PROFMED

BENEFITS AT A GLANCE 2026

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.

WHO QUALIFIES

Membership is exclusively for professionals*. If you have a tertiary qualification and relevant professional experience, you qualify for medical cover with Profmed.

PROFMED AMPLIFIRE

Complete your preventative care screenings and unlock an additional **R2 750.**
This amount is allocated to your day-today benefits and can be used to cover out-of hospital expenses. This benefit is available annually. **ENHANCED**

(This benefit is subject to rules and qualifying criteria as listed in the Schedule of Benefits.)

PREMIUM AND SAVVY BENEFIT OPTIONS

NETWORK HOSPITAL **LISTS**

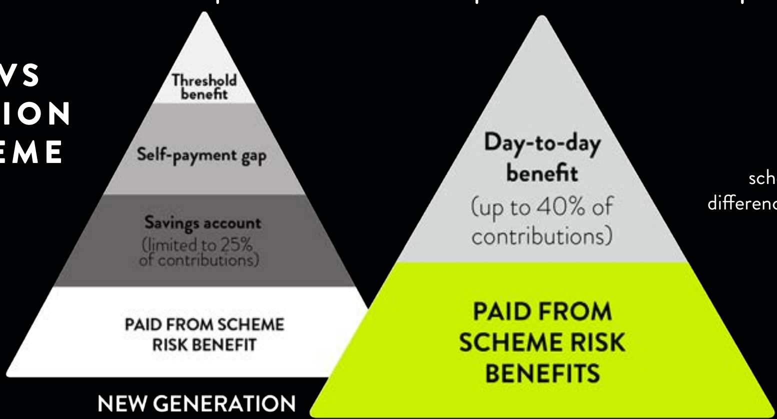
Profmed's range of options enables you to select medical cover to suit your lifestyle. All Premium benefit options are also available on the more affordable Savvy options.

- **The Savvy options require members to make use of the Savvy hospital network. Voluntarily use of a non-network hospital will result in a co-payment of R14 000**, voluntary use of a non-network hospital for a **specified day procedure will result in a co-payment of R5 000.**
- **Members registered on the ProSelect option are required to make use of the ProSelect hospital network. Voluntarily use of a non-network hospital will result in a co-payment of R14 000**, voluntary use of a non-network hospital for a **specified day procedure will result in a co-payment of R5 000.**
- **Members registered on the ProSecure Plus, ProSecure and ProActive Plus options are required to make use of the Day Procedure Network for specified day procedures. Voluntary use of a non-network facility will result in a co-payment of R5 000.**

PROPINNACLE / PROPINNACLE SAVVY	PROSECURE PLUS / PROSECURE PLUS SAVVY	PROSECURE / PROSECURE SAVVY	PROACTIVE PLUS / PROACTIVE PLUS SAVVY	PROSELECT / PROSELECT SAVVY
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

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.



PROFMED

BENEFIT STRUCTURE

Profmed is a traditional medical scheme. This diagram illustrates the difference between a traditional and new generation medical scheme.

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

BENEFITS OPTIONS AT A GLANCE

PROPINNACLE & PROPINNACLE SAVVY

PROPINNACLE – MONTHLY CONTRIBUTION

ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R14 634	R13 574	R4 390

PROPINNACLE SAVVY – MONTHLY CONTRIBUTION

ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R13 534	R12 554	R4 061

RISK BENEFITS

- Hospitalisation[1]
  - 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
- AMPLIFIRE benefit enhancer
- Contraceptives
- Out-of-hospital MRI & CT scans
  - 80% benefit, paid from risk
- TUMS2TOTS 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 benefits[2]
  - extended day-to-day benefits
  - comprehensive fees for midwives

PROSECURE PLUS & PROSECURE PLUS SAVVY

PROSECURE PLUS – MONTHLY CONTRIBUTION

ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R7 780	R7 197	R3 032

PROSECURE PLUS SAVVY – MONTHLY CONTRIBUTION

ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R7 002	R6 479	R2 730

RISK BENEFITS

- Hospitalisation[1]
  - 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 enhancer
- Day Procedure Network (specified procedures) - applicable to ProSecure Plus
- Contraceptives
- Chronic medication
  - cover for 39 chronic conditions plus relevant DTPs
  - benefit limit applies
- TUMS2TOTS 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 programme[3] - paid from risk

DAY-TO-DAY BENEFITS

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

BENEFITS OPTIONS AT A GLANCE

PROSECURE & PROSECURE SAVVY

PROSECURE – MONTHLY CONTRIBUTION

ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R6 314	R5 847	R2 468

PROSECURE SAVVY – MONTHLY CONTRIBUTION

ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R5 684	R5 262	R2 220

RISK BENEFITS

- Hospitalisation[1]
  - doctors' consultations and procedures paid at Specific Tariff[4]
  - 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
- AMPLIFIRE benefit enhancer
- Day Procedure Network (specified procedures) - applicable to ProSecure
- Contraceptives
- Chronic medication
  - cover for 39 chronic conditions plus relevant DTPs
  - benefit limit applies
- TUMS2TOTS 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 Tariff[4]
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optometry
- Dentistry
  - dentists paid at 135% Profmed Tariff
- Maternity benefits[2]
  - day-to-day benefits
  - comprehensive fees for midwives

