

INVESTED  
with  
**You**



## BENEFITS AT A GLANCE 2018

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 0800 334 733.

## 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

## Multiply Wellness and Rewards Programme (optional)

- 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

## Designated Service Provider Networks (DSPNs)

- **Alcohol and Drug Rehabilitation:** South African National Council on Alcoholism and Drug Dependence (SANCA)
- **Cataract Surgery:** Ophthalmic Management Group (now 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:** Profmed Pharmacy Network, subject to rules, formulary, reference pricing and protocols
- **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
- **Trauma and HIV Assistance Programme:** Lifesense

Note: Protocols and clinical management apply

## Contraceptives

Not subject to day-to-day limit

- 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 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 dentistry and GP 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)

# 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 33 800 discerning members, providing 70 500 lives with exceptional medical benefits.

## Profmed offers:

- Quality medical cover tailored to suit the lifestyle of professionals
- Rich maternity benefits with lenient underwriting on pregnancy
- Rich oncology cover on all options
- No deposits or co-payments required for hospital admissions
- 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.

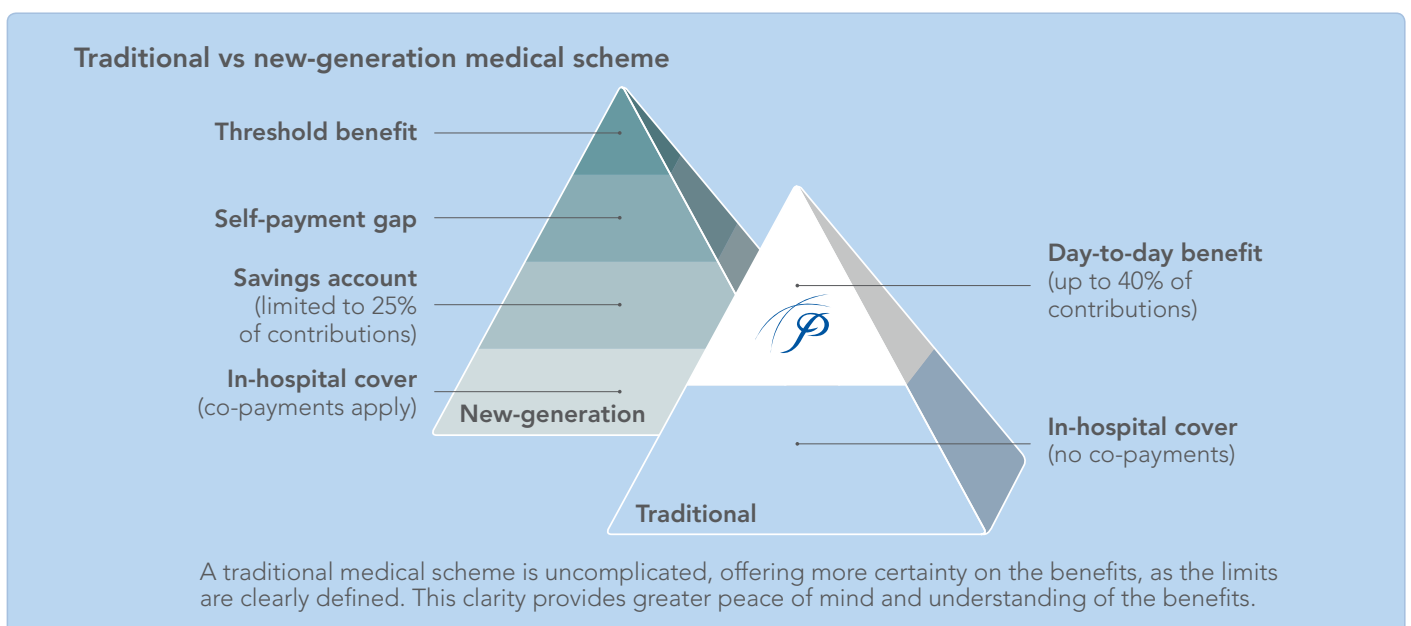
## Benefit options

Profmed's range of options enables you to select medical cover to suit your lifestyle.

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, day-to-day dentistry and GP benefits for young professionals	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.



