



PROFMED

INTELLIGENT MEDICAL AID FOR PROFESSIONALS

# **BENEFITS** **AT A GLANCE** **2023**

Benefits and contributions applicable 1 January 2023  
to 31 December 2023.

The Schedule of Benefits, containing full details of the benefits, limits and exclusions that apply, is available at [www.profmed.co.za](http://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.

## WHY PROFMED?

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. **ENHANCED**
- 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 **virtual consultations** via text, call or video-chat, and more.
- **Health-on-Line** can be contacted on 082 911 for telephonic emergency and non-emergency medical advice.
- 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. **NEW**
- **Gender Based Violence** Support Programme is available on all benefit options.
- **International Travel Medical Assistance** benefit provides cover up to 150 days per beneficiary, per journey. **ENHANCED**
- **Healing@home** provides medical treatment in the comfort of your home. **NEW**

## WHO QUALIFIES?

Membership is exclusively for professionals\*. If you have a tertiary qualification and relevant professional experience, you qualify for medical cover with 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 on the more affordable Savvy options. **The Savvy options require members to make use of the hospital Designated Service Provider Network (DSPN).** A co-payment of R10 000 will apply when voluntarily using hospitals outside of the Savvy DSPN.\*\*

**Members registered on the ProSelect option are required to make use of the ProSelect DSPN for hospitalisation.** A co-payment of R10 000 will apply when voluntarily using hospitals outside of the ProSelect DSPN\*\*

**Members registered on the ProSecure Plus, ProSecure and ProActive Plus options are required to make use of the Day Procedure Network for specific day procedures.** A co-payment of R5 000 will apply when voluntarily using facilities outside of the **DSPN**. Contact Client Services for the list of facilities on the Day Procedure Network.

### PRO PINNACLE & PRO PINNACLE SAVVY

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

### PRO SECURE PLUS & PRO SECURE PLUS SAVVY

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

### PRO SECURE & PRO SECURE SAVVY

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

### PRO ACTIVE PLUS & PRO ACTIVE PLUS SAVVY

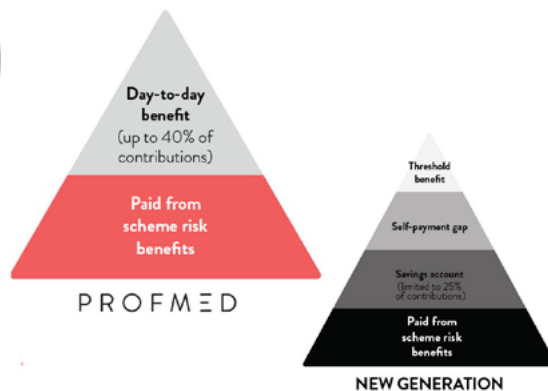
Hospital benefits and day-to-day benefits for young professionals

### PRO SELECT & PRO SELECT SAVVY

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

## 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

\* Eligibility criteria apply. Call 0800 334 733 for more information.

\*\* The list of Network hospitals and facilities are available at [www.profmed.co.za](http://www.profmed.co.za)

# BENEFIT OPTIONS AT A GLANCE

## PROPINNACLE

**MONTHLY CONTRIBUTION**  
 Adult: **R10 715**  
 Adult dependant: **R9 940**  
 Child: **R3 214**

**PROPINNACLE SAVVY**  
**MONTHLY CONTRIBUTION**  
 Adult: **R9 644**  
 Adult dependant: **R8 946**  
 Child: **R2 894**

### RISK BENEFITS

- Hospitalisation<sup>1</sup>
  - 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 58 chronic conditions plus relevant DTPs

- unlimited benefit
- Healing@Home **NEW**
- Contraceptives
- Out-of-hospital MRI & CT scans
  - 80% benefit, paid from risk
- TUMS **2** TOTS Baby and Toddler Programme **ENHANCED**
- Trauma, and HIV assistance from designated service provider
- Gender Based Violence Support Programme
- International Travel Medical Assistance **ENHANCED**
  - 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 benefits<sup>2</sup>
  - extended day-to-day benefits
  - comprehensive fees for midwives

