient who is not a Profmed member.		
a) Hospitalisation	100% Negotiated Tariff	
b) Donor costs PMBs only	100% Negotiated Tariff	
Peritoneal dialysis and haemodialysis **Chronic dialysis subject to the use of the Chronic Dialysis DSPN. Co-payment applies for the use of a non-DSP.**	100% Negotiated Tariff	

BENEFIT	PROACTIVE PLUS	PROACTIVE PLUS SAVVY
ONCOLOGY Subject to pre-authorisation, protocols and PMB legislation. Members are required to register on the Oncology Programme.		
Includes all costs related to treatment, consultations, investigations and drugs, excluding hospitalisation (Subject to pre-authorisation and registration on the Oncology Programme and PMB legislation)	R418 000 per beneficiary Thereafter, subject to PMB legislation	
a) Chemotherapy		
i. a) Consultations	GPs: R630 Specialists: R920	
i. b) Procedures	100% Specific Tariff	
ii. Chemotherapy drugs Excluding adjunctive treatment (20% co-payment applies for non-use of Oncology pharmacy DSPN)	100% Single Exit Price plus dispensing fee	
iii. Biologicals and other specified drugs (Subject to use of the Oncology pharmacy DSPN)	Subject to PMB legislation	
b) Radiation therapy		
i. Consultations	Specialists: R920	
ii. Radiation therapy and facility fees	100% Negotiated Tariff	
c) PET scans (Positron-Emission Tomography) (Subject to use of Oncology PET Scan DSPN. DSPN applicable within the greater Johannesburg region only)	100% Negotiated Tariff	
REHABILITATION This benefit covers members who have become disabled as a result of acute injuries caused by trauma, infection, surgery, spinal cord injury, brain injury, bleeding or infarction resulting in a stroke. This benefit is only available as an in-patient in a registered rehabilitation facility. Rehabilitation must occur within the benefit year in which the specified injury takes place, or commence directly after discharge from an acute hospitalisation facility or not more than one calendar month after the specified injury is sustained. Benefits are limited to two months' rehabilitation and the availability of benefits, and are subject to case management and Profmed protocols. Admissions covered at authorised service providers only. Subject to pre-authorisaton and use of the Rehabilitation DSPN and PMB legislation. Co-payment applies for voluntary use of a non-network facility.		
(Subject to pre-authorisation)	100% Negotiated Tariff R30 300 per family	
Out-patient care in lieu of hospitalisation		
a) Treatment in a registered sub-acute facility or at home by an appropriately registered practitioner	100% Negotiated Tariff R14 200 per beneficiary	
b) Wound care **Treatment at home, including surgicals, by an appropriately registered practitioner** (Subject to pre-authorisation and protocols)	100% Negotiated Tariff R3 700 per beneficiary	
MENTAL HEALTH TREATMENT Includes all in- and out-of-hospital mental health and clinical psychology consultations, treatment and in-hospital medication, and alcohol and drug rehabilitation. Subject to pre-authorisation. Hospitalisation only available at the Mental Health Hospitalisation DSPN. PMBs are deducted from this benefit, but are not subject to these limits. Co-payment applies for voluntary use of a non-DSP.		
a) In-hospital	100% Negotiated Tariff in general ward R22 800 per family Subject to PMB legislation	

