

# SCHEDULE OF BENEFITS

Benefits and contributions applicable 1 January 2025 to 31 December 2025.



Please read in conjunction with the Information Guide and Rules of the Scheme available at [www.profmed.co.za](http://www.profmed.co.za) or by calling 0860 679 200.

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# WHY PROFMED?

Profmed medical aid scheme offers ten excellent options. You can choose from one of our five Premium options (access to any hospital of your choice, excluding ProSelect) or one of our five Savvy options (hospital network options).

We provide affordable medical cover. Choose a benefit option that suites you or your family and that takes into consideration your personal needs and your financial position.

# CONTRIBUTIONS TABLE

## SAVVY

### MONTHLY INCOME R0 - R7 000

|                  | PRO PINNACLE | PRO SECURE PLUS | PRO SECURE | PRO ACTIVE PLUS | PRO SELECT |
|------------------|--------------|-----------------|------------|-----------------|------------|
| Principal member | R 12 192     | R 6 453         | R 3 803    | R 2 957         | R 1 022    |
| Adult dependant  | R 11 310     | R 5 972         | R 3 803    | R 2 724         | R 1 284    |
| Child            | R 3 658      | R 2 516         | R 1 724    | R 1 154         | R 782      |

### MONTHLY INCOME R7 001 - R11 000

|                  | PRO PINNACLE | PRO SECURE PLUS | PRO SECURE | PRO ACTIVE PLUS | PRO SELECT |
|------------------|--------------|-----------------|------------|-----------------|------------|
| Principal member | R 12 192     | R 6 453         | R 3 803    | R 2 957         | R 1 751    |
| Adult dependant  | R 11 310     | R 5 972         | R 3 803    | R 2 724         | R 1 926    |
| Child            | R 3 658      | R 2 516         | R 1 724    | R 1 154         | R 783      |

### MONTHLY INCOME R11 001 +

|                  | PRO PINNACLE | PRO SECURE PLUS | PRO SECURE | PRO ACTIVE PLUS | PRO SELECT |
|------------------|--------------|-----------------|------------|-----------------|------------|
| Principal member | R 12 192     | R 6 453         | R 5 287    | R 2 957         | R 2 348    |
| Adult dependant  | R 11 310     | R 5 972         | R 4 895    | R 2 724         | R 2 170    |
| Child            | R 3 658      | R 2 516         | R 2 065    | R 1 154         | R 915      |

## PREMIUM

|                  | PRO PINNACLE | PRO SECURE PLUS | PRO SECURE | PRO ACTIVE PLUS | PRO SELECT |
|------------------|--------------|-----------------|------------|-----------------|------------|
| Principal member | R 13 309     | R 7 171         | R 5 874    | R 3 286         | R 2 611    |
| Adult dependant  | R 12 346     | R 6 633         | R 5 439    | R 3 028         | R 2 559    |
| Child            | R 3 992      | R 2 794         | R 2 296    | R 1 280         | R 1 079    |

ProSecure, ProSecure Plus and ProPinnacle (Premium and Savvy) options: Only pay for the first 3 child dependants. Additional child dependants will be covered for free.

### NOTES:

- Members applying for the rates below R11 000 monthly income must submit proof of gross monthly income from all sources.
- If a member registers his spouse or partner as a dependant, proof of the higher of the member's or spouse's or partner's income from all sources must be provided, i.e. latest three months' bank statements of all bank accounts and a tax directive from SARS. Proof of income must be provided to the Scheme annually by end-February.
- Adult dependant rates apply from age 21. If the dependant is studying and is dependent on the principal member, child rates apply up to age 28. Thereafter, rates will default to adult dependant rates. Proof of dependence, i.e. latest three months' bank statements of all bank accounts, and annual proof of study, i.e. proof of registration from academic institution, must be provided to the Scheme in terms of the above. If proof is not received annually by the Scheme by end-February, rates will default to adult dependant rates. It is the responsibility of the member to submit proof of study and dependence annually by end February, failing which contributions will be amended accordingly, with effect from 1 March.
- Members on the ProSecure, ProSecure Plus and ProPinnacle (Premium and Savvy) options only pay contributions for up to 3 child dependants. Additional child dependants will be covered for free.



