

# PROSELECT SAVVY

BENEFIT BROCHURE

These benefits are subject to ratification by the Council for Medical Schemes.

# CONTRIBUTIONS

# PROSELECT SAVVY

INCLUDES OVER **100+ FACILITIES**ON THE SAVVY NETWORK.

(Subject to Savvy network of hospitals)

Members registered on the ProSelect Savvy option are required to make use of the Savvy network for hospitalisation, including day procedures.

- · Voluntary use of a non-network hospital will result in a co-payment of R14 000; and
- Voluntary use of a non-network hospital for a specified day procedure will result in a co-payment of R5 000. (Subject to PMB legislation)



Scan for a list of Network Hospitals

MONTHLY INCOME RO - R20 000

## PROSELECT SAVVY

Principal member	R1078
Adult dependant	R1355
Child	R 825

MONTHLY INCOME R20 000+

# PROSELECT SAVVY

Principal member	R 2 477
Adult dependant	R 2 290
Child	R 965

# PRO**SELECT**

(Subject to ProSelect network of hospitals)

Members registered on the ProSelect option are required to make use of the ProSelect network for hospitalisation, including day procedures.

- Voluntary use of a non-network hospital will result in a co-payment of R14 000; and
- Voluntary use of a non-network hospital for a specified day procedure will result in a co-payment of R5 000. (Subject to PMB legislation)

INCLUDES OVER **800+ FACILITIES**ON THE SAVVY NETWORK.



Scan for a list of Network Hospitals

#### PROSELECT

Principal member	R 2 754
Adult dependant	R 2 700
Child	R 1 138

## CONTACT US

	WITHIN RSA	OUTSIDE RSA
CLIENT SERVICES & CLAIMS	0860 679 200	+27 12 679 4144
CHRONIC AUTHORISATIONS	0800 132 345	+27 11 770 6000
PRE-AUTHORISATIONS	0860 776 363	+27 12 679 4145
INTERNATIONAL TRAVEL MEDICAL ASSISTANCE	011 991 8564	+27 11 991 8564
EMERGENCY MEDICAL ASSISTANCE WITHIN RSA	082 911	-
WHISPA:  GBV SUPPORT  ASSISTANCE FOR TRAUMA, AND HIV EXPOSURE	0860 944 772	-

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# DESIGNATED SERVICE PROVIDERS

Members will be required to make use of designated service providers to avoid co-payments on services rendered for the relevant benefits, subject to PMB legislation.

CHRONIC DIALYSIS	National Renal Care, Life Healthcare (LHC) and Mediclinic
DAY PROCEDURE NETWORK: (APPLICABLE TO PROSECURE PLUS, PROSECURE AND PROACTIVE PLUS ONLY)	Netcare, Mediclinic, National Hospital Network (NHN) facilities, Joint Medical Holdings (JMH), specified Life Healthcare (LHC) hospitals and Day Hospital Association of South Africa (DHASA)
DOMICILIARY (HOME) OXYGEN	Ecomed Medical cc
EMERGENCY MEDICAL TRANSPORT (EMT) (WITHIN RSA)	Netcare 911
FUNCTIONAL REHABILITATION PROGRAMME	Documentation Based Care (DBC) Back and Neck Programme, Workability
HOSPITALISATION: PREMIUM OPTIONS (PMBS AND NON-PMBS)	No DSPN, with the exception of benefits for mental health hospitalisation, drug and alcohol rehabilitation and physical rehabilitation, subject to pre-authorisation, rules and protocols
HOSPITALISATION: PROSELECT OPTION (PMBS AND NON-PMBS)	Mediclinic, Life Healthcare (LHC), National Hospital Network (NHN) facilities, Joint Medical Holdings (JMH), Day Hospital Association of South Africa (DHASA), specified Independent hospitals and specified Netcare hospitals with the exception of benefits for mental health hospitalisation, drug and alcohol rehabilitation, physical rehabilitation, subject to pre-authorisation, rules and protocols
HOSPITALISATION: SAVVY OPTIONS (PMBS AND NON-PMBS)	Mediclinic, Life Healthcare (LHC), Day Hospital Association of South Africa (DHASA), specified Independent hospitals, Joint Medical Holdings (JMH) and other specified National Hospital Network (NHN) and specified Netcare hospitals, as listed on the website, with exception of benefits for mental health hospitalisation, drug and alcohol rehabilitation, physical rehabilitation, subject to pre-authorisation, rules and protocols
INTERNATIONAL TRAVEL MEDICAL ASSISTANCE	Europ Assistance
ONCOLOGY	Chemotherapy and biologicals: Dis-Chem Pharmacy and Medipost     PET Scans: Bloch & Partners at Morningside Clinic (applies to greater Johannesburg region only)
ONCOLOGY RISK MANAGEMENT	lcon
OPTOMETRY	Opticlear
PHARMACY	Profmed Pharmacy Network, subject to rules, formulary, reference pricing and protocols
POST-NATAL HOME-BASED VISIT	Wellness Health Insurance Pathology Services (W.H.I.P.S)
PREVENTATIVE CARE	Pathology: Ampath, Lancet Laboratories and Pathcare
MENTAL HEALTH 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)
REHABILITATION	<ul> <li>Alcohol and Drugs: South African National Council on Alcoholism and Drug Dependence (SANCA)</li> <li>Physical: Life Healthcare</li> </ul>
WHISPA  GBV SUPPORT  ASSISTANCE FOR TRAUMA, AND HIV EXPOSURE	Lifesense