## PROSECURE PLUS

**MONTHLY CONTRIBUTION**  
 Adult: **R5 942**  
 Adult dependant: **R5 497**  
 Child: **R2 316**

**PROSECURE PLUS SAVVY**  
**MONTHLY CONTRIBUTION**  
 Adult: **R5 348**  
 Adult dependant: **R4 949**  
 Child: **R2 085**

### RISK BENEFITS

- Hospitalisation<sup>1</sup>
  - 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
- Healing@home **NEW**
- Day Procedure Network (specified procedures), excluding Savvy **NEW**
- Contraceptives
- Chronic medication
  - cover for 39 chronic conditions plus relevant DTPs
  - benefit limit applies
- TUMS **2** TOTS Baby and Toddler Programme **ENHANCED**
- Trauma, and HIV assistance from designated service provider
- Gender Based Violence Support Programme
- International Travel Medical Assistance **ENHANCED**
  - R5 million per beneficiary per journey
  - R10 000 out-of-hospital limit, R2 000 excess on out-of-hospital expenses
- Maternity programme<sup>3</sup> - paid from risk

### DAY-TO-DAY BENEFITS

- Doctors' consultations and procedures paid at Specific Tariff<sup>4</sup>
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optometry
- Dentistry
  - dentists paid at 135% Profmed Tariff
- Maternity benefits<sup>2</sup>
  - day-to-day benefits
  - comprehensive fees for midwives

## PROSECURE

**MONTHLY CONTRIBUTION**  
 Adult: **R4 867**  
 Adult dependant: **R4 507**  
 Child: **R1 902**

**PROSECURE SAVVY**  
**MONTHLY CONTRIBUTION**  
 Adult: **R4 382**  
 Adult dependant: **R4 056**  
 Child: **R1 711**

### RISK BENEFITS

- Hospitalisation<sup>1</sup>
  - doctors' consultations and procedures paid at Specific Tariff<sup>4</sup>
  - 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
- Healing@home **NEW**
- Day Procedure Network (specified procedures), excluding Savvy **NEW**
- Contraceptives
- Chronic medication
  - cover for 39 chronic conditions plus relevant DTPs
  - benefit limit applies
- TUMS **2** TOTS Baby and Toddler Programme **ENHANCED**
- Trauma, and HIV assistance from designated service provider
- Gender Based Violence Support Programme
- International Travel Medical Assistance **ENHANCED**
  - R5 million per beneficiary per journey
  - R10 000 out-of-hospital limit, R2 000 excess on out-of-hospital expenses
- Maternity programme<sup>3</sup> - paid from risk

### DAY-TO-DAY BENEFITS

- Doctors' consultations and procedures paid at Specific Tariff<sup>4</sup>
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optometry
- Dentistry
  - dentists paid at 135% Profmed Tariff
- Maternity benefits<sup>2</sup>
  - day-to-day benefits
  - comprehensive fees for midwives

## PROACTIVE PLUS

**MONTHLY CONTRIBUTION**  
 Adult: **R2 778**  
 Adult dependant: **R2 584**  
 Child: **R1 083**

**PROACTIVE PLUS SAVVY**  
**MONTHLY CONTRIBUTION**  
 Adult: **R2 500**  
 Adult dependant: **R2 324**  
 Child: **R976**

### RISK BENEFITS

- Hospitalisation<sup>1</sup>
  - doctors' consultations and procedures paid at 200% 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
- Healing@home **NEW**
- Day Procedure Network (specified procedures), excluding Savvy **NEW**
- Contraceptives
- Chronic medication
  - restricted to 26 chronic conditions plus relevant DTPs, per formulary and algorithm
- TUMS **2** TOTS Baby and Toddler Programme **ENHANCED**
- Trauma, and HIV assistance from designated service provider
- Gender Based Violence Support Programme
- International Travel Medical Assistance **ENHANCED**
  - R2.5 million per beneficiary per journey
  - out-of-hospital expenses not covered