# GET IN TOUCH



## 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

### INTERNATIONAL TRAVEL EMERGENCY MEDICAL ASSISTANCE

**OUTSIDE RSA:** +27 11 991 8564

### INTERNATIONAL TRAVEL MEDICAL ASSISTANCE ENQUIRIES

**WITHIN RSA:** 0860 078 245

### WHISPA GBV SUPPORT

**WITHIN RSA:** 0860 944 772



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# GET IN TOUCH



## EMERGENCY TELEPHONE NUMBERS

### EMERGENCY MEDICAL ASSISTANCE

**WITHIN RSA:** 082 911

**OUTSIDE RSA:** +27 11 991 8564

### ASSISTANCE FOR TRAUMA, AND HIV EXPOSURE

**WITHIN RSA:** 0861 776 363

### GBV SUPPORT PROGRAMME

**WITHIN RSA:** 0860 944 772



## IMPORTANT EMAIL ADDRESSES

### CLIENT SERVICES & GENERAL

[info@profmed.co.za](mailto:info@profmed.co.za)

### CLAIMS

[claims@profmed.co.za](mailto:claims@profmed.co.za)

### INTERNATIONAL TRAVEL CLAIMS

[internationalclaims@profmed.co.za](mailto:internationalclaims@profmed.co.za)

### TUMS2TOTS ENQUIRIES

[info@profmed.co.za](mailto:info@profmed.co.za)

### DENTAL AUTHORISATIONS

[dental@profmed.co.za](mailto:dental@profmed.co.za)

### INTERNATIONAL TRAVEL ENQUIRIES

[internationalinfo@profmed.co.za](mailto:internationalinfo@profmed.co.za)

### RADIOLOGY ENQUIRIES

[verirad@profmed.co.za](mailto:verirad@profmed.co.za)

### WHISPA GBV SUPPORT ENQUIRIES

[info@whispa.co.za](mailto:info@whispa.co.za)



## CONNECT WITH US



<http://www.facebook.com/Profmed>



<http://www.linkedin.com/company/profmed>



[https://twitter.com/Profmed\\_SA](https://twitter.com/Profmed_SA)

# WHAT'S WHAT?

## DEFINITIONS

|                    |  |
|--------------------|--|
| <b>MEMBER</b>      | The principal member of the Scheme in terms of the rules   |
| <b>BENEFICIARY</b> | The member and any of his/her dependants registered on the Scheme entitled to receive benefits in terms of the rules |
| <b>FAMILY</b>      | The total constitution of a member and his/her dependants registered on the Scheme in terms of the rules             |
| <b>M</b>           | Member   |
| <b>M+1</b>         | Member plus one dependant  |
| <b>M+2</b>         | Member plus two dependants   |
| <b>M+3</b>         | Member plus three dependants   |
| <b>MAXIMUM</b>     | Maximum benefit payable for a family larger than the family sizes indicated for a particular benefit                 |

### AMPLIFIRE

An additional out-of-hospital benefit available to the principal member and beneficiaries who pay adult contributions, at no extra cost.

### DESIGNATED SERVICE PROVIDER (DSP) / DESIGNATED SERVICE PROVIDER NETWORK (DSPN)

A healthcare service provider (DSP) or network of healthcare service providers (DSPN) who are designated or contracted by the Scheme to provide diagnosis, services, treatment, medicine or facilities to members in terms of both PMBs and non-PMBs at a negotiated rate. Services obtained from a non-DSP will be reimbursed at the rate negotiated by Profmed with the DSPN.

### DAY-TO-DAY LIMIT

Annual overall limit imposed on specific acute, out-of-hospital benefits. Sub-limits on these benefits are subject to availability of funds in the annual overall day-to-day limit. Funds in the annual overall limit can only be accessed through the relevant available sub-limits, where applicable.

### DAY PROCEDURE

A procedure undertaken in an acute or day facility setting and does not require the patient to stay overnight.

### “OFF-LABEL”

Medication utilised for a condition for which it is not specifically registered.

### PRE-AUTHORISATION

Pre-authorisation must be obtained for hospitalisation and certain major medical treatment and procedures. Pre-authorisation is not a guarantee of payment and benefits are paid in accordance with the relevant protocols and Scheme rules, subject to availability of funds. Authorised services or treatment must commence within three months of authorisation, after which the authorisation is no longer valid. Authorisation does not include the fees charged by the attending medical practitioners.

It is the member's responsibility to obtain pre-authorisation, which should be obtained at least seven days prior to the commencement of treatment or services. In case of emergencies that occur after hours or on weekends and public holidays, authorisation must be obtained the next working day.

Profmed does not prescribe the treatment members should undergo, but will only fund treatment in accordance with the Scheme rules and protocols and that is clinically appropriate and evidence based, subject to PMB legislation.

