

PROFMED

INTELLIGENT MEDICAL AID FOR PROFESSIONALS

PROACTIVE PLUS & PROACTIVE PLUS SAVVY

BENEFIT BROCHURE

2025



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

This is a summary of benefits, please refer to the published Schedule of Benefits for detailed information on benefits.

In the event of a dispute the approved rules of the Scheme and the rules contained in the Schedule of Benefits will prevail.

All benefits are subject to the PMB legislation.

CONTRIBUTIONS

PROACTIVE PLUS

(Subject to Savvy network of hospitals)

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

PROACTIVE PLUS SAVVY	
Principal member	R 2 957
Adult dependant	R 2 724
Child	R 1 154

- Voluntary use of a non-network hospital will result in a co-payment of R12 500; 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)

PROACTIVE PLUS

Members on the **ProActive Plus** option are not restricted to a network of hospitals.

PROACTIVE PLUS	
Principal member	R 3 286
Adult dependant	R 3 028
Child	R 1 280

- Specified day procedures on the ProActive Plus option, are subject to the use of the Day Procedure network.
- 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)



IMPORTANT TELEPHONE NUMBERS

CLIENT SERVICES & CLAIMS

WITHIN RSA: 0860 679 200
OUTSIDE RSA: +27 12 679 4144

CHRONIC DISEASE & MEDICATION AUTHORISATIONS

(TREATING DOCTOR AND PHARMACISTS ONLY)

WITHIN RSA: 0800 132 345
OUTSIDE RSA: +27 11 770 6000

HOSPITAL & SPECIALISED RADIOLOGY AUTHORISATIONS

WITHIN RSA: 0860 776 363
OUTSIDE RSA: +27 12 679 4145

DISEASE MANAGEMENT AUTHORISATIONS

WITHIN RSA: 0860 776 363
OUTSIDE RSA: +27 12 679 4145

DENTAL AUTHORISATIONS

WITHIN RSA: 0860 679 200
OUTSIDE RSA: +27 12 679 4144

TUMS2TOTS

WITHIN RSA: 0860 679 200

WHISPA - TRAUMA, HIV EXPOSURE & GBV SUPPORT

WITHIN RSA: 0860 944 772

INTERNATIONAL TRAVEL EMERGENCY MEDICAL ASSISTANCE

OUTSIDE RSA: +27 11 991 8564
WITHIN RSA: 0860 078 245

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.

COVID-19 SCREENING CONSULTATIONS	General Practitioners as designated by the Scheme from time-to-time
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)
DAY-TO-DAY (PMBs AND NON-PMBs)	No DSPN, subject to rules and protocols
DOMICILIARY (HOME) OXYGEN	Ecomed Medical cc
EMERGENCY MEDICAL TRANSPORT (EMT) (WITHIN RSA)	Netcare 911
ENDOSCOPIC EXAMINATIONS IN AN ACUTE HOSPITAL SETTING: PROSELECT OPTION	ProSelect network hospitals as listed on the website
ENDOSCOPIC EXAMINATIONS IN AN ACUTE HOSPITAL SETTING: SAVVY OPTIONS	Savvy network hospitals as listed on the website
FUNCTIONAL REHABILITATION PROGRAMME	Documentation Based Care (DBC) Back and Neck Programme
HOSPITALISATION: PREMIUM OPTIONS (PMBs AND NON-PMBs)	No DSPN, with the exception of benefits for psychiatric 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 psychiatric 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 Netcare hospitals, as listed on the website, with exception of benefits for psychiatric hospitalisation, drug and alcohol rehabilitation, physical rehabilitation, subject to pre-authorisation, rules and protocols
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 and Medipost • PET Scans: Bloch & Partners at Morningside Clinic (applies to greater Johannesburg region only)
ONCOLOGY RISK MANAGEMENT	Icon
OPTOMETRY	Opticlear
POST-NATAL HOME-BASED VISIT	Wellness Health Insurance Pathology Services (W.H.I.P.S)
PREVENTATIVE CARE	Pathology: Ampath, Lancet Laboratories and Pathcare
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)
REHABILITATION	• Alcohol and Drugs: South African National Council on Alcoholism and Drug Dependence (SANCA) • Physical: Life Healthcare
TRAUMA, AND HIV ASSISTANCE PROGRAMME	Lifesense
WHISPA GBV SUPPORT PROGRAMME	Lifesense

HOSPITAL AND HOSPITAL-RELATED BENEFITS AND MAJOR MEDICAL EXPENSES

BENEFIT

PROACTIVE PLUS

PROACTIVE PLUS

HOSPITALISATION

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

Please refer to the website at www.profmed.co.za to view the respective Savvy and Day Procedure network lists.

