



PROFMED

BENEFITS AT A GLANCE 2027



Please read in conjunction with the Information Guide,
Schedule of Benefits and Rules of the Scheme 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 professionals. We provide medical cover tailored to suit your professional lifestyle.

PROFMED PROVIDES AN EXCEPTIONAL RANGE OF COMPREHENSIVE BENEFITS AND AFFORDABLE MEDICAL COVER, IN ADDITION:

- Expectant mothers can register on our **TUMS2TOTS** Baby and Toddler programme which is available on all benefit options.
- The **Profmed App** can be downloaded by all members and their registered dependants for convenient access to the **electronic membership card**, navigation to the nearest **ER facility**, access to important Scheme documents and more.
- **Preventative care benefits** for early detection of dread diseases available on all options.
- The **PPS Wallet** is an independent savings account available on all benefit options (optional).
- **PPS Gap Cover** is an independent benefit that helps you manage medical expense shortfalls.
- **WHISPA** Support Programme is available on all benefit options.
- **International Travel Medical Assistance** benefit provides cover up to **150 days** per beneficiary, per journey.
- **Healing@home** provides medical treatment in the comfort of your home.
- **Profmed WellBeing** supports you on your mental health journey.

MORE CHOICE

- ✓ More hospital choice
- ✓ Greater flexibility
- ✓ Comprehensive benefits

PREMIUM FOR FLEXIBILITY.

MORE SAVINGS

- ✓ Lower monthly contributions
- ✓ Same comprehensive benefits
- ✓ Access to a wide network of hospitals

SAVVY FOR SAVINGS.

PREMIUM VS SAVVY

PRO PINNACLE & SAVVY

Comprehensive hospital and day-to-day cover for complete peace of mind

PRO SECURE PLUS & SAVVY

Hospital and day-to-day benefits for the growing family

PRO SECURE & SAVVY

Hospital and day-to-day benefits for the younger family

PRO ACTIVE PLUS & SAVVY

Hospital benefits and day-to-day benefits for young professionals

PRO SELECT & SAVVY

Hospital benefits and day-to-day dentistry benefits for young, aspiring professionals

UNDERSTANDING THE NETWORKS

Voluntary use of a non-network hospital will result in a co-payment. Subject to PMB legislation.

PRO SELECT NETWORK

APPLICABLE TO PRO SELECT OPTION ONLY

+ 430 FACILITIES

SAVVY NETWORK

APPLICABLE TO SAVVY OPTIONS ONLY

+ 230 FACILITIES

DAY PROCEDURE NETWORK

APPLICABLE TO PRO SECURE PLUS, PRO SECURE & PRO ACTIVE PLUS OPTIONS ONLY

+ 360 FACILITIES

Non-network co-payment:
R14 000

Non-network co-payment:
R5 000

BENEFIT OPTIONS

AT A GLANCE

PROPINNACLE

MONTHLY CONTRIBUTION

ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R16 080	R14 920	R4 825

RISK BENEFITS

- Hospitalisation¹
 - doctors' consultations and procedures paid at 300% Profmed Tariff
 - private wards
 - maternity
 - hospitalisation in private wards both ante-natal and post-delivery
 - comprehensive fees for midwives
- Preventative care
 - for early detection of dread diseases, and specified vaccinations, from designated service providers
- Chronic medication
 - cover for 61 chronic conditions plus relevant DTPs
 - unlimited benefit
- **AMPLIFIRE** benefit **ENHANCED**
- Contraceptives
- Out-of-hospital MRI & CT scans
 - 80% benefit, paid from risk
- TUMS **2TOTS** Baby and Toddler Programme
- Profmed WellBeing
- International Travel Medical Assistance
 - R8 million per beneficiary per journey
 - R10 000 out-of-hospital limit, R2 000 excess on out-of-hospital expenses

DAY-TO-DAY BENEFITS

- Doctors' consultations and procedures paid at 300% Profmed Tariff
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optometry
- Dentistry
 - dentists paid at 135% Profmed Tariff
- Maternity benefits²
 - extended day-to-day benefits
 - comprehensive fees for midwives