BENEFIT	PROACTIVE PLUS	PROACTIVE PLUS SAVVY
b) Out-of-hospital consultations (Subject to PMB legislation)	R7 700 per family Subject to in-hospital limit PMBs only	
ENDOSCOPIC EXAMINATIONS In suitably equipped procedure room, subject to protocols and PMB legislation.		
Gastroscopy, Colonoscopy (including Sigmoidoscopy) and Colonoscopy and gastroscopy (combined procedure)	100% Negotiated Tariff	
OTHER MEDICAL SERVICES Call 0860 776 363 for authorisation, information on clinical qualifying criteria, and benefits. (Subject to pre-authorisation)		
Physiotherapy		
a) In-hospital	100% Profmed Tariff	
b) Out-of-hospital **Post-operative, available up to 6 weeks after related hospital procedure**	Subject to PMB legislation	
Blood transfusions	100% Negotiated Tariff	
Emergency medical transport (EMT) Emergencies within the borders of South Africa. Contact 082 911 within RSA. (Subject to Profmed protocols and use of the EMT DSPN)		
20% co-payment for voluntary use of a non-DSP, subject to PMB legislation **Non-emergency calls will not be funded**	100% of cost	
Internal surgical devices A fabricated or artificial substitute that is surgically implanted permanently into the body and does not protrude from the body and replaces or assists a diseased or missing part of the body to restore functionality. Subject to PMB legislation.		
(Subject to pre-authorisation, protocols and management)	100% Negotiated Tariff R59 300 per family	
Cataract surgery Intra-ocular lens for cataract surgery (permanent implantable lenses, inclusive of basic and specialised lens varieties). 100% of the diagnosis, treatment, and care costs subject to PMB regulations, Profmed Negotiated Tariff, pre-authorisation, the treatment meeting the Scheme's treatment guidelines and clinical criteria.		
a) Hospitalisation	100% Negotiated Tariff	
b) Surgeon and anaesthetist fees	175% Profmed Tariff	
c) Intra-ocular lens	R5 600 per beneficiary per eye	
FUNCTIONAL REHABILITATION PROGRAMME This is an inter-disciplinary programme for treatment of chronic back and neck conditions. This benefit is conservative treatment and only available out-of-hospital. Not subject to day-to-day benefits. Members have the option of using either the Workability or Documentation Based Care (DBC) Back and Neck Programmes for treatment.		
Initial assessment, Treatment and Outcomes	100% Negotiated Tariff	
DENTAL PROCEDURES IN HOSPITAL Subject to pre-authorisation, protocols and management. Call 0860 776 363 for authorisation, information on clinical qualifying criteria, and benefits.		
Hospitalisation: **- Permanent tooth impaction removals** **- Extensive conservative dental treatment only for children younger than 8 years** **(24-month benefit)**	100% Negotiated Tariff	

BENEFIT	PROACTIVE PLUS	PROACTIVE PLUS SAVVY
a) Specialist and anaesthetist fees	175% Profmed Tariff	
b) Dentist fees	135% Profmed Tariff	
Hospitalisation: **- Other**	Subject to PMB legislation	

MATERNITY BENEFITS

Call 0860 776 363 where pre-authorisation is required and for more information on clinical qualifying criteria, and benefits. Subject to PMB legislation.

BENEFIT	IN-HOSPITAL BENEFITS
IN-PATIENT HOSPITALISATION	100% Negotiated Tariff in general ward
DELIVERY FEE BY GP, SPECIALIST OR MIDWIFE	175% Profmed Tariff
WARD ACCOMMODATION (post-delivery): • Normal delivery - 3 days • Caesarean section - 4 days	100% Negotiated Tariff in general ward
LABOUR WARD	100% Negotiated Tariff
THEATRE AND RECOVERY ROOM	100% Negotiated Tariff
CONSULTATIONS WHILE IN HOSPITAL	175% Profmed Tariff
OTHER MEDICAL PRACTITIONER SERVICES. EG. PATHOLOGY AND RADIOLOGY WHILE IN HOSPITAL	100% Profmed Tariff
NEONATAL ICU	100% Negotiated Tariff
ULTRA-SOUND SCANS (ANTE-NATAL)	100% Profmed Tariff 2 2D scans per pregnancy
ANTE-/POST-NATAL CONSULTATIONS BY MEDICAL PRACTITIONER OR MIDWIFE	GPs and specialists at GP rate: R630 6 visits per pregnancy
GENERAL PRACTITIONER OR PAEDIATRICIAN CONSULTATIONS	GPs and specialists at GP rate: R630 2 visits only
PATHOLOGY (Tariff codes 4188, 3764, 3765 and 3709)	100% Negotiated Tariff
POST-NATAL HOME-BASED VISIT	100% Negotiated Tariff The Immunisations done at 6 weeks, per the Department of Health's Childhood Immunisation Schedule, paid from the preventative care benefit

Members who register on the Maternity programme can access the below out-of-hospital benefits, which is not subject to the day-to-day limits.

BENEFIT	OUT-OF-HOSPITAL BENEFITS
ULTRA-SOUND SCANS (ANTE-NATAL)	100% Profmed Tariff 2 2D scans per pregnancy
ANTE-/POST-NATAL CONSULTATIONS BY MEDICAL PRACTITIONER OR MIDWIFE	GPs and specialists at GP rate: R630 6 visits per pregnancy

BENEFIT	OUT-OF-HOSPITAL BENEFITS
GENERAL PRACTITIONER OR PAEDIATRICIAN CONSULTATIONS	GPs and specialists at GP rate: R630 2 visits only
PATHOLOGY (Tariff codes 4188, 3764, 3765 and 3709)	100% Negotiated Tariff
POST-NATAL HOME-BASED VISIT	100% Negotiated Tariff The Immunisations done at 6 weeks, per the Department of Health's Childhood Immunisation Schedule, paid from the preventative care benefit

PREVENTATIVE CARE

Benefits are subject to specific protocols. Co-payment applies for non-use of the Preventative Care DSP, where applicable.
Not subject to day-to-day limit, unless otherwise specified.