- No restriction to network hospitals
- Specified day procedures, subject to use of the Day Procedure network. Use of a non-network hospital for a specified day procedure will result in a co-payment.



Scan for a list of
Day Procedure
Network of Hospitals

Subject to use of the Savvy DSPN, use of a non-network hospital will result in a co-payment.



Scan for a list of
Network Hospitals

Hospital ward accommodation
(Subject to pre-authorisation)

100% Negotiated Tariff in general ward

Theatre and recovery room

100% Negotiated Tariff

Intensive care and high care
(Subject to confirmation every 72 hours)

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

Medicines taken out of hospital on discharge

80% Negotiated Tariff
Paid from acute medicine benefit,
subject to the availability of funds

GENERAL PRACTITIONERS (GPs) AND SPECIALISTS IN HOSPITAL

Surgery and in-hospital procedures

175% Profmed Tariff

Consultations by a GP or specialist while hospitalised

175% Profmed 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 PET scans and certain other investigative procedures)

100% Negotiated Tariff

b) COVID-19 pathology pre-admission
Tariff code 3979 – molecular (PCR) test
Subject to qualifying criteria and best practise in terms of NDoH and NICD guidelines.

R500 per beneficiary
Subject to PMB legislation

MRI, radio-isotope and CT scans and certain other investigative procedures while hospitalised
Specialist referral required, except for CT scans
(Subject to pre-authorisation)

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 Profmed member.

a) Hospitalisation (Subject to pre-authorisation)	100% Negotiated Tariff
b) Donor costs PMBs only (Subject to pre-authorisation and protocols)	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. (Subject to pre-authorisation and registration on the Disease Management Programme and PMB legislation)	100% Negotiated Tariff

ONCOLOGY

Subject to the use of the relevant DSPN, where applicable. Co-payment applies for voluntary use of a non-DSP. Benefit includes radiation therapy and/or chemotherapy, radiology, pathology and adjunct treatment, as well as oncology-related consultations, medicine, procedures and investigations for post-treatment monitoring, subject to Profmed protocols, costings and PMB legislation.

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)	R400 000 per beneficiary Thereafter, subject to PMB legislation
a) Chemotherapy (Subject to pre-authorisation and registration on the Oncology Programme and PMB legislation)	
i. a) Consultations	GPs: R602 Specialists: R882
i. b) Procedures	100% Specific Tariff
ii. Chemotherapy drugs Excluding adjunctive treatment (Subject to protocols and use of Oncology pharmacy DSPN. 20% co-payment applies for voluntary use of non-DSPN)	100% Single Exit Price plus dispensing fee
iii. Biologicals and other specified drugs (Subject to pre-authorisation, protocols and use of the Oncology pharmacy DSPN)	Subject to PMB legislation
b) Radiation therapy (Subject to pre-authorisation and registration on the Oncology Programme and PMB legislation)	
i. Consultations	Specialists: R882

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ii. Radiation therapy and facility fees

(Subject to pre-authorisation and protocols)

100% Negotiated Tariff

c) PET scans (Positron-Emission Tomography)

(Subject to pre-authorisation and protocols, and use of the 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 use of the Rehabilitation DSPN and PMB legislation. Co-payment applies for voluntary use of a non-DSP.