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# HOSPITAL AND HOSPITAL-RELATED BENEFITS AND MAJOR MEDICAL EXPENSES

# BENEFIT

#### **PROSELECT**

# PRO**SELECT**SAVVY

#### **HOSPITALISATION**

Call 0860 776 363 for authorisation, information on clinical qualifying criteria, and benefits

Subject to use of the  $\mbox{\bf PROSELECT}$  DSPN, use of a non-network hospital will result in a co-payment.



Scan for a list of Network Hospitals ubject to use of the **PROSELECT SAVVY** DSPN use of a non-network hospital will result in a co-payment.



Scan for a list of Network Hospitals

Theatre and recovery room	100% Negotiated Tariff
Intensive care and high care	100% Negotiated Tariff
Emergency room visits and facility fees at hospitals that result in hospitalisation	100% Negotiated Tariff
MEDICINES IN HOSPITAL	

Medicines and materials used in hospital and theatre 100% Negotiated Tariff

#### GENERAL PRACTITIONERS (GPS) AND SPECIALISTS IN HOSPITAL

Surgery and in-hospital procedures	100% Specific Tariff
Consultations by a GP or specialist while hospitalised	100% Specific Tariff

#### RADIOLOGY AND PATHOLOGY IN HOSPITAL

Call 0860 776 363 for authorisation, information on clinical qualifying criteria, and benefits. Hospitalisation not covered if admission is for the sole purpose of radiology or pathology tests.

a) Radiology and pathology while	
hospitalised	
(Excluding MRI, radio-isotope,	
CT and PFT scans and certain	

CT and PET scans and certain other investigative procedures)

MRI, radio-isotope and CT scans and certain other investigative procedures while hospitalised Specialist referral required, except for CT scans 100% Negotiated Tariff

100% Negotiated Tariff in-hospital 2 per family in-hospital only

#### OTHER MAJOR MEDICAL SERVICES

Call 0860 776 363 for authorisation and registration, information on clinical qualifying criteria, and benefits.

#### Transplants

Subject to registration on the Disease Management Programme, and PMB legislation. Benefits for donor costs are not available to members who elect to be a donor to a recipient who is not a Profined member.

a) Hospitalisation	100% Negotiated Tariff
b) Donor costs PMBs only	100% Negotiated Tariff
Peritoneal dialysis and haemodialysis Chronic dialysis subject to the use of the Chronic Dialysis DSPN. Co-payment applies for the use of a non-DSP.	100% Negotiated Tariff

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#### PROSELECT

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#### **ONCOLOGY**

Subject to pre-authorisation, protocols and PMB legislation. Members are required to register on the Oncology Programme.

Includes all costs related to treatment, consultations, investigations and drugs, excluding hospitalisation

(Subject to pre-authorisation and registration on the Oncology Programme and PMB legislation)

R418 000 per beneficiary Thereafter, subject to PMB legislation

a) Chemotherapy

i. a) Consultations

GPs: R630
Specialists: R920

i. b) Procedures 100% Specific Tariff

ii. Chemotherapy drugs Excluding adjunctive treatment

(20% co-payment applies for non-use of Oncology pharmacy DSPN)  $\,$ 

100% Single Exit Price plus dispensing fee

iii. Biologicals and other specified drugs

(Subject to use of the Oncology pharmacy DSPN)

Subject to PMB legislation

b) Radiation therapy

i. Consultations Specialists: R920

ii. Radiation therapy and facility fees 100% Negotiated Tariff

c) PET scans (Positron-Emission Tomography)