### PRESCRIBED MINIMUM BENEFITS (PMBs)

The minimum benefit a scheme is required to cover in respect of the diagnosis and treatment of the 271 conditions, as required by legislation. This Schedule of Benefits is subject to the provisions of the Medical Schemes Act No. 131 of 1998 and Regulations relating to the PMBs. Profmed provides cover for 271 conditions listed in the PMBs as well as the 26 chronic conditions listed in the Chronic Disease List (CDL) in accordance with the provisions of the Act and Regulations.

The 26 prescribed chronic conditions include the following: Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy Disease, Chronic Obstructive Pulmonary Disorder, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus Types 1 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV/AIDS, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus and Ulcerative Colitis. The diagnosis, treatment and care costs of these conditions will be paid in full provided these services are obtained from Profmed's designated service provider networks, where applicable. However, if such services are obtained **voluntarily** from a provider other than a DSP, the member will be liable for the balance of the account or the balance will be deducted from the relevant day-to-day benefit, subject to availability of funds. If the service is **involuntarily** obtained from a provider other than a DSP, the service will be paid in terms of the PMB legislation.

All PMB treatment will be subject to the application of treatment protocols and formularies, which will be more or less restrictive depending on the option chosen by the member. PMB-related claims will be paid from the relevant benefit first. Once the relevant benefit is depleted, it will pay from Scheme risk. Costs in respect of PMBs that exceed the formulary, reference pricing, rules and protocols will be the responsibility of the member.

### SADC REGION

The Region known as the Southern African Development Community, namely Angola, Botswana, Comores, Democratic Republic of the Congo, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, Swaziland, Tanzania (including Zanzibar), Zambia and Zimbabwe.

### SINGLE EXIT PRICE

The retail price of medication as determined by legislation.

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# TARIFF DESCRIPTIONS

Services obtained at a tariff higher than that provided on any given option will be paid at the tariff specific to each option, subject to the PMB legislation.

|                   |   |
|-------------------|---|
| Profmed Tariff    | The Scheme's base tariff, calculated using the 2024 Profmed Tariff plus an average of 4.8% increase.                              |
| Negotiated Tariff | Determined by Profmed for particular providers, the various hospital groups and the hospital networks, and specific to each group |
| Specific Tariff   | Consultations and procedures paid at specific Rand values   |
| Optical Tariff    | DSPN tariff negotiated by Opticlear with registered optical service providers nationally  |

## 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.

|  |   |
|--|---|
| <b>COVID-19 SCREENING CONSULTATIONS</b>  | General Practitioners as designated by the Scheme from time-to-time   |
| <b>CHRONIC DIALYSIS</b>  | National Renal Care, Life Healthcare (LHC) and Mediclinic   |
| <b>DAY PROCEDURE NETWORK:<br/>(APPLICABLE TO PROSECURE PLUS, PROSECURE<br/>AND PROACTIVE PLUS ONLY).</b> | Netcare, Mediclinic, National Hospital Network (NHN) facilities, Joint Medical Holdings (JMH), specified Life Healthcare (LHC) hospitals and Day Hospital Association of South Africa (DHASA)   |
| <b>DAY-TO-DAY (PMBs AND NON-PMBs)</b>  | No DSPN, subject to rules and protocols   |
| <b>DOMICILIARY (HOME) OXYGEN</b>   | Ecomed Medical cc   |
| <b>EMERGENCY MEDICAL TRANSPORT (EMT)<br/>(WITHIN RSA)</b>  | Netcare 911   |
| <b>ENDOSCOPIC EXAMINATIONS IN AN ACUTE<br/>HOSPITAL SETTING: PROSELECT OPTION</b>                        | ProSelect network hospitals as listed on the website  |
| <b>ENDOSCOPIC EXAMINATIONS IN AN ACUTE<br/>HOSPITAL SETTING: SAVVY OPTIONS</b>                           | Savvy network hospitals as listed on the website  |
| <b>FUNCTIONAL REHABILITATION PROGRAMME</b>   | Documentation Based Care (DBC) Back and Neck Programme  |
| <b>HOSPITALISATION: PREMIUM<br/>OPTIONS (PMBs AND NON-PMBs)</b>  | No DSPN, with the exception of benefits for psychiatric hospitalisation, drug and alcohol rehabilitation and physical rehabilitation, subject to pre-authorisation, rules and protocols   |
| <b>HOSPITALISATION: PROSELECT<br/>OPTION (PMBs AND NON-PMBs)</b>   | 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                      |
| <b>HOSPITALISATION: SAVVY<br/>OPTIONS (PMBs AND NON-PMBs)</b>  | 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 |
| <b>INTERNATIONAL TRAVEL MEDICAL ASSISTANCE</b>   | Europ Assistance  |
| <b>PHARMACY</b>  | Profmed Pharmacy Network, subject to rules, formulary, reference pricing and protocols  |
| <b>ONCOLOGY</b>  | <ul style="list-style-type: none"><li>• Chemotherapy and biologicals: Dis-Chem Pharmacy and Medipost</li><li>• PET Scans: Bloch &amp; Partners at Morningside Clinic (applies to greater Johannesburg region only)</li></ul>  |
| <b>ONCOLOGY RISK MANAGEMENT</b>  | Icon  |
| <b>OPTOMETRY</b>   | Opticlear   |
| <b>POST-NATAL HOME-BASED VISIT</b>   | Wellness Health Insurance Pathology Services (W.H.I.P.S)  |
| <b>PREVENTATIVE CARE</b>   | Pathology: Ampath, Lancet Laboratories and Pathcare   |
| <b>PSYCHIATRIC HOSPITALISATION</b>   | 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)   |
| <b>REHABILITATION</b>  | <ul style="list-style-type: none"><li>• Alcohol and Drugs: South African National Council on Alcoholism and Drug Dependence (SANCA)</li><li>• Physical: Life Healthcare</li></ul>   |
| <b>TRAUMA, AND HIV ASSISTANCE PROGRAMME</b>  | Lifesense   |
| <b>WHISPA GBV SUPPORT PROGRAMME</b>  | Lifesense   |