(Subject to pre-authorisation and use of the Rehabilitation DSPN)

100% Negotiated Tariff
R28 970 per family

Out-patient care in lieu of hospitalisation

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

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

(Subject to pre-authorisation and protocols)

100% Negotiated Tariff
R13 559 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 573 per beneficiary

PSYCHIATRIC TREATMENT

Includes all in- and out-of-hospital psychiatric and clinical psychology consultations, treatment and in-hospital medication, and alcohol and drug rehabilitation. Hospitalisation only available at Psychiatric 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

(Subject to pre-authorisation and use of the Psychiatric Hospitalisation DSPN)

100% Negotiated Tariff in general ward
R21 818 per family
Subject to PMB legislation

b) Out-of-hospital consultation

(Subject to PMB legislation)

R7 395 per family
Subject to in-hospital limit
PMBs only

ENDOSCOPIC EXAMINATIONS

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

a) Gastroscopy

(Subject to pre-authorisation)

100% Negotiated Tariff

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b) Colonoscopy
Includes Sigmoidoscopy
(Subject to pre-authorisation)

100% Negotiated Tariff

c) Colonoscopy and gastroscopy Combined procedure
(Subject to pre-authorisation)

100% Negotiated Tariff

OTHER MEDICAL SERVICES

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

Physiotherapy

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

a) In-hospital
(Subject to pre-authorisation)

100% Profmed Tariff

b) Out-of-hospital
Post-operative, available up to 6 weeks after related hospital procedure
(Subject to pre-authorisation)

Subject to PMB legislation

Blood transfusions
(Subject to pre-authorisation)

100% Negotiated Tariff

Emergency medical transport (EMT)

Emergencies within the borders of South Africa. Contact 082 911 within RSA.

20% co-payment for voluntary use of a non-DSP, subject to PMB legislation
Non-emergency calls will not be funded
(Subject to Profmed protocols and use of the EMT DSPN)

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. Specified day procedures on the relevant options are subject to the use of the DSPN. Use of a non-DSP will result in a co-payment.

a) Major
(Subject to pre-authorisation, protocols and management)

100% Negotiated Tariff
R56 707 per family

Cataract surgery

R38 000 per beneficiary, per event (includes the total cost below).

Subject to pre-authorisation and protocols. Call 0860 776 363 for authorisation, information on clinical qualifying criteria and benefits. Specified day procedures are subject to the use of the DSPN. Use of a non-DSP will result in a co-payment.

a) Hospitalisation
(Subject to pre-authorisation, protocols and management)

100% Negotiated Tariff

b) Surgeon and anaesthetist fees

175% Profmed Tariff

c) Intra-ocular lens

R5 362 per beneficiary per eye

BENEFIT

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Functional Rehabilitation Programme

This is a six-week inter-disciplinary programme for treatment of long-term back and neck conditions. This benefit is conservative treatment and only available out-of-hospital. Documentation Based Care (DBC) Back and Neck Programme provides treatment- and cost-effective solutions to patients, improving quality of life. Subject to qualifying criteria, clinical protocols and pre-authorisation. Call 0860 776 363 for authorisation.

a) Initial assessment (Specified codes as per approved treatment plan)	100% Negotiated Tariff
b) Treatment and interim assessment (Specified codes as per approved treatment plan)	100% Negotiated Tariff
c) Treatment and outcome assessment (Specified codes as per approved treatment plan)	100% Negotiated Tariff
d) Maintenance (Specified codes as per approved treatment plan)	100% Negotiated Tariff

Dental Procedures in Hospital

Subject to pre-authorisation and protocols. Call 0860 776 363 for authorisation, information on clinical qualifying criteria, and benefits. Specified day procedures are subject to the use of the DSPN. Use of a non-DSP will result in a co-payment of R5 000.