(Subject to use of Oncology PET Scan DSPN. DSPN applicable within the greater Johannesburg region only)

100% Negotiated Tariff

#### **REHABILITATION**

This benefit covers members who have become disabled as a result of acute injuries caused by trauma, infection, surgery, spinal cord injury, brain injury, bleeding or infarction resulting in a stroke. This benefit is only available as an in-patient in a registered rehabilitation facility. Rehabilitation must occur within the benefit year in which the specified injury takes place, or commence directly after discharge from an acute hospitalisation facility or not more than one calendar month after the specified injury is sustained. Benefits are limited to two months' rehabilitation and the availability of benefits, and are subject to case management and Profmed protocols. Admissions covered at authorised service providers only. Subject to pre-authorisation and use of the Rehabilitation DSPN and PMB legislation. Co-payment applies for voluntary use of a non-DSP.

(Subject to pre-authorisation)

100% Negotiated Tariff
R30 300 per family

#### Out-patient care in lieu of hospitalisation

a) Treatment in a registered sub-acute facility or at home by an appropriately registered practitioner R14 200 per beneficiary

b) Wound care

Treatment at home, including surgicals, by an appropriately registered practitioner

(Subject to pre-authorisation and protocols)

100% Negotiated Tariff R3 700 per beneficiary

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#### MENTAL HEALTH TREATMENT

Includes all in- and out-of-hospital mental health and clinical psychology consultations, treatment and in-hospital medication, and alcohol and drug rehabilitation. Subject to pre-authorisation. Hospitalisation only available at the Mental Health Hospitalisation DSPN. PMBs are deducted from this benefit, but are not subject to these limits. Co-payment applies for voluntary use of a non-DSP.

a) In-hospital

R22 800 per family
Subject to PMB legislation

b) Out-of-hospital consultations
(Subject to PMB legislation)

R7 700 per family
Subject to in-hospital limit
PMBs only

#### **ENDOSCOPIC EXAMINATIONS**

In suitably equipped procedure room, subject to protocols and PMB legislation.

a) Gastroscopy

b) Colonoscopy
Includes Sigmoidoscopy

c) Colonoscopy and gastroscopy Combined

100% Negotiated Tariff

100% Negotiated Tariff

#### **ORTHOPAEDIC SURGERY**

Subject to pre-authorisation, protocols and management. Call 0860 776 363 for authorisation, information on clinical qualifying criteria, and benefits.

Hospitalisation

100 % Negotiated Tariff
Subject to co-payment of R7 500

#### OTHER MEDICAL SERVICES

Call 0860 776 363 for authorisation, information on clinical qualifying criteria, and benefits. (Subject to pre-authorisation)

#### Physiotherapy

a) In-hospital

b) Out-of-hospital

Post-operative, available up to 6 weeks
after related hospital procedure

Blood transfusions

100% Profmed Tariff

#### Emergency medical transport (EMT)

Emergencies within the borders of South Africa. Contact 082 911 within RSA. (Subject to Profmed protocols and use of the EMT DSPN)

20% co-payment for voluntary use of a non-DSP, subject to PMB legislation Non-emergency calls will not be funded

100% of cost

#### Internal surgical devices

A fabricated or artificial substitute that is surgically implanted permanently into the body and does not protrude from the body and replaces or assists a diseased or missing part of the body to restore functionality. Subject to PMB legislation.

(Subject to pre-authorisation, protocols and management)

R59 300 per family

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#### Cataract surgery

Intra-ocular lens for cataract surgery (permanent implantable lenses, inclusive of basic and specialised lens varieties). 100% of the diagnosis, treatment, and care costs subject to PMB regulations, Profined Negotiated Tariff, pre-authorisation, the treatment meeting the Scheme's treatment guidelines and clinical criteria.

a) Hospitalisation	100% Negotiated Tariff
b) Surgeon and anaesthetist fees	100% Specific Tariff
c) Intra-ocular lens	R5 600 per beneficiary per eye

#### **FUNCTIONAL REHABILITATION PROGRAMME**

This is an inter-disciplinary programme for treatment of chronic back and neck conditions. This benefit is conservative treatment and only available out-of-hospital. Not subject to day-to-day benefits. Members have the option of using either the Workability or Documentation Based Care (DBC) Back and Neck Programmes for treatment.