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

# Benefit options at a glance

## ProPinnacle

### Monthly contribution

Adult: R6 668  
Adult dependant: R6 185  
Child: R2 000

#### Risk benefits

- Hospitalisation
  - › doctors' consultations and procedures paid at Profmed Premium Tariff<sup>1</sup>
  - › private wards
- Preventative care from designated service providers
- Contraceptives
- Chronic medication
  - › cover for 57 chronic conditions plus relevant DTPs
  - › unlimited benefit
- 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 100 excess on out-of-hospital expenses

#### Day-to-day benefits

- Doctors' consultations and procedures paid at Profmed Premium Tariff<sup>1</sup>

- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optical
- Dentistry
  - › dentists paid at Profmed Dental Tariff<sup>4</sup>
- Maternity
  - › hospitalisation in private wards, both ante-natal and post-delivery

#### Optional

- Multiply Wellness and Rewards Programme

## ProSecure Plus

### Monthly contribution

Adult: R3 907  
Adult dependant: R3 615  
Child: R1 522

#### Risk benefits

- Hospitalisation
  - › doctors' consultations and procedures paid at Profmed Plus Tariff<sup>2</sup>
- 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 100 excess on out-of-hospital expenses

#### Day-to-day benefits

- Doctors' consultations and procedures paid at Profmed Specific Tariff<sup>3</sup>
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optical
- Dentistry
  - › dentists paid at Profmed Dental Tariff<sup>4</sup>
- Maternity
  - › hospitalisation post-delivery in private wards

#### Optional

- Multiply Wellness and Rewards Programme

## ProSecure

### Monthly contribution

Adult: R3 201  
Adult dependant: R2 964  
Child: R1 250

#### Risk benefits

- Hospitalisation
  - › doctors' consultations and procedures paid at Profmed Specific Tariff<sup>3</sup>
- 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 100 excess on out-of-hospital expenses

#### Day-to-day benefits

- Doctors' consultations and procedures paid at Profmed Specific Tariff<sup>3</sup>
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optical
- Dentistry
  - › dentists paid at Profmed Dental Tariff<sup>4</sup>
- Maternity
  - › hospitalisation post-delivery in general wards

#### Optional

- Multiply Wellness and Rewards Programme

## ProActive Plus

### Monthly contribution

Adult: R1 751  
Adult dependant: R1 628  
Child: R683

#### Risk benefits

- Hospitalisation
  - › doctors' consultations and procedures paid at Profmed Plus Tariff<sup>2</sup>
  - › 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
- Maternity hospitalisation
- 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 Profmed Dental Tariff<sup>4</sup>
- GP consultations and procedures paid at Profmed Specific Tariff<sup>3</sup>

#### Optional

- Multiply Wellness and Rewards Programme

## ProActive

### Monthly contribution

Adult: R1 528  
Adult dependant: R1 412  
Child: R595

#### Risk benefits

- Hospitalisation
  - › doctors' consultations and procedures paid at Profmed Specific Tariff<sup>3</sup>
  - › 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
- Maternity hospitalisation
- 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 Profmed Dental Tariff<sup>4</sup>

#### Optional

- Multiply Wellness and Rewards Programme

<sup>1</sup> Profmed Premium Tariff  
The maximum tariff paid by the Scheme  
300% of Profmed Tariff

<sup>2</sup> Profmed Plus Tariff  
200% of Profmed Tariff

<sup>3</sup> Profmed Specific Tariff  
Proceedures: 120% of Profmed Tariff  
Consultations: R439 for GPs and R665 for specialists

<sup>4</sup> Profmed Dental Tariff  
135% of Profmed Tariff for  
consultations and procedures

# 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 option

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	

**Table 3**  
Other non-CDL\* Conditions

Available ONLY on ProSecure Plus and ProSecure options

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

\* Chronic Disease List

\*\* Also covered on the ProActive Plus and ProActive options

Note: MMAP® and reference pricing apply on all options

# Supplementary information

## Hospitalisation

- Unlimited cover on all options
- Cover in any registered hospital
- Rich oncology benefit
- Full dread disease cover
- Unlimited peritoneal dialysis and haemodialysis
- No deposits or co-payments required on admission to hospital
- Maternity benefits
  - › ante-natal in-patient hospitalisation
  - › delivery fee – GP, specialist or registered midwife
  - › labour and ward accommodation
  - › neonatal care

## 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

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**

PPS Centurion Square, Cnr Gordon Hood and Heuwel Roads, Centurion  
Profmed Place, First Floor, 15 Eton Road, Parktown, Johannesburg

HEALTHCARE FOR PROFESSIONALS

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