BENEFIT	PROACTIVE PLUS	PROACTIVE PLUS SAVVY
GENERAL HEALTH		
Digital Health Assessments Available to the principal member and beneficiaries who pay adult dependant contributions.		
Assessments to be done via Profmed App	2 assessments per beneficiary	
Consultation **Includes a consultation for any one of the Preventative Care benefits** (Tariff codes 0190, 0191, 0192; Audiology tariff codes 1010, 1011)	GPs: R630 Specialists: R920 100% Profmed Tariff for speech therapists or audiologists 1 consultation per beneficiary, thereafter subject to available day-to-day limit	
Fasting blood sugar test For late onset diabetes. Males and females 40 years and older. Subject to PMB legislation.		
Pathology (Tariff code 4057)	100% Negotiated Tariff 1 per beneficiary	
Fasting lipogram blood test Males and females 40 years and older. Subject to PMB legislation.		
Pathology (Tariff code 4025)	100% Negotiated Tariff 1 per beneficiary	
HIV testing Subject to PMB legislation.		
Pathology (Tariff codes 3932, 4614)	100% Negotiated Tariff 1 per beneficiary	
Malaria prophylaxis Beneficiaries of all ages.		
Includes over-the-counter and prescribed medication only	100% Single Exit Price 1 course of treatment per beneficiary Maximum R480 per beneficiary MMAP® applies	
Tobacco and alcohol counselling, screening and brief intervention Males and females 18 years and older.		
Telephonic or face to-face counselling (Practice 86: Tariff code 86202, Practice 14and 15: Tariff code 0130, 0190, 0191,0192)	GPs: R630 2 sessions per family	
VACCINES		
Child immunisations Children 0 to 12 years, per the Department of Health's Childhood Immunisation Schedule.		
Vaccine only	100% Single Exit Price plus dispensing fee at Pharmacy DSPN rate	

BENEFIT	PROACTIVE PLUS	PROACTIVE PLUS SAVVY
Human papilloma virus (HPV) vaccine Males and females 9 to 27 years of age. Includes initial vaccination and two follow-up booster vaccinations, where applicable. Subject to PMB legislation.		
Vaccine only	100% Single Exit Price plus dispensing fee at Pharmacy DSPN rate	
Influenza vaccine		
Vaccine only	100% Single Exit Price plus dispensing fee at Pharmacy DSPN rate 1 vaccination per beneficiary	
Pneumococcal vaccine Adults 65 years and older, and individuals of all ages who are respiratory compromised or have related chronic diseases. Available every five years. Subject to PMB legislation.		
Vaccine only	100% Single Exit Price plus dispensing fee at Pharmacy DSPN rate	
WOMEN'S HEALTH		
Bone densitometry Females 65 years and older. Available every five years. Subject to PMB legislation.		
Radiology (Tariff codes 50120, 64110, 74290, 39173, 3600, 3604, 3612)	100% Profmed Tariff 1 per beneficiary	
Faecal occult blood test Females 50 years and older. Subject to PMB legislation.		
Pathology (Tariff codes 4351, 4352)	100% Negotiated Tariff 1 per beneficiary	
Human papilloma virus (HPV) screening Females 25 to 65 years. Available every 5 years. Subject to PMB legislation.		
Pathology **mRNA test only** (Tariff code HPVS)	100% Negotiated Tariff 1 per beneficiary	
Mammograms Available annually to females 40 to 55 years, and every two years for females 56 years and older. Females younger than 40 years pre-disposed to breast cancer have access to the benefit, subject to motivation and pre-authorisation. Subject to PMB legislation.		
Radiology (Tariff code 34100 and 34101)	100% Profmed Tariff 1 per beneficiary	
Pap smear or liquid-based cytology Females 18 years and older. Subject to PMB legislation.		
Pathology (Tariff code 4566 – Pap smear. Tariff codes 4559 and 4560 – liquid-based cytology reimbursed per tariff code 4566. A co-payment could apply).	100% Negotiated Tariff 1 per beneficiary	
Contraceptives Funding only applies for contraceptive purposes. Protocols apply.		
Including oral contraceptives, patches, injections, implants and intra-uterine devices. - Oral contraceptives and patches: every 20 days - Injections: 3 to 6-month cycle - Intra-uterine devices and implants: 3 to 5-year cycle	100% Single Exit Price plus dispensing fee at Pharmacy DSPN rate MMAP® applies Maximum R2 100 per beneficiary	
MENS HEALTH		
Bone densitometry Males 65 years and older. Available every five years. Subject to PMB legislation.		
Radiology (Tariff codes 50120, 64110, 74290, 39173, 3600, 3604, 3612)	100% Profmed Tariff 1 per beneficiary	
Faecal occult blood test Males 50 years and older. Subject to PMB legislation.		