Initial assessment, Treatment and Outcomes	100% Negotiated Tariff
DENTAL PROCEDURES IN HOSPITAL Subject to pre-authorisation, protocols and management. Call 0860 776 363 for authorisation, information on clinical qualifying criteria, and benefits.	
Hospitalisation:  - Permanent tooth impaction removals  - Extensive conservative dental treatment only for children younger than 8 years (24-month benefit)	100% Negotiated Tariff
a) Specialist and anaesthetist fees	100% Specific Tariff
b) Dentist fees	135% Profmed Tariff
Hospitalisation: - Other	Subject to PMB legislation

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## MATERNITY BENEFITS

Call 0860 776 363 where pre-authorisation is required and for more information on clinical qualifying criteria, and benefits. Subject to PMB legislation.

(BENEFIT)	IN-HOSPITAL BENEFITS
IN-PATIENT HOSPITALISATION	100% Negotiated Tariff in general ward
DELIVERY FEE BY GP, SPECIALIST OR MIDWIFE	100% Specific Tariff
WARD ACCOMMODATION (post-delivery):  Normal delivery - 3 days Caesarean section - 4 days	100% Negotiated Tariff in general ward
LABOUR WARD	100% Negotiated Tariff
THEATRE AND RECOVERY ROOM	100% Negotiated Tariff
CONSULTATIONS WHILE IN HOSPITAL	100% Specific Tariff
OTHER MEDICAL PRACTITIONER SERVICES. EG. PATHOLOGY AND RADIOLOGY WHILE IN HOSPITAL	100% Profmed Tariff
NEONATAL ICU	100% Negotiated Tariff

## PREVENTATIVE CARE

Benefits are subject to specific protocols. Co-payment applies for non-use of the Preventative Care DSP, where applicable. Not subject to day-to-day limit, unless otherwise specified.

# BENEFIT

**PROSELECT** 

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#### **GENERAL HEALTH**

#### Digital Health Assessments

Available to the principal member and beneficiaries who pay adult dependant contributions.

Assessments to be done via Profmed App

2 assessments per beneficiary

GPs: R630

Consultation

Includes a consultation for any one of the Preventative Care benefits

(Tariff codes 0190, 0191, 0192; Audiology tariff codes 1010, 1011)

Specialists: R920

100% Profmed Tariff for speech therapists or audiologists 1 consultation per beneficiary, thereafter subject to available day-to-day limit

#### Fasting blood sugar test

For late onset diabetes. Males and females 40 years and older. Subject to PMB legislation.

Pathology

(Tariff code 4057)

100% Negotiated Tariff 1 per beneficiary

#### Fasting lipogram blood test

Males and females 40 years and older. Subject to PMB legislation.

Pathology

(Tariff code 4025)

100% Negotiated Tariff 1 per beneficiary

#### **HIV** testing

Subject to PMB legislation.

Pathology

(Tariff codes 3932, 4614)

100% Negotiated Tariff 1 per beneficiary

#### Malaria prophylaxis

Beneficiaries of all ages.

Includes over-the-counter and prescribed medication only

100% Single Exit Price
1 course of treatment per beneficiary
Maximum R480 per beneficiary
MMAP® applies

#### Tobacco and alcohol counselling, screening and brief intervention

Males and females 18 years and older.

Telephonic or face to-face counselling

(Practice 86: Tariff code 86202, Practice 14 and 15: Tariff code 0130, 0190, 0191,0192)

GPs: R630 2 sessions per family

#### VACCINES

#### Child immunisations

Children 0 to 12 years, per the Department of Health's Childhood Immunisation Schedule.

Vaccine only

100% Single Exit Price plus dispensing fee at Pharmacy DSPN rate

#### Human papilloma virus (HPV) vaccine

Males and females 9 to 27 years of age. Includes initial vaccination and two follow-up booster vaccinations, where applicable. Subject to PMB legislation.

Vaccine only

100% Single Exit Price plus dispensing fee at Pharmacy DSPN rate

#### PROSELECT

# PRO**SELECT**(SAVVY)

#### Influenza vaccine

Vaccine only

100% Single Exit Price plus dispensing fee at Pharmacy DSPN rate 1 vaccination per beneficiary

#### Pneumococcal vaccine

Adults 65 years and older, and individuals of all ages who are respiratory compromised or have related chronic diseases. Available every five years. Subject to PMB legislation.

Vaccine only

100% Single Exit Price plus dispensing fee at Pharmacy DSPN rate

#### **WOMEN'S HEALTH**

#### Bone densitometry

Females 65 years and older. Available every five years. Subject to PMB legislation.