### DAY-TO-DAY BENEFITS

- Doctors' consultations and procedures paid at Specific Tariff<sup>4</sup>
- Prescribed medication
- Radiology & pathology
- Eye examination
- Dentists' fees paid at 135% Profmed Tariff
- Maternity benefits<sup>3</sup> - Paid from risk **NEW**
  - 6 Ante-natal consultations
  - 2 2D scans
  - 2 GP or Paediatrician consultations
  - Pathology tests

## PROSELECT

**MONTHLY CONTRIBUTION**  
 Adult: **R2 285**  
 Adult dependant: **R2 239**  
 Child: **R944**

**PROSELECT SAVVY**  
**MONTHLY CONTRIBUTION**  
 Adult: **R2 055**  
 Adult dependant: **R1 899**  
 Child: **R800**

### RISK BENEFITS

- Hospitalisation<sup>1</sup>
  - doctors' consultations and procedures paid at Specific Tariff<sup>4</sup>
  - 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
- Healing@home **NEW**
- Contraceptives
- Chronic medication
  - restricted to 26 chronic conditions plus relevant DTPs, per formulary and algorithm
- TUMS **2** TOTS Baby and Toddler Programme **ENHANCED**
- Trauma, and HIV assistance from designated service provider
- Gender Based Violence Support Programme
- International Travel Medical Assistance **ENHANCED**
  - R2.5 million per beneficiary per journey
  - out-of-hospital expenses not covered

### DAY-TO-DAY DENTISTRY BENEFITS

- Dentists' fees paid at 135% Profmed Tariff

<sup>1</sup> 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.

<sup>2</sup> Maternity benefits include in- and out-of-hospital maternity-related treatment, medicine or procedures, depending on the option.

<sup>3</sup> The Maternity programme includes specified out-of-hospital benefits on all four ProSecure options and ProActive Plus options.

<sup>4</sup> Specific Tariff: Procedures: 120% of Profmed Tariff. Consultations: R550 for GPs and R810 for specialists. Or paid at code-specific Rand values.

# WHICH OPTION TO CHOOSE

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

<p><b>I NEED...</b> affordable cover and I choose to use network hospitals</p>	<p><b>CONSIDER THE PROSELECT OR SAVVY OPTIONS</b></p>
<p><b>I AM A YOUNG, ASPIRING PROFESSIONAL...</b> I only need cover for planned and emergency hospital admissions and day-to-day dentistry benefits</p>	<p><b>CONSIDER PROSELECT &amp; PROSELECT SAVVY</b></p>
<p><b>I ONLY NEED...</b> cover for planned and emergency hospital admissions, day-to-day benefits, and out-of-hospital maternity benefits</p>	<p><b>CONSIDER PROACTIVE PLUS &amp; PROACTIVE PLUS SAVVY</b></p>
<p><b>I NEED...</b> cover for planned and emergency hospital admissions, chronic medication as well as day-to-day benefits &amp; out-of-hospital maternity benefits</p>	<p><b>CONSIDER PROSECURE, PROSECURE PLUS OR PROPINNACLE &amp; THEIR SAVVY EQUIVALENTS</b></p>
<p><b>I NEED...</b> benefits for one of the listed chronic conditions and my chronic medication costs less than R1 000 per month</p>	<p><b>CONSIDER PROSECURE, PROSECURE PLUS &amp; THEIR SAVVY EQUIVALENTS</b> (cover for 39 chronic conditions plus relevant DTPs, with benefit limits)</p>
<p><b>I NEED...</b> 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</p>	<p><b>CONSIDER PROPINNACLE</b> (cover for 58 chronic conditions plus relevant DTPs, unlimited benefit)</p>