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# THE EXCEPTIONS

## **SCHEME** EXCLUSIONS

Please refer to Annexure C of the Scheme Rules and the Information Guide, which are available on the website, for expenses not covered by the Scheme.

## **BENEFIT** LIMITATIONS

Benefit limits are applicable for a benefit year, unless stated otherwise. Claims must be submitted within four months from the date of service, after which they are considered as stale claims and will not be paid. Claims are funded subject to the availability of funds at the time the claim is processed by the Scheme and funds are not reserved for any specific claim.

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# WHY SAVVY?

By choosing a Savvy option, you can enjoy significant savings on your monthly contributions and still enjoy the same comprehensive benefits offered on the Premium options.

Choosing a Savvy option requires you to make use of a network hospital for hospitalisation. In the event that you are voluntarily admitted to a non-network hospital, you will be responsible for a co-payment.

The Savvy options give you more control over your contributions, without compromising on benefits.

## WHY SAVVY?

**HOSPITAL &  
HOSPITAL-RELATED  
BENEFITS & MAJOR  
MEDICAL EXPENSES**

**PREVENTITIVE  
CARE**

**AMPLIFIRE**

**CHRONIC MEDICATION  
CONDITIONS  
& CHRONIC  
MEDICATION BENEFIT**

**DAY-TO-DAY  
COVER**

**MATERNITY**

**INTERNATIONAL  
TRAVEL MEDICAL  
ASSISTANCE**





Members registered on the Savvy options are required to make use of the Savvy network for hospitalisation, including day procedures. When consulting a medical practitioner, please ensure your treating practitioner consults at, or hospitalises you at a network hospital to avoid a co-payment.

- If a member voluntarily makes use of a **non-network hospital on the Savvy options, the co-payment will be R12 500**. Subject to PMB legislation.
- If a member voluntarily makes use of a **non-network hospital for a specified day procedure on the Savvy options, the co-payment will be R5 000**.