Radiology

(Tariff codes 50120, 64110, 74290, 39173, 3600, 3604, 3612)

100% Profmed Tariff 1 per beneficiary

#### Faecal occult blood test

Females 50 years and older. Subject to PMB legislation.

Pathology (Tariff codes 4351, 4352) 100% Negotiated Tariff 1 per beneficiary

#### Human papilloma virus (HPV) screening

Females 25 to 65 years. Available every 5 years. Subject to PMB legislation.

Pathology mRNA test only (Tariff code HPVS)

100% Negotiated Tariff 1 per beneficiary

#### Mammograms

Available annually to females 40 to 55 years, and every two years for females 56 years and older. Females younger than 40 years pre-disposed to breast cancer have access to the benefit, subject to motivation and pre-authorisation. Subject to PMB legislation.

Radiology

(Tariff code 34100 and 34101)

100% Profmed Tariff 1 per beneficiary

#### Pap smear or liquid-based cytology

Females 18 years and older. Subject to PMB legislation.

Pathology

(Tariff code 4566 – Pap smear. Tariff codes 4559 and 4560 – liquid-based cytology reimbursed per tariff code 4566. A co-payment could apply).

100% Negotiated Tariff 1 per beneficiary

#### Contraceptives

Funding only applies for contraceptive purposes. Protocols apply.

Including oral contraceptives, patches, injections, implants and intra-uterine devices.

- Oral contraceptives and patches: every 20 days
- Injections: 3 to 6-month cycle
- Intra-uterine devices and implants: 3 to 5-year cycle

100% Single Exit Price plus dispensing fee at Pharmacy DSPN rate

MMAP® applies

Maximum R2 100 per beneficiary

#### **MENS HEALTH**

#### Bone densitometry

Males 65 years and older. Available every five years. Subject to PMB legislation.

Radiology

(Tariff codes 50120, 64110, 74290, 39173, 3600, 3604, 3612)

100% Profmed Tariff 1 per beneficiary

#### Faecal occult blood test

Males 50 years and older. Subject to PMB legislation.

Pathology

(Tariff codes 4351, 4352)

100% Negotiated Tariff
1 per beneficiary

#### PROSELECT

#### PRO**SELECT** SAVVY

#### Prostate Specific Antigen (PSA)

Males 40 years and older. Subject to PMB legislation.

Pathology 100% Negotiated Tariff (Tariff code 4519) 1 per beneficiary

#### **CHILDREN'S HEALTH**

#### Newborn hearing screening

Newborns up to 6 weeks old. Subject to PMB legislation.

Audiology screening
By a registered speech therapist or
audiologist
(Tariff code 1580)

100% Profmed Tariff
1 per beneficiary



#### **AMPLIFIRE**



Beneficiaries who meet the relevant qualifying criteria can unlock additional benefits.

#### The following steps must be followed to unlock the benefits:

- 1. Download the Profmed App;
- 2. Conduct a Digital Health Assessment via Profmed App;
- 3. If required, complete a physical health assessment;
- 4. Complete all individual relevant Preventative Care benefits;
- 5. Where a beneficiary is registered on a Chronic Treatment Care plan, they are required to fully comply with the plan, to unlock benefits.



# BENEFIT

PROSELECT

PRO**SELECT** SAVVY

Available annually to the principal member and beneficiaries who pay adult contributions.

The additional benefit is allocate to the overall day-to-day benefit and can be used to cover out-or hospital expenses.

R2 750 per beneficiary Claims paid up to the option-specific Tariff

#### PROFMED WELLBEING

#### Members can access a Digital Wellbeing Assessment.

This benefit provides members with access to an array of features to support their mental health journey. This benefit is available on all options and is funded in addition to the Profined benefits. Benefits include mental wellbeing assessments, mood trackers, journalling, and personalised learning videos. Members who require further support will be prompted to download an additional support App.

Members who are registered for Attention Deficit Hyperactivity Disorder (ADHD)/ Attention Deficit Disorder (ADD), Depression and Bipolar Mood Disorder will have access to additional support services, which includes medicine reminders and adherence monitoring. This is subject to the benefits available per option.

This benefit does not require pre-authorisation and members must register via the Profmed App to access the benefit.

# PROFMEDAPP

#### BRINGS YOU AN INNOVATIVE AI DRIVEN DIGITAL HEATH ASSESSMENT TOOL.

This smart digital tool helps you identify potential health risks early, guiding you to take the necessary steps to improve your well-being. The facial recognition technology is fast and reliable, helping you take control of your health with confidence.