## CHRONIC MEDICATION

**TABLE 1** PRESCRIBED MINIMUM BENEFIT CDL\* CONDITIONS

Available on all options

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

**TABLE 2** OTHER NON-CDL\* CONDITIONS

Available ONLY on ProPinnacle and ProPinnacle Savvy options

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

**ADDITIONAL:** Attention Deficit Hyperactivity Disorder (ADHD) (Children up to age 18).

**TABLE 3** OTHER NON-CDL\* CONDITIONS

Available ONLY on ProSecure Plus, ProSecure and their Savvy equivalents

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

**ADDITIONAL:** Attention Deficit Hyperactivity Disorder (ADHD) (Children up to age 18).

\*Chronic Disease List

\*\*Also available on ProSecure Plus, ProActive Plus and their Savvy equivalents

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

# SUPPLEMENTARY INFORMATION

## HOSPITALISATION

- Unlimited cover on all options
- No co-payments for hospitalisation on the Premium options, excluding ProSelect
- 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

### Available on ProPinnacle and ProSecure options

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

## 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 NEW

- Ante-natal consultations
- 2 2D scans
- 2 GP or paediatrician consultations
- Pathology tests

## WHISPA GENDER BASED VIOLENCE 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

## 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 & Mediclinic
- **COVID-19 Screening Consultations:** General Practitioners (GPs) as designated by the Scheme from time to time
- **Day Procedure Network:** Netcare, Mediclinic, National Hospital Network (NHN) facilities and Joint Medical Holdings (JMH)
- **Domiciliary (Home) Oxygen:** Ecomed Medical cc
- **Emergency Medical Transport (Within RSA) (EMT):** Netcare 911
- **Endoscopic Examinations on Premium Options:** Netcare, Life Healthcare, Clinix, National Hospital Network (NHN), Mediclinic and Joint Medical Holdings (JMH) hospitals
- **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
- **International Travel Medical Assistance:** International SOS
- **Pharmacy:** Profmed Pharmacy Network, subject to rules, formulary, reference

## 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

## SABBATICAL BENEFIT

- Sabbatical includes extended overseas travel, contract work or furthering of studies
- No underwriting for members who return from sabbatical, provided your health has not deteriorated significantly
- 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
- SADC Region residents are not covered while travelling across the borders of their country of residence and members are encouraged to take out international travel insurance cover. This exclusion also applies to members living in Namibia. If you are travelling to South Africa, you will be entitled to benefits for any treatment obtained within South Africa and available on the benefit option you have chosen
- 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

- pricing and protocols
- **Oncology - Chemotherapy and Biologicals:** Dis-Chem Pharmacy and Medipost
- **Oncology - PET Scans:** Bloch & Partners at Morningside Clinic (applies to greater Johannesburg region only)
- **Optometry:** Opticlear
- **Physical Rehabilitation:** Life Healthcare
- **Post-natal Home-based Care:** BabyYumYum
- **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), Denmar (Mediclinic), participating Joint Medical Holdings (JMH) hospitals and National Hospital Network (NHN) facilities and Life Healthcare
- **Savvy Options:** Mediclinic, Life Healthcare and other specified National Hospital Network (NHN) and Netcare hospitals
- **Trauma, and HIV Assistance Programme:** Lifesense
- **WHISPA GBV Support Programme:** Lifesense

# CONTACT US

## INTERMEDIARY SUPPORT AND OTHER IMPORTANT CONTACT NUMBERS

### INTERMEDIARIES

information and commissions:  
[www.profmed.co.za](http://www.profmed.co.za)  
Email: [brokersupport@profmed.co.za](mailto:brokersupport@profmed.co.za)  
Call: 0860 679 200

### HOW TO JOIN PROFMED

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

### CLIENT SERVICES

Call: 0860 679 200  
Email: [info@profmed.co.za](mailto:info@profmed.co.za)  
Claims: [claims@profmed.co.za](mailto: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

### COUNCIL FOR MEDICAL SCHEMES

Postal Address: Private Bag X34, Hatfield, 0028  
Telephone: 0861 123 267  
Email: [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com)  
Website: [www.medicalschemes.com](http://www.medicalschemes.com)

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