PROSECURE PLUS

MONTHLY CONTRIBUTION

ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R8 480	R7 845	R3 305

RISK BENEFITS

- Hospitalisation¹
 - doctors' consultations and procedures paid at 200% Profmed Tariff
 - maternity
 - post-delivery in private wards
 - comprehensive fees for midwives
- Preventative care for early detection of dread diseases, and specified vaccinations from designated service providers
- **AMPLIFIRE** benefit **ENHANCED**
- Day Procedure Network (specified procedures) - applicable to ProSecure Plus
- Contraceptives
- Chronic medication
 - cover for 39 chronic conditions plus relevant DTPs
 - benefit limit applies
- TUMS **2TOTS** Baby and Toddler Programme
- Profmed WellBeing
- International Travel Medical Assistance
 - R5 million per beneficiary per journey
 - R10 000 out-of-hospital limit, R2 000 excess on out-of-hospital expenses
- Maternity programme³ - paid from risk

DAY-TO-DAY BENEFITS

- Doctors' consultations and procedures paid at Specific Tariff⁴
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optometry
- Dentistry
 - dentists paid at 135% Profmed Tariff
- Maternity benefits²
 - day-to-day benefits
 - comprehensive fees for midwives



BENEFIT OPTIONS

AT A GLANCE

PROSECURE

MONTHLY CONTRIBUTION

ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R6 880	R6 375	R2 690

RISK BENEFITS

- Hospitalisation¹
 - doctors' consultations and procedures paid at Specific Tariff⁴
 - maternity
 - post-delivery in general wards
 - comprehensive fees for midwives
- Preventative care
 - for early detection of dread diseases, and specified vaccinations from designated service providers
- **AMPLI** FIRE benefit **ENHANCED**
- Day Procedure Network (specified procedures) - applicable to ProSecure
- Contraceptives
- Chronic medication
 - cover for 39 chronic conditions plus relevant DTPs
 - benefit limit applies
- TUMS **2TOTS** Baby and Toddler Programme
- Profmed WellBeing
- International Travel Medical Assistance
 - R5 million per beneficiary per journey
 - R10 000 out-of-hospital limit, R2 000 excess on out-of-hospital expenses

DAY-TO-DAY BENEFITS

- Doctors' consultations and procedures paid at Specific Tariff⁴
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optometry
- Dentistry
 - dentists paid at 135% Profmed Tariff
- Maternity benefits²
 - day-to-day benefits
 - comprehensive fees for midwives



PROACTIVE PLUS

MONTHLY CONTRIBUTION

ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R3 800	R3 500	R1 480

RISK BENEFITS

- Hospitalisation¹
 - doctors' consultations and procedures paid at 175% Profmed Tariff
 - in-hospital dentistry (specific cases only)
 - maternity
 - post-delivery in general ward
 - comprehensive fees for midwives
- Preventative care
 - for early detection of dread diseases, and specified vaccinations from designated service providers
- **AMPLI** FIRE benefit **ENHANCED**
- Day Procedure Network (specified procedures) - applicable to ProActive Plus
- Contraceptives
- Chronic medication
- Out-of-hospital MRI & CT scans
 - R6 800 per family
 - 80% benefit, paid from risk
- TUMS **2TOTS** Baby and Toddler Programme
- Profmed WellBeing
- International Travel Medical Assistance
 - R2.5 million per beneficiary per journey
 - out-of-hospital expenses not covered

DAY-TO-DAY BENEFITS

- Physiotherapy benefit
 - R840 per family, not subject to day-to-day limit
- Doctors' consultations and procedures paid at Specific Tariff⁴
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Eye examination
- Dentists' fees paid at 135% Profmed Tariff
- Maternity benefits³ - Paid from risk **ENHANCED**
 - 8 Ante-natal consultations
 - 2 2D scans
 - 2 GP or Paediatrician consultations
 - Nuchal Translucency Pre-Natal Test (NIPT)



BENEFIT OPTIONS

AT A GLANCE

PROSELECT

MONTHLY CONTRIBUTION

ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R2 950	R2 890	R1 220

RISK BENEFITS

- Hospitalisation¹
 - doctors' consultations and procedures paid at Specific Tariff⁴
 - in-hospital dentistry (specific cases only)
 - maternity
 - post-delivery in general ward
 - comprehensive fees for midwives
- Preventative care
 - for early detection of dread diseases, and specified vaccinations from designated service providers
- AMPLIFIRE benefit **ENHANCED**
- Contraceptives
- Chronic medication
- TUMS2TOTS Baby and Toddler Programme
- Profmed WellBeing
- International Travel Medical Assistance
 - R2.5 million per beneficiary per journey
 - out-of-hospital expenses not covered

DAY-TO-DAY BENEFITS

- Day-to-day dentistry benefits
 - Dentists' fees paid at 135% Profmed Tariff
- Virtual consultations
 - Paid up to overall limit of R370 per beneficiary



¹ Members registered on the ProSelect option and 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 and ProActive Plus options.