PROACTIVE PLUS & PROACTIVE PLUS SAVVY

PROACTIVE PLUS – MONTHLY CONTRIBUTION

ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R3 516	R3 239	R1 370

PROACTIVE PLUS SAVVY – MONTHLY CONTRIBUTION

ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R3 164	R2 914	R1 235

RISK BENEFITS

- Hospitalisation[1]
  - 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
- AMPLIFIRE benefit enhancer
- Day Procedure Network (specified procedures) - applicable to ProActive Plus
- Contraceptives
- Chronic medication
- Out-of-hospital MRI & CT scans
  - R6 180 per family
  - 80% benefit, paid from risk
- 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

- Doctors' consultations and procedures paid at Specific Tariff[4]
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Eye examination
- Dentists' fees paid at 135% Profmed Tariff
- Maternity benefits[3] - Paid from risk
  - 6 Ante-natal consultations
  - 2 2D scans
  - 2 GP or Paediatrician consultations
  - Pathology tests

BENEFITS OPTIONS AT A GLANCE

PROSELECT & PROSELECT SAVVY

PROSELECT — MONTHLY CONTRIBUTION

ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R2 754	R2 700	R1 138

PROSELECT SAVVY — MONTHLY CONTRIBUTION

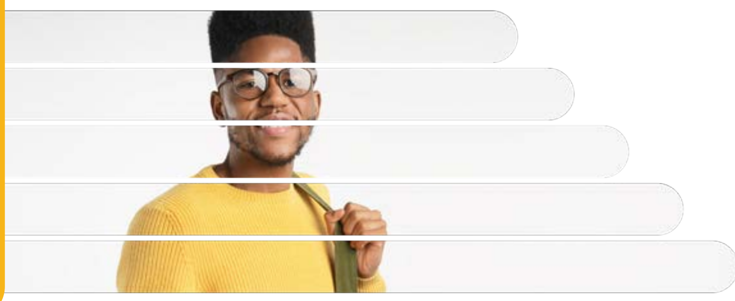
ADULT	ADULT DEPENDANT	CHILD DEPENDANT
R2 477	R2 290	R965

RISK BENEFITS

- Hospitalisation[1]
  - doctors' consultations and procedures paid at Specific Tariff[4]
  - 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 enhancer
- 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 R350 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: R630 for GPs and R920 for specialists. Or paid at code-specific Rand values.

WHICH OPTION?

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

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

PROPINNACLE & PROPINNACLE SAVVY (cover for 58 chronic conditions plus relevant DTPs, unlimited benefit)

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

PROSECURE PLUS & PROSECURE PLUS SAVVY (cover for 39 chronic conditions plus relevant DTPs, with benefit limits)

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

PROSECURE & PROSECURE SAVVY (cover for 39 chronic conditions plus relevant DTPs, with benefit limits)

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

PROACTIVE PLUS & PROACTIVE PLUS SAVVY

I ONLY NEED…
cover for planned and emergency hospital admissions, day-to-day benefits, and out-of-hospital maternity benefits

PROSELECT & PROSELECT SAVVY

I AM A YOUNG, ASPIRING PROFESSIONAL
I only need cover for planned and emergency hospital admissions and day-to-day dentistry benefits

CHRONIC MEDICATION

TABLE 1 PRESCRIBED MINIMUM BENEFIT CDL* CONDITIONS

Available on ALL Options

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

TABLE 2 OTHER NON-CDL* CONDITIONS

Available ONLY on ProPinnacle and ProPinnacle Savvy options

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

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

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

**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

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

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 accomodation 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 R2 750 is allocated to your day-today 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:** Europ Assistance
- **Pharmacy:** Profmed Pharmacy Network, subject to rules, formulary, reference pricing and protocol
- **Oncology - Chemotherapy and Biologicals:** Dis-Chem Pharmacy and Medipost
- **Oncology - PET Scans:** Bloch & Partners at Morningside Clinic (applies to greater Johannesburg region only)
- **Oncology Risk Management:** Icon
- **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
- **WHISPA: 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
Email: brokersupport@profmed.co.za
Call: 0860 679 200

HOW TO JOIN PROFMED

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

Head Office: Profmed Place, First Floor, 15 Eton Road, Parktown, Johannesburg
Administrator: PPS Centurion Square Heuwel Avenue, Cnr Heuwel &, Gordon Hood Rd, Centurion

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.com
Website: www.medicalschemes.com

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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.