



Benefits

at a glance **2020**

*Applicable 1 January 2020 to
31 December 2020.*

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 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 the **Profmed Baby programme**, which is available on all 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 **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.

Who qualifies?

Membership is exclusively for professionals*. Whether you're still studying, or starting out with your career, our benefits have you covered.

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).**

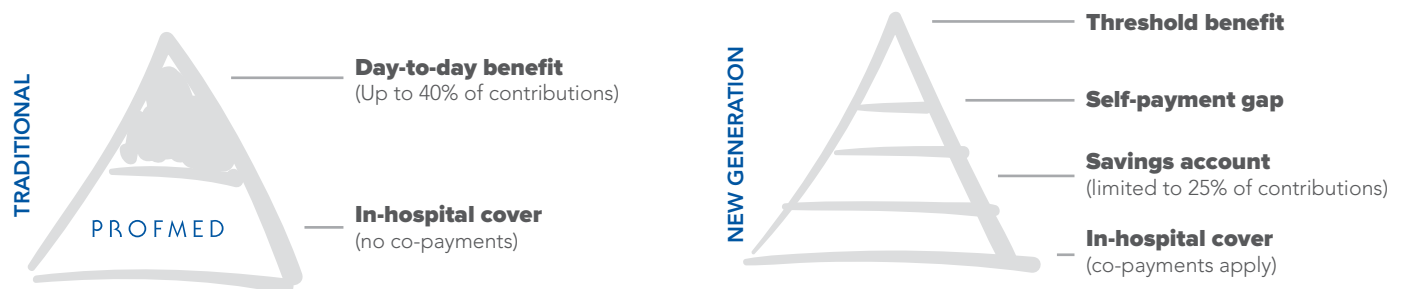
ProPinnacle	ProSecure Plus	ProSecure	ProActive Plus	ProActive
Comprehensive hospital and day-to-day cover for complete peace of mind	Hospital and day-to-day benefits for the growing family	Hospital and day-to-day benefits for the younger family	Hospital benefits and day-to-day benefits for young professionals	Hospital benefits and day-to-day dentistry benefits for young, aspiring professionals

The Savvy equivalent of the above options require members to make use of the hospital 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

Monthly contribution

Adult: R8 178
Adult dependant: R7 586
Child: R2 453

ProPinnacle Savvy

Monthly contribution

Adult: R7 360
Adult dependant: R6 828
Child: R2 208

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 - enhanced fees for midwives **NEW!**
- Preventative care from designated service providers
- Chronic medication
 - cover for 58 chronic conditions plus relevant DTPs
 - unlimited benefit
- Contraceptives
- Out-of-hospital MRI & CT scans
 - 80% benefit, paid from risk
- 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 300% Profmed Tariff
- Acute medication

- Over-the-counter medication
 - Radiology & pathology
 - Optical
 - Dentistry
 - dentists paid at 135% Profmed Tariff
 - Maternity benefits²
 - extended day-to-day benefits
 - enhanced fees for midwives **NEW!**
- Optional**
- Multiply Wellness and Rewards Programme

ProSecure Plus

Monthly contribution

Adult: R4 702
Adult dependant: R4 350
Child: R1 832

ProSecure Plus Savvy

Monthly contribution

Adult: R4 231
Adult dependant: R3 915
Child: R1 649

Risk benefits

- Hospitalisation¹
 - doctors' consultations and procedures paid at 200% Profmed Tariff
 - maternity - post-delivery in private wards
 - enhanced fees for midwives **NEW!**
- Preventative care from designated service providers
- Contraceptives
- Chronic medication
 - cover for 40 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 programme³ - paid from risk

Day-to-day benefits

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

Optional

- Multiply Wellness and Rewards Programme

ProSecure

Monthly contribution

Adult: R3 852
Adult dependant: R3 567
Child: R1 505

ProSecure Savvy

Monthly contribution

Adult: R3 467
Adult dependant: R3 210
Child: R1 354

Risk benefits

- Hospitalisation¹
 - doctors' consultations and procedures paid at Specific Tariff⁴
 - maternity - post-delivery in general wards
 - enhanced fees for midwives **NEW!**
- Preventative care from designated service providers
- Contraceptives
- Chronic medication
 - cover for 40 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 programme³ - paid from risk

Day-to-day benefits

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

Optional

- Multiply Wellness and Rewards Programme

ProActive Plus

Monthly contribution

Adult: R2 136
Adult dependant: R1 986
Child: R833

ProActive Plus Savvy

Monthly contribution

Adult: R1 923
Adult dependant: R1 787
Child: R750

Risk benefits

- Hospitalisation¹
 - doctors' consultations and procedures paid at 200% Profmed Tariff
 - in-hospital dentistry (specific cases only)
 - maternity - hospitalisation in general ward - enhanced fees for midwives **NEW!**
- 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 Tariff⁴
- Prescribed medication
- Radiology & pathology
- Eye examination
- Dentists' fees paid at 135% Profmed Tariff

Optional

- Multiply Wellness and Rewards Programme

ProActive

Monthly contribution

Adult: R1 816
Adult dependant: R1 678
Child: R707

ProActive Savvy

Monthly contribution

Adult: R1 634
Adult dependant: R1 510
Child: R636

Risk benefits

- Hospitalisation¹
 - doctors' consultations and procedures paid at Specific Tariff⁴
 - in-hospital dentistry (specific cases only)
 - maternity - hospitalisation in general ward - enhanced fees for midwives **NEW!**
- 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 dentistry benefits

- Dentists' fees paid at 135% Profmed Tariff

Optional

- Multiply Wellness and Rewards Programme

¹Members registered on the Savvy options are required to make use of the DSPN. Co-payments will apply when using hospitals outside of this network.