⁴ Specific Tariff: Procedures: 120% of Profmed Tariff. Consultations: R650 for GPs and R960 for specialists. Or paid at code-specific Rand values.

WHICH OPTIONS?

The most affordable cover using Network Hospitals choose **SAVVY**

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

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

PROPINNACLE
& SAVVY

I NEED...

comprehensive day-to-day cover, extensive chronic cover, cover for hospitalisation and maternity benefits

PROSECURE PLUS
& SAVVY

I NEED...

comprehensive day-to-day cover, extensive chronic cover, cover for hospitalisation and maternity benefits

PROSECURE
& SAVVY

I NEED...

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

PROACTIVE PLUS
& SAVVY

I NEED...

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

PROSELECT
& SAVVY

CHRONIC MEDICATION

TABLE 1 PRESCRIBED MINIMUM BENEFIT CDL* CONDITIONS

Available on *ALL* Options

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

TABLE 2 OTHER NON-CDL* CONDITIONS

Available *ONLY* on *ProPinnacle* and *ProPinnacle Savvy* options

- | | | |
|--|---|---|
| 1. Allergic Rhinitis – in patients with asthma | 14. Meniere's Disease | 27. Pulmonary Interstitial Fibrosis |
| 2. Alzheimer's Disease | 15. Motor Neuron Disease | 28. Stroke/Cerebrovascular Accident |
| 3. Ankylosing Spondylitis | 16. Myasthenia Gravis | 29. Systemic Connective Tissue Disorders |
| 4. Benign Prostatic Hypertrophy | 17. Obsessive Compulsive Disorder | 30. Tuberculosis |
| 5. Cushing's Disorder | 18. Oncology Adjunctive Treatment | 31. Valvular Heart Disease + Relevant Diagnostic & Treatment Pairs (DTPs) |
| 6. Cystic Fibrosis | 19. Osteoarthritis | 32. Attention Deficit Hyperactivity Disorder (ADHD) (Children up to age 18) |
| 7. Deep Vein Thrombosis | 20. Osteoporosis | 33. Atopic Dermatitis/Eczema |
| 8. Gastro-Oesophageal Reflux Disorder | 21. Paget's Disease | 34. Psoriasis |
| 9. Gout | 22. Paraplegia & Quadriplegia | 35. Acne |
| 10. Hypoparathyroidism | 23. Peripheral Vascular Disease | |
| 11. Hyperthyroidism | 24. Pituitary Adenomas/Hyperfunction of Pituitary Gland | |
| 12. Major Depressive Disorder | 25. Post-Organ Transplant (non-DTP) | |
| 13. Malabsorption Syndrome | 26. Psoriatic Arthritis | |

TABLE 3 OTHER NON-CDL* CONDITIONS

Available *ONLY* on *ProSecure Plus*, *ProSecure* and their *Savvy* equivalents

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

*Chronic Disease List

Note: MMAP® and reference pricing apply on all options

SUPPLEMENTARY INFORMATION

HOSPITALISATION



- Unlimited cover on all options
- Members on the ProSecure Plus, ProSecure and ProActive Plus options are required to make use of the Day Procedure Network for specific day procedures to avoid a co-payment
- ProSelect and 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

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
- HIV testing
- Newborn hearing test
- Faecal occult blood test
- Bone densitometry
- HPV screening
- Digital health assessment

MATERNITY PROGRAMME

NOT SUBJECT TO DAY-TO-DAY LIMIT



Available on all four ProSecure options

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

Available on ProActive Plus and ProActive Plus Savvy

- 8 Ante-natal consultations
- 2 2D scans
- 2 GP or paediatrician consultations
- Pathology tests
- Nuchal Translucency Pre-Natal Test (NIPT)