| BENEFIT   |  | PROPINNACLE SAVVY   | PROSECURE PLUS SAVVY  | PROSECURE SAVVY      | PROACTIVE PLUS SAVVY  | PROSELECT SAVVY            |
|---|--|---|---|----------------------|---|----------------------------|
| 1. HOSPITAL AND HOSPITAL-RELATED BENEFITS AND MAJOR MEDICAL EXPENSES  |  |   |   |                      |   |                            |
| 1A HOSPITALISATION  |  |   |   |                      |   |                            |
| Subject to use of the Savvy network hospitals. Call 0860 776 363 for authorisation, information on clinical qualifying criteria, and benefits.  |  |   |   |                      |   |                            |
| 1A1   | Hospital ward accommodation<br><i>(Subject to pre-authorisation)</i>   | 100% Negotiated Tariff in private ward  | 100% Negotiated Tariff in general ward  |                      | 100% Negotiated Tariff in general ward  |                            |
| 1A2   | Theatre and recovery room  | 100% Negotiated Tariff  |   |                      |   |                            |
| 1A3   | Intensive care and high care<br><i>(Subject to confirmation every 72 hours)</i>  | 100% Negotiated Tariff  |   |                      |   |                            |
| 1A4   | Emergency room visits and facility fees at hospitals that result in hospitalisation  | 100% Negotiated Tariff  |   |                      |   |                            |
| 1B MEDICINES IN HOSPITAL  |  |   |   |                      |   |                            |
| 1B1   | Medicines and materials used in hospital and theatre   | 100% Negotiated Tariff  |   |                      |   |                            |
| 1B2   | Medicines taken out of hospital on discharge <i>(benefit limited to a 7-day supply)</i><br><i>(See Section 5B1)</i><br><i>(Subject to use of the Pharmacy DSPN)</i>  | 80% Negotiated Tariff<br>Paid from acute medicine benefit, subject to the availability of funds | 80% Negotiated Tariff<br>Paid from acute medicine benefit, subject to the availability of funds |                      | 80% Negotiated Tariff<br>Paid from acute medicine benefit, subject to the availability of funds | Subject to PMB legislation |
| 1C GENERAL PRACTITIONERS (GPs) AND SPECIALISTS IN HOSPITAL  |  |   |   |                      |   |                            |
| 1C1   | Surgery and in-hospital procedures   | 300% Profmed Tariff   | 200% Profmed Tariff   | 100% Specific Tariff | 175% Profmed Tariff   | 100% Specific Tariff       |
| 1C2   | Consultations by a GP or specialist while hospitalised   | 300% Profmed Tariff   | 200% Profmed Tariff   | 100% Specific Tariff | 175% Profmed Tariff   | 100% Specific Tariff       |
| 1D 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. |  |   |   |                      |   |                            |
| 1D1   | a) Radiology and pathology while hospitalised<br><i>(Excluding MRI, radio-isotope, CT and PET scans and certain other investigative procedures)</i>  | 100% Negotiated Tariff  |   |                      |   |                            |
|   | b) COVID-19 pathology pre-admission<br><i>(Tariff code 3979 – molecular (PCR) test)</i><br><i>(Subject to qualifying criteria and best practise in terms of NDoH and NICD guidelines)</i><br><i>(Refer to Section 5G2 for out-of-hospital testing)</i> | R500 per beneficiary<br>Subject to PMB legislation  |   |                      |   |                            |



| BENEFIT   |   | PROPINNACLE SAVVY  | PROSECURE PLUS SAVVY   | PROSECURE SAVVY | PROACTIVE PLUS SAVVY  | PROSELECT SAVVY |
|---|---|--|--|-----------------|---|-----------------|
| 1D2   | MRI, radio-isotope and CT scans and certain other investigative procedures while hospitalised<br><br>Specialist referral required, except for CT scans<br><br>(Subject to pre-authorisation)  | 100% Negotiated Tariff in-hospital (80% Negotiated Tariff out-of-hospital. See Section 5A6 for out-of-hospital benefit)<br>2 per family in- or out-of-hospital | 100% Negotiated Tariff in-hospital (80% Negotiated Tariff out-of-hospital. See Section 5A6 for out-of-hospital benefit)<br>2 per family in- or out-of-hospital |                 | 100% Negotiated Tariff in-hospital<br>2 per family in-hospital only |                 |
| 1E OTHER MAJOR MEDICAL SERVICES<br>Call 0860 776 363 for authorisation and registration, information on clinical qualifying criteria, and benefits.   |   |  |  |                 |   |                 |
| 1E1 Transplants<br>Subject to registration on the Disease Management Programme, and PMB legislation. Benefit 1E1(b) below is not available to members who elect to be a donor to a recipient who is not a Profmed member.   |   |  |  |                 |   |                 |
| a) Hospitalisation<br>(Subject to pre-authorisation and use of the Savvy DSPN)  |   | 100% Negotiated Tariff   |  |                 |   |                 |
| b) Donor costs PMBs only<br>(Subject to pre-authorisation and protocols)  |   | 100% Negotiated Tariff   |  |                 |   |                 |
| 1E2   | Peritoneal dialysis and haemodialysis<br><br>Chronic dialysis subject to the use of the Chronic Dialysis DSPN.<br>Co-payment applies for the use of a non-DSP.<br><br>(Subject to pre-authorisation and registration on the Disease Management Programme and PMB legislation) | 100% Negotiated Tariff   |  |                 |   |                 |
| 1E3 Oncology<br>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<br><br>(Subject to pre-authorisation and registration on the Oncology Programme and PMB legislation)  |   | R739 655 per beneficiary<br>Thereafter, subject to PMB legislation   | R493 103 per beneficiary<br>Thereafter, subject to PMB legislation   |                 | R400 000 per beneficiary<br>Thereafter, subject to PMB legislation  |                 |
| a) Chemotherapy<br>(Subject to pre-authorisation and registration on the Oncology Programme and PMB legislation)  |   |  |  |                 |   |                 |
| i.a) Consultations  |   | 300% Profmed Tariff  | GPs: R602<br>Specialists: R882   |                 | GPs: R602<br>Specialists: R882                                      |                 |
| i.b) Procedures   |   | 300% Profmed Tariff  | 100% Specific Tariff   |                 | 100% Specific Tariff  |                 |
| ii. Chemotherapy drugs<br>Excluding adjunctive treatment<br><br>(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   |  |                 |   |                 |