BENEFIT	PROACTIVE PLUS	PROACTIVE PLUS SAVVY
Pathology (Tariff codes 4351, 4352)	100% Negotiated Tariff 1 per beneficiary	
Prostate Specific Antigen (PSA) Males 40 years and older. Subject to PMB legislation.		
Pathology (Tariff code 4519)	100% Negotiated Tariff 1 per beneficiary	
CHILDREN'S HEALTH		
Newborn hearing screening Newborns up to 6 weeks old. Subject to PMB legislation.		
Audiology screening **By a registered speech therapist or audiologist** (Tariff code 1580)	100% Profmed Tariff 1 per beneficiary	

AMPLIFIRE

Elevate Your Health Journey



Beneficiaries who meet the relevant qualifying criteria can unlock additional benefits.

The following steps must be followed to unlock the benefits:

1. Download the Profmed App;
2. Conduct a Digital Health Assessment via Profmed App;
3. If required, complete a physical health assessment;
4. Complete all individual relevant Preventative Care benefits;
5. Where a beneficiary is registered on a Chronic Treatment Care plan, they are required to fully comply with the plan, to unlock benefits.

BENEFIT	PROACTIVE PLUS	PROACTIVE PLUS SAVVY
Available annually to the principal member and beneficiaries who pay adult contributions.		
The additional benefit is allocated to the overall day-to-day benefit and can be used to cover out-or hospital expenses.	R2 750 per beneficiary Claims paid up to the option-specific Tariff	

PROFMED WELLBEING

Members can access a Digital Wellbeing Assessment.

This benefit provides members with access to an array of features to support their mental health journey. This benefit is available on all options and is funded in addition to the Profmed benefits. Benefits include mental wellbeing assessments, mood trackers, journalling, and personalised learning videos. Members who require further support will be prompted to download an additional support App.

Members who are registered for Attention Deficit Hyperactivity Disorder (ADHD)/ Attention Deficit Disorder (ADD), Depression and Bipolar Mood Disorder will have access to additional support services, which includes medicine reminders and adherence monitoring. This is subject to the benefits available per option.

This benefit does not require pre-authorisation and members must register via the Profmed App to access the benefit.

PROFMED APP

BRINGS YOU AN INNOVATIVE AI DRIVEN **DIGITAL HEATH ASSESSMENT TOOL.**

This smart digital tool helps you identify potential health risks early, guiding you to take the necessary steps to improve your well-being. The facial recognition technology is fast and reliable, helping you take control of your health with confidence.

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CHRONIC CONDITIONS

PROACTIVE PLUS + PROACTIVE PLUS SAVVY

The conditions covered on each option are listed above. The Condition Medicine List (CML), including the list of chronic diseases (CDL), is available on the Profmed website at www.profmed.co.za. Subject to the use of the Pharmacy DSPN. Co-payment applies for voluntary use of a non-DSP. Claims from wholesale pharmacies will not be accepted. Call 0860 679 200 for information on clinical qualifying criteria and benefits. Furthermore, where a protocol or a formulary drug preferred by the Scheme has been ineffective or would cause harm to a beneficiary, the Scheme will fund the cost of the appropriate substitution treatment without a penalty to the beneficiary as required by Regulations 15H and 15I of the Act. No chronic form required, members treating practitioner or pharmacist to phone MediKredit 0800 132 345.

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

OUT-OF-HOSPITAL BENEFITS

All sub-limits for out-of-hospital benefits set out in this Section, and benefits subject to the day-to-day limit in other Sections of this Schedule, are subject to the availability of the annual overall day-to-day limit, subject to PMB legislation.