Hospitalisation: - Permanent tooth impaction removals - Extensive conservative dental treatment only for children younger than 8 years (24-month benefit) (Subject to pre-authorisation, protocols and management)	100% Negotiated Tariff
a) Specialist and anaesthetist fees	100% Specific Tariff
b) Dentist fees	135% Profmed Tariff
Hospitalisation: - Other (Subject to pre-authorisation, protocols and management)	Subject to PMB legislation

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	175% Profmed Tariff
WARD ACCOMMODATION (post-delivery): Normal delivery - 3 days Caesarean section - 4 days	100% Negotiated Tariff in general ward

BENEFIT

IN-HOSPITAL BENEFITS

LABOUR WARD	100% Negotiated Tariff
THEATRE AND RECOVERY ROOM	100% Negotiated Tariff
CONSULTATIONS WHILE IN HOSPITAL	175% Profmed Tariff
OTHER MEDICAL PRACTITIONER SERVICES. EG. PATHOLOGY AND RADIOLOGY WHILE IN HOSPITAL	100% Profmed Tariff
NEONATAL ICU	100% Negotiated Tariff

BENEFIT

OUT-OF-HOSPITAL BENEFITS

Members who register on the Maternity programme can access the below out-of-hospital benefits, which is not subject to the day-to-day limits.

ULTRA-SOUND SCANS (ANTE-NATAL)	100% Profmed Tariff 2 2D scans per pregnancy
ANTE-/POST-NATAL CONSULTATIONS BY MEDICAL PRACTITIONER OR MIDWIFE	GPs and specialists at GP rate: R602 6 visits per pregnancy
GENERAL PRACTITIONER OR PAEDIATRICIAN CONSULTATIONS	GPs and specialists at GP rate: R602 2 visits only
PATHOLOGY (Tariff codes 4188, 3764, 3765 and 3709)	100% Negotiated Tariff
POST-NATAL HOME-BASED VISIT	100% Negotiated Tariff The Immunisations done at 6 weeks, per the Department of Health's Childhood Immunisation Schedule, paid from the preventative care benefit

PREVENTITIVE CARE

Benefits are subject to specific protocols and the use of the Preventative Care DSPN. Co-payment applies for voluntary use of a non-DSP. Please refer to Section 5G3 for benefits in respect of the COVID-19 vaccine.

BENEFIT

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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 WellBeing
(Tariff code: 99972)

2 assessments per beneficiary

Consultation
Includes a consultation for any one of the Preventative Care benefits
(Tariff codes 0190, 0191, 0192; Audiology tariff codes 1010, 1011)

GPs and specialists at GP rate: R602
1 consultation per beneficiary

Fasting blood sugar test

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

Pathology
(Subject to use of the Preventative Care DSPN)
(Tariff code 4057)

100% Negotiated Tariff
1 per beneficiary

Fasting lipogram blood test

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

BENEFIT

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Pathology (Subject to use of the Preventative Care DSPN) (Tariff code 4025)	100% Negotiated Tariff 1 per beneficiary
HIV testing Subject to PMB legislation.	
Pathology (Subject to use of the Preventative Care DSPN) (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 R460 per beneficiary MMAP® applies Not subject to day-to day benefits
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: R602 2 sessions per family Not subject to day-to day benefits
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 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
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 (Subject to use of the Preventative Care DSPN) (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 (Subject to use of the Preventative Care DSPN) (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.	
Contraceptives 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 021 per beneficiary Not subject to day-to-day limit
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 (Subject to use of the Preventative Care DSPN) (Tariff codes 4351, 4352)	100% Negotiated Tariff 1 per beneficiary
Prostate Specific Antigen (PSA) Males 40 years and older. Subject to PMB legislation.	
Pathology (Subject to use of the Preventative Care DSPN) (Tariff code 4519)	100% Negotiated Tariff 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

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.

The benefit is an additional R2 500 cover per beneficiary, for out-of-hospital consultations. This is available every 24 months to the principal member and beneficiaries who pay adult contributions and is subject to the relevant qualifying criteria.

BENEFIT

PROACTIVE PLUS & PROACTIVE PLUS

GENERAL PRACTITIONER (GP) AND SPECIALISTS - FACE-TO-FACE CONSULTATIONS

GPs and specialists at GP rate: R602

GENERAL PRACTITIONER (GP) AND SPECIALISTS - VIRTUAL AND TELEPHONIC CONSULTATIONS

Code 0130: R350
Specialist tariff amount may differ depending on the speciality

CONSERVATIVE DENTISTRY INCLUDES ANNUAL CHECK-UPS

135% Profmed Tariff

SUPPLEMENTARY SERVICES:

