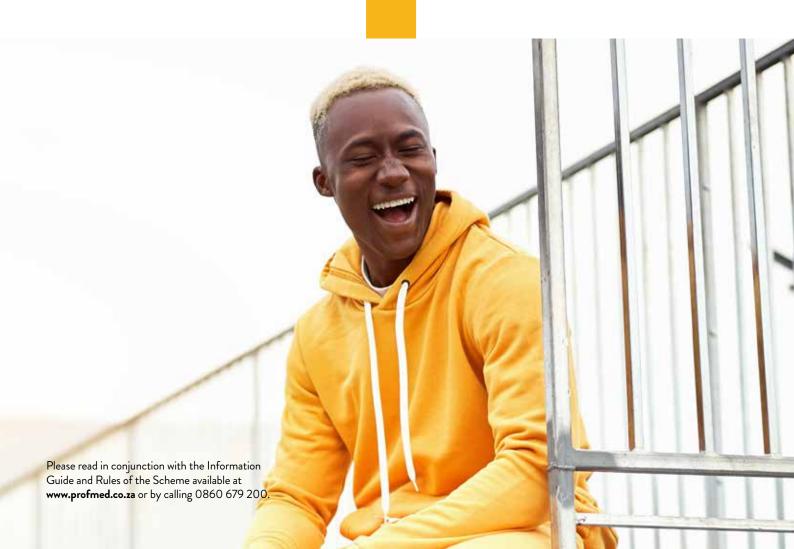
BENEFITS ATAGLANCE

Benefits and contributions applicable 1 January 2025.



INTRODUCING PROFMED

Profined 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?

Profined 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
- 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.
- 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.



NEW



Complete your preventative care screenings and unlock an additional **R2 500** to cover your out-of-hospital consultations.

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

PREMIUM AND SAVVY BENEFIT OPTIONS

Profined'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 R12 500 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 R12 500 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.

PROPINNACLE &
PROPINNACLE SAVVY

PROSECURE PLUS & PROSECURE PLUS SAVVY

PROSECURE & PROSECURE SAVVY

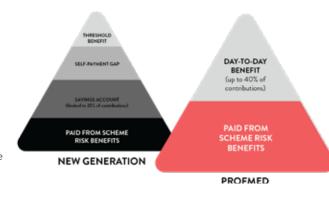
PROACTIVE PLUS & PROACTIVE PLUS SAVVY

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.

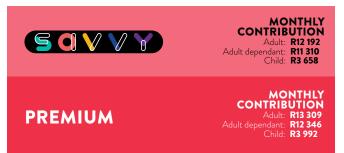


BENEFIT STRUCTURE

Profimed 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.
- ** The list of Network hospitals and facilities are available at www.profmed.co.za.

BENEFIT OPTIONS AT A GLANCE



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
 - · 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
 - unlimited benefit
- AMPLIFIRE benefit enhancer NEW
- Contraceptives

ON OPINNACLE

- Out-of-hospital MRI & CT scans
 - 80% benefit, paid from risk
- TUMS2TOTS. Baby and Toddler Programme⁶
- 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 benefits²
 - extended day-to-day benefits
 - comprehensive fees for midwives

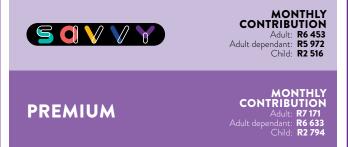


¹ Members registered on the ProSelect option and Savvy options are required to make use of the DSPN. Co-payments will apply when using hospitals outside of this network.

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: R602 for GPs and R882 for specialists. Or paid at code-specific Rand values.

BENEFIT OPTIONS AT A GLANCE





RISK BENEFITS

- Hospitalisation¹
 - doctors' consultations and procedures paid at 200% Profined 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
- AMPLIFICED benefit enhancer
- Day Procedure Network (specified procedures), excluding Savvy
- · Contraceptives

SCORE PLUS

- Chronic medication
 - cover for 39 chronic conditions plus relevant DTPs
 - benefit limit applies
- TUMS2TOTS. Baby and Toddler Programme
- Profmed WellBeing (ENHANCED)
- 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 programme³ paid from risk