BENEFIT	PROACTIVE PLUS	PROACTIVE PLUS SAVVY
ANNUAL OVERALL DAY-TO-DAY LIMIT Available only through relevant available day-to-day sub-limits, where applicable	M R4 800 M+1 R6 700 Maximum R8 400 per family	
GENERAL PRACTITIONERS (GPs) AND SPECIALISTS		
A) FACE-TO-FACE CONSULTATIONS	GPs and specialists at GP rate: R630	
B) VIRTUAL AND TELEPHONIC CONSULTATIONS	3 consultations per beneficiary Code 0130: R350 *Specialist tariff amount may differ depending on the speciality*	
PHYSIOTHERAPY	100% Profmed Tariff Maximum R800 per family Not subject to day-to-day limit	
NON-HOSPITAL PROCEDURES IN DOCTOR'S ROOMS	100% Specific Tariff at GP rate	
RESCRIBED ACUTE MEDICATION SUBJECT TO USE OF THE PHARMACY DSPN	80% Single Exit Price plus dispensing fee M R800 M+1 R1 100 Maximum R1 400 per family MMAP® applies	

BENEFIT	PROACTIVE PLUS	PROACTIVE PLUS SAVVY
CONSERVATIVE DENTISTRY (Includes annual check-ups, etc)	135% Profmed Tariff	
EYE EXAMINATIONS	100% Optical Tariff 24-month benefit	
RADIOLOGY AND PATHOLOGY (Excluding MRI and CT scans)	80% Negotiated Tariff	
MRI, RADIO-ISOTOPE AND CT SCANS (Subject to pre-authorisation. Call 0860 776 363 for authorisation and protocols)	80% Negotiated Tariff R6 500 per family Not subject to day-to-day benefit	
EMERGENCY ROOM VISITS AND FACILITY FEES AT HOSPITALS THAT DO NOT RESULT IN HOSPITALISATION	100% Negotiated Tariff	

ADDITIONAL BENEFITS

BENEFIT	PROACTIVE PLUS	PROACTIVE PLUS SAVVY
INTERNATIONAL TRAVEL COVER	R2.5 million per beneficiary per journey This benefit covers members for medical emergencies while travelling internationally. Cover is available up to 150 days from date of departure per journey. This benefit is not available to members who reside in the SADC Region when travelling outside the borders of their country of residence. Members who reside in the SADC region only have access to the emergency evacuation cover to South Africa, provided that they are on an international journey.	
SABBATICAL	Profmed offers a sabbatical benefit to our members. Provided you/your dependant(s) have not been diagnosed with new conditions or there were no deterioration / changes or circumstances in your and your dependant health (for example but not limited to: pregnancy) since departure, we will re-activate your membership without underwriting being applied. You will be allocated a new membership number. The benefit is available to members who have been on Profmed for a minimum of one year, and the benefit is valid for a period not exceeding three years from your resignation date.	
PROFMED WELLBEING	This benefit provides members with access to an array of features to support their mental health journey. This benefit is available on all options and is funded in addition to the Profmed benefits. Benefits include mental wellbeing assessments, mood trackers, journalling, and personalised learning videos. Members who require further support will be prompted to download an additional support App.	
HEALING@HOME	Profmed has partnered with Quro Medical to provide Healing@Home services, a revolutionary solution that brings quality healthcare to your doorstep, allowing you to recover in the comfort of your home while maintaining clinical oversight and monitoring.	

BENEFIT	PROACTIVE PLUS	PROACTIVE PLUS SAVVY
WHISPA: • **GBV support programme** • **Trauma, and HIV assistance programme**	Provides emotional and psychological support in the event of violence or abuse experienced by persons of any gender. Cover includes telephonic and face-to-face counselling, and legal counselling and assistance are provided but is at the cost of the beneficiary. This benefit also provide cover for trauma, and HIV exposure as a result of crime, e.g. assault or rape, and HIV exposure resulting from crime and occupational injuries, e.g. needle-stick injury, not subject to day-to-day limit. Where relevant, victims will be accompanied by an appropriate, qualified professional to identity parades and court appearances for emotional support. Call 0860 944 772 for 24-hour assistance.	

JOIN PROFMED

Call: 0800 DEGREE (334 733)
Email: degree@profmed.co.za

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CLIENT SERVICES

Call: 0860 679 200
Email: info@profmed.co.za
Claims: claims@profmed.co.za
Private Bag X1031, Lyttelton, 0140

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