- Audiometrists
- Biokineticists
- Chiropractors
- Dieticians
- Occupational therapists
- Speech therapists
- Physiotherapists
- Podiatrists

100% Profmed Tariff



PROFMED APP

BRINGS YOU A NEW 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

PROACTIVE PLUS & PROACTIVE PLUS 

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 Profmed website at www.profmed.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 | 10. Crohn's Disease | 20. Hypertension |
| 2. Asthma | 11. Diabetes Insipidus | 21. Hypothyroidism |
| 3. Bipolar Mood Disorder | 12. Diabetes Type 1 | 22. Multiple Sclerosis |
| 4. Bronchiectasis | 13. Diabetes Type 2 | 23. Parkinson's Disease |
| 5. Cardiac Failure | 14. Dysrhythmias | 24. Rheumatoid Arthritis |
| 6. Cardiomyopathy | 15. Epilepsy | 25. Schizophrenia |
| 7. Chronic Obstructive Pulmonary Disease | 16. Glaucoma | 26. Systemic Lupus Erythematosus |
| 8. Chronic Renal Disease | 17. Haemophilia | 27. Ulcerative Colitis |
| 9. Coronary Artery Disease | 18. HIV/AIDS | |
| | 19. Hyperlipidaemia | |

OUT-OF-HOSPITAL BENEFITS

All sub-limits for out-of-hospital benefits set out in this Section, and benefits subject to the day-to-day limit in other Sections of this Schedule, are subject to the availability of the annual overall day-to-day limit, subject to PMB legislation.

BENEFIT

PROACTIVE PLUS & PROACTIVE PLUS 

DAY-TO-DAY COVER

All benefits listed in this section are subject to the availability of the annual overall day-to-day limit, subject to PMB legislation.

ANNUAL OVERALL DAY-TO-DAY LIMIT

Available only through relevant available day-to-day sub-limits, where applicable

M R4 548
M+1 R6 452
Maximum R8 039 per family

GENERAL PRACTITIONERS (GPs) AND SPECIALISTS

A) FACE-TO-FACE CONSULTATIONS

GPs and specialists at GP rate: R602

B) VIRTUAL AND TELEPHONIC CONSULTATIONS

3 consultations per beneficiary
Code 0130: R350
Specialist tariff amount may differ depending on the speciality

NON-HOSPITAL PROCEDURES IN DOCTOR'S ROOMS

100% Specific Tariff at GP rate

PRESCRIBED ACUTE MEDICATION SUBJECT TO USE OF THE PHARMACY DSPN

80% Single Exit Price plus dispensing fee
M R739
M+1 R1 058
Maximum R1 375 per family
MMAP® applies

CONSERVATIVE DENTISTRY (Includes annual check-ups, etc)

135% Profmed Tariff

EYE EXAMINATIONS

100% Optical Tariff
24-month benefit

RADIOLOGY AND PATHOLOGY (Excluding MRI and CT scans)

80% Negotiated Tariff

MRI, RADIO-ISOTOPE AND CT SCANS (Subject to pre-authorisation. Call 0860 776 363 for authorisation and protocols)

80% Negotiated Tariff
R6 180 per family

EMERGENCY ROOM VISITS AND FACILITY FEES AT HOSPITALS THAT DO NOT RESULT IN HOSPITALISATION

100% Negotiated Tariff

ADDITIONAL BENEFITS

BENEFIT

PROACTIVE PLUS & PROACTIVE PLUS

INTERNATIONAL TRAVEL COVER

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.

TRAUMA, AND HIV ASSISTANCE PROGRAMME

Benefit covers trauma, and HIV exposure as a result of crime, e.g. assault or rape, and HIV exposure resulting from crime and occupational injuries, e.g. needle-stick injury. Where relevant, victims will be accompanied by an appropriate, qualified professional to identity parades and court appearances for emotional support.

SABBATICAL

Profmed 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

Provides emotional and psychological support in the event of violence or abuse experienced by persons of any gender. Cover includes telephonic and face-to-face counselling. Legal counselling and assistance are provided but is at the cost of the beneficiary.

JOIN PROFMED

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

CLIENT SERVICES

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