DAY-TO-DAY BENEFITS

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

RISK BENEFITS

- Hospitalisation¹
 - doctors' consultations and procedures paid at Specific Tariff⁴
 - 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
- AMPLDF¦™E benefit enhancer NEW
- Day Procedure Network (specified procedures), excluding Savvy
- Contraceptives
- Chronic medication
 - cover for 39 chronic conditions plus relevant
 - benefit limit applies
- TUMS**2TOTS**. Baby and Toddler Programme
- Profmed WellBeing ENHANCE
- 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 programme³ paid from risk

DAY-TO-DAY BENEFITS

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

BENEFIT OPTIONS AT A GLANCE



MONTHLY CONTRIBUTION

Adult: **R2 957** Adult dependant: **R2 724**

PREMIUM

SOVVY

CONTRIBUTION Adult: R2 348 Adult dependant: R2 170

PREMIUM

RISK BENEFITS

- Hospitalisation¹
 - 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), excluding Savvy
- Contraceptives

DECACTIVE PLUS

- Chronic medication
- restricted to 26 chronic conditions plus relevant DTPs, per formulary and algorithm
- Out-of-hospital MRI & CT scans
 - R6 000 per family
 - 80% benefit, paid from risk
- TUMS2TOTS. Baby and Toddler Programme
- Profmed WellBeing ENHANCED
- 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 Tariff⁴
- Prescribed medication
- Radiology & pathology
- · Eye examination
- Dentists' fees paid at 135% Profmed Tariff
- Maternity benefits³ Paid from risk
 - 6 Ante-natal consultations
 - 22D scans
 - 2 GP or Paediatrician consultations
 - Pathology tests

RISK BENEFITS

- Hospitalisation¹
 - doctors' consultations and procedures paid at Specific Tariff⁴
 - 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
 - restricted to 26 chronic conditions plus relevant DTPs, per formulary and algorithm
- TUMS 2 TOTS. Baby and Toddler Programme ENHANCED
- Profmed WellBeing ENHANCED
- International Travel Medical Assistance
 - 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



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 PROSELECT OR 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 PROSELECT & PROSELECT SAVVY

I ONLY NEED...

cover for planned and emergency hospital admissions, day-to-day benefits, and out-of-hospital maternity benefits

CONSIDER PROACTIVE PLUS & PROACTIVE PLUS SAVVY

I NEED...

cover for planned and emergency hospital admissions, chronic medication as well as day-to-day benefits & out-of-hospital maternity benefits

CONSIDER PROSECURE, PROSECURE PLUS OR PROPINNACLE & THEIR SAVVY EQUIVALENTS

INFFD

benefits for one of the listed chronic conditions and my chronic medication costs less than R1 000 per month

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

INEED

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
- 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

. 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

Available ONLY on ProPinnacle and ProPinnacle Savvy options

- 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
- Major Depressive Disorder
- 6. Obsessive Compulsive Disorder
- 7. Oncology Adjunctive Treatment
- 8. Osteoporosis

- 9. Paraplegia & Quadriplegia
- 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).

**Also available on ProSelect, ProActive Plus and their Savvy equivalents

UPPLEMENTARY INFORMATION

HOSPITALISATION

- Unlimited cover on all options
- No co-payments for hospitalisation on the Premium options, excluding
- ProSelect and Savvy options require use of the hospital Designated Service Provider Network (DSPN). Voluntary use of a non-DSP will 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

- 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



MATERNITY PROGRAMME

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

- 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

TRAUMA, AND HIV ASSISTANCE **PROGRAMME**

- 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
 - 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
- No underwriting for members who return from sabbatical, provided you have not experienced a change in health status or deterioration in health
- 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

- · Includes oral contraceptives, patches, injections, implants and intra-uterine devices
- · Funding for contraceptive purposes only



AMPLIFIRE

Access additional healthcare services to enhance your overall well being:

- GPs and specialist consultations
- Conservative dentistry
- Supplementary services
- and more



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
- COVID-19 Screening Consultations: General Practitioners (GPs) as designated by the Scheme from time to time
- Day Procedure Network: (Applicable to ProSecure Plus, ProSecure and ProActive Plus ONLY,
- Domiciliary (Home) Oxygen: Ecomed Medical co
- 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
- International Travel Medical Assistance: Europ Assistance
- Pharmacy: Profmed Pharmacy Network, subject to rules, formulary, reference pricing and protocols
- Oncology Chemotherapy and Biologicals: Dis-Chem Pharmacy 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
- 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
- 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
- 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: Profined 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

PROFMED

INTELLIGENT MEDICAL AID FOR PROFESSIONALS

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