## CHRONIC CONDITIONS

## PROSELECT PROSELECT SAVVY

The conditions covered on each option are listed above. The Condition Medicine List (CML), including the list of chronic diseases (CDL), is available on the Profined website at www.profined.co.za. Subject to the use of the Pharmacy DSPN. Co-payment applies for voluntary use of a non-DSP. Claims from wholesale pharmacies will not be accepted. Call 0860 679 200 for information on clinical qualifying criteria and benefits. Furthermore, where a protocol or a formulary drug preferred by the Scheme has been ineffective or would cause harm to a beneficiary, the Scheme will fund the cost of the appropriate substitution treatment without a penalty to the beneficiary as required by Regulations 15H and 15I of the Act. No chronic form required, members treating practitioner or pharmacist to phone MediKredit 0800 132 345.

- 1. Addison's Disease
- 2. Asthma
- 3. Bipolar Mood Disorder
- 4. Bronchiectasis
- 5. Cardiac Failure
- 6. Cardiomyopathy
- 7. Chronic Obstructive Pulmonary Disease
- 8. Chronic Renal Disease
- 9. Coronary Artery Disease

- 10. Crohn's Disease
- 11. Diabetes Insipidus
- 12. Diabetes Type 1
- 13. Diabetes Type 2
- 14. Dysrhythmias
- 15. Epilepsy
- 16. Glaucoma
- 17. Haemophilia
- 18. HIV/AIDS
- 19. Hyperlipidaemia

- 20. Hypertension
- 21. Hypothyroidism
- 22. Multiple Sclerosis
- 23. Parkinson's Disease
- 24. Rheumatoid Arthritis
- 25. Schizophrenia
- 26. Systemic Lupus Erythematosus
- 27. Ulcerative Colitis



#### **OUT-OF-HOSPITAL BENEFITS**

# BENEFIT

#### PROSELECT

# PRO**SELECT**SAVVY

# VIRTUAL AND TELEPHONIC CONSULTATIONS

#### **CONSERVATIVE DENTISTRY**

(includes annual check-ups, restorations, extractions, root canal treatment, dentures)

Unlimited consultations
Paid up to overall limit of R350 per beneficiary

GPs only

135% Profmed Tariff R1 058 per beneficiary Maximum R2 000 per family



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#### **ADDITIONAL BENEFITS**

# BENEFIT

#### PROSELECT

# PRO**SELECT**SAVVY

### R2.5 million per beneficiary per journey

This benefit covers members for medical emergencies while travelling internationally. Cover is available up to 150 days from date of departure per journey. This benefit is not available to members who reside in the SADC Region when travelling outside the borders of their country of residence.

Members who reside in the SADC region only have access to the emergency evacuation cover to South Africa, provided that they are on an international journey.

#### INTERNATIONAL TRAVEL COVER

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#### PROSELECT

# PROSELECT

#### **SABBATICAL**

Profined offers a sabbatical benefit to our members. Provided you/your dependant(s) have not been diagnosed with new conditions or there were no deterioration / changes or circumstances in your and your dependant health (for example but not limited to: pregnancy) since departure, we will re-activate your membership without underwriting being applied. You will be allocated a new membership number.

The benefit is available to members who have been on Profmed for a minimum of one year, and the benefit is valid for a period not exceeding three years from your resignation date.

#### **PROFMED WELLBEING**

This benefit provides members with access to an array of features to support their mental health journey. This benefit is available on all options and is funded in addition to the Profmed benefits. Benefits include mental wellbeing assessments, mood trackers, journalling, and personalised learning videos. Members who require further support will be prompted to download an additional support App.

#### **HEALING@HOME**

Profmed has partnered with Quro Medical to provide Healing@Home services, a revolutionary solution that brings quality healthcare to your doorstep, allowing you to recover in the comfort of your home while maintaining clinical oversight and monitoring.

#### WHISPA:

- GBV support programme
- Trauma, and HIV assistance programme

by persons of any gender. Cover includes telephonic and face-to-face counselling, and legal counselling and assistance are provided but is at the cost of the beneficiary. This benefit also provide cover for trauma, and HIV exposure as a result of crime, e.g. assault or

Provides emotional and psychological support in the event of violence or abuse experienced

rape, and HIV exposure resulting from crime and occupational injuries, e.g. needle-stick injury, not subject to day-to-day limit. Where relevant, victims will be accompanied by an appropriate, qualified professional to identity parades and court appearances for emotional support. Call 0860 944 772 for 24-hour assistance.

**CLIENT SERVICES** 