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

³The Maternity programme includes specified out-of-hospital benefits on all four ProSecure options.

⁴Specific Tariff: Procedures: 120% of Profmed Tariff.

Consultations: R478 for GPs and R725 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.

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 40 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 58 chronic conditions plus relevant DTPs, unlimited benefit)

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
10. Hypoparathyroidism	21. Paget's Disease	+ Relevant Diagnostic & Treatment Pairs (DTPs)**
11. Hyperthyroidism	22. Paraplegia & Quadriplegia	

Additional: Attention Deficit Hyperactivity Disorder (ADHD) **NEW!** (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	6. Obsessive Compulsive Disorder	11. Psoriatic Arthritis
2. Alzheimer's Disease	7. Oncology Adjunctive Treatment	12. Pulmonary Interstitial Fibrosis
3. Ankylosing Spondylitis	8. Osteoporosis	13. Valvular Heart Disease
4. Benign Prostatic Hypertrophy	9. Paraplegia & Quadriplegia	+ Relevant Diagnostic & Treatment Pairs (DTPs)**
5. Major Depressive Disorder	10. Pituitary Adenomas/Hyperfunction of Pituitary Gland	

Additional: Attention Deficit Hyperactivity Disorder (ADHD) **NEW!** (Children up to age 18).

* Chronic Disease List

** Also covered on all four ProActive options

Note: MMAP® and reference pricing apply on all options

Supplementary Information

<h2>Hospitalisation</h2> <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> › ante-natal in-patient hospitalisation › delivery fee – GP, specialist or registered midwife › labour and ward accommodation › neonatal ICU 	<h2>Trauma and HIV Assistance Programme</h2> <p>Not subject to day-to-day limit</p> <ul style="list-style-type: none"> • 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
<h2>Preventative Care</h2> <p>Not subject to day-to-day limit</p> <ul style="list-style-type: none"> • 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 	<h2>Sabbatical Benefit</h2> <ul style="list-style-type: none"> • 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
<h2>International Travel Emergency Medical Assistance</h2> <ul style="list-style-type: none"> • 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 • Travel and accommodation costs not covered 	<h2>Multiply Wellness and Rewards Programme (optional)</h2> <ul style="list-style-type: none"> • Multiply Starter is available to all members, at no cost • Discounts and special packages on selected health and lifestyle products • Upgrade to Multiply Provider or Multiply Premier at a monthly fee • Additional benefits on Multiply Provider and Multiply Premier, including discounts on gym fees, airfares and movie tickets • Additional broker commission earnings
<h2>Designated Service Provider Networks (DSPNs)</h2>	
<ul style="list-style-type: none"> • 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 • International Travel Medical Assistance: International SOS • Medication/Pharmacy: Profmed Pharmacy Network, subject to rules, formulary, reference pricing and protocols • Oncology - Chemotherapy and biologicals: Dis-Chem Pharmacy and Medipost 	<ul style="list-style-type: none"> • Oncology - PET Scans: Bloch & Partners at Morningside Clinic (applies to greater Johannesburg region only) • Oncology - Radiation Therapy: Netcare (participating facilities) • Optical: Opticlear • Physical Rehabilitation: Life Healthcare • Preventative Care - Pathology: Ampath, Lancet Laboratories and Pathcare • Psychiatric Hospitalisation: Participating National Hospital Network (NHN) facilities and Life Healthcare • Savvy options: Mediclinic, Life Healthcare and other filler hospitals where required • Trauma and HIV Assistance Programme: Lifesense
<h2>Maternity Programme</h2> <p>Not subject to day-to-day benefits</p> <p>Available on all four ProSecure options</p> <ul style="list-style-type: none"> • Consultations at a medical practitioner • Lactation consultation • Nutrition consultation • Nuchal Translucency Non-Invasive (NIPT) test • Ultra-sound scans (ante-natal) 	<h2>Contraceptives</h2> <p>Not subject to day-to-day limit</p> <ul style="list-style-type: none"> • Includes oral contraceptives, patches, injections, implants and intra-uterine devices • Funding for contraceptive purposes only

Note: Protocols and clinical management apply

Contact Us

Intermediary support and other important contact numbers

Intermediaries

Client claims information, product information and commissions:

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E-mail: brokersupport@profmed.co.za

Call: 0860 679 200

How to Join Profmed

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E-mail: info@profmed.co.za

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Profmed Place, First Floor, 15 Eton Road, Parktown, Johannesburg

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