WHISPA: GBV SUPPORT PROGRAMME



- 24 hour hotline at designated call centre
- Telephonic counselling sessions are provided at no cost
- Four face-to-face consultations per incident, per beneficiary
- Each beneficiary has half an hour telephonic consultation with a lawyer at no cost

WHISPA: TRAUMA & 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

SABBATICAL BENEFIT



- Sabbatical includes extended overseas travel, contract work or furthering of studies
- No underwriting for members who return from sabbatical, provided you have not experienced a change in health status or deterioration in health circumstances
- 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 MEDICAL ASSISTANCE



- Cover to a maximum of 150 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
- Members who reside in the SADC Region do not have access to the emergency evacuation cover to South Africa, however, if they are on an international journey, they do have access to the International Travel Medical Assistance benefit
- Cover is not available for conditions in a condition-specific waiting period and during a general waiting period
- Travel and accommodation costs not covered

CONTRACEPTIVES

NOT SUBJECT TO DAY-TO-DAY LIMIT



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

AMPLIFIRE



ACCESS ADDITIONAL HEALTHCARE BENEFITS TO ENHANCE YOUR OVERALL WELL BEING:

This is an annual benefit available to the principal member and adult beneficiaries who meet the relevant criteria. Once unlocked, an amount of R3 500 is allocated to your day-to-day benefits which can be used to cover out-of-hospital expenses.

DESIGNATED SERVICE PROVIDER NETWORKS (DSPNs)

- **Alcohol and Drug Rehabilitation:** South African National Council on Alcoholism and Drug Dependence (SANCA)
- **Chronic Dialysis:** National Renal Care, Life Healthcare (LHC), Mediclinic
- **Day Procedure Network:** (Applicable to ProSecure Plus, ProSecure and ProActive Plus ONLY)
- **Domiciliary (Home) Oxygen:** Ecomed Medical cc
- **Emergency Medical Transport (Within RSA) (EMT):** Netcare 911
- **Endoscopic Examinations in an acute hospital setting on Savvy Options:** Savvy network hospitals as listed on the website
- **Endoscopic Examinations in an acute hospital setting on the ProSelect Option:** ProSelect network hospitals as listed on the website
- **Functional Rehabilitation Programme:** Document Based Care (DBC) Back and Neck Programme
- **International Travel Medical Assistance:** Azoya
- **Pharmacy:** Profmed Pharmacy Network, subject to rules, formulary, reference pricing and protocol
- **Oncology Medication - Chemotherapy and Specialised Medication (Biologicals):** Dis-Chem Pharmacy and Medipost
- **Optometry:** Opticlear
- **Physical Rehabilitation:** Life Healthcare
- **Post-natal Home -Based Visit:** Wellness Health Insurance Pathology Services (W.H.I.P.S.)
- **Preventative Care - Pathology:** Ampath, Lancet Laboratories and Pathcare
- **ProSelect Option:** Mediclinic, Life Healthcare, National Hospital Network (NHN) facilities and Joint Medical Holdings (JMH) hospitals
- **Psychiatric 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)
- **Savvy Options:** Mediclinic, Life Healthcare (LHC), Day Hospital Association of South Africa (DHASA), specified Independent hospitals, Joint Medical Holdings (JMH), other specified National Hospital Network (NHN) and specified Netcare hospitals, as listed on the website, with the exception of benefits for psychiatric hospitalisation, drug and alcohol rehabilitation, physical rehabilitation, subject to pre-authorisation, rules and protocols

CONTACT

COUNCIL FOR MEDICAL SCHEMES

Physical Address:

Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Centurion, 0157.

Postal Address:

Private Bag X34
Hatfield
0028

Telephone: 0861 123 267

Email: complaints@medicalschemes.co.za

Website: www.medicalschemes.co.za

CLIENT SERVICES

Call: 0860 679 200

Email: info@profmed.co.za

Claims: claims@profmed.co.za

Private Bag X1031, Lyttelton, 0140

WALK-IN CENTRES

Heuwel Roads, Centurion

Head Office: Profmed Place, First Floor, 15 Eton Road, Parktown, Johannesburg

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These benefits are subject to ratification by the Council for Medical Schemes. The published Schedule is subject to the rules approved by the Board of Trustees and in the event of a dispute the approved rules of the Scheme will prevail. All benefits are subject to the PMB legislation.