## BENEFIT

### PROPINNACLE SAVVY

### PROSECURE PLUS SAVVY

### PROSECURE SAVVY

### PROACTIVE PLUS SAVVY

### PROSELECT SAVVY

iii. Biologicals and other specified drugs  
(Subject to pre-authorisation, protocols and use of the Oncology pharmacy DSPN)

80% Single Exit Price plus dispensing fee  
Subject to benefit limit

Subject to PMB legislation

Subject to PMB legislation

#### b) Radiation therapy

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

##### i. Consultations

300% Profmed Tariff

Specialists: R882

Specialists: R882

##### 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 Oncology PET Scan DSPN. DSPN applicable within the greater Johannesburg region only)

100% Negotiated Tariff

#### 1E4 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  
R87 157 per family

100% Negotiated Tariff  
R57 939 per family

100% Negotiated Tariff  
R28 970 per family

#### 1E5 Out-patient care in lieu of hospitalisation

##### 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  
R18 837 per beneficiary

100% Negotiated Tariff  
R15 900 per beneficiary

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  
R7 272 per beneficiary

100% Negotiated Tariff  
R4 315 per beneficiary

100% Negotiated Tariff  
R3 573 per beneficiary

#### 1E6 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  
R43 638 per family  
Subject to PMB legislation

100% Negotiated Tariff in general ward  
R29 092 per family  
Subject to PMB legislation

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

## BENEFIT

### PRO PINNACLE SAVVY

### PRO SECURE PLUS SAVVY

### PRO SECURE SAVVY

### PRO ACTIVE PLUS SAVVY

### PRO SELECT SAVVY

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

R7 395 per family  
Subject to 1E6(a) in-hospital limit

R7 395 per family  
Subject to 1E6(a) in-hospital limit

R7 395 per family  
Subject to 1E6(a) in-hospital limit  
PMBs only

#### 1E7 Endoscopic examinations

In suitably equipped procedure room, subject to protocols and PMB legislation. Co-payment applies for voluntary use of a non-DSP.

**a) Gastroscopy**  
(Subject to pre-authorisation)

100% Negotiated Tariff

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

100% Negotiated Tariff

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

100% Negotiated Tariff

#### 1F OTHER MEDICAL SERVICES

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

#### 1F1 Physiotherapy

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

100% Profmed Tariff

100% Profmed Tariff

100% Profmed Tariff

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

100% Profmed Tariff  
M R3 329  
Maximum R5 547 per family

100% Profmed Tariff  
M R2 465  
Maximum R3 944 per family

Subject to PMB legislation

**1F2 Blood transfusions**  
(Subject to pre-authorisation)

100% Negotiated Tariff

#### 1F3 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

#### 1F4 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.

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

100% Negotiated Tariff  
R56 707 per family

#### 1F5 Cataract surgery

R38 000 per beneficiary, per event (includes the total cost of (a),(b) and (c), 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**

300% Profmed Tariff

200% Profmed Tariff

100% Specific Tariff

175% Profmed Tariff

100% Specific Tariff

## BENEFIT

PRO **PINNACLE**  
SAVVY

PRO **SECURE**  
PLUS SAVVY

PRO **SECURE**  
SAVVY

PRO **ACTIVE**  
PLUS SAVVY

PRO **SELECT**  
SAVVY

c) Intra-ocular lens

R5 362 per beneficiary per eye

### 1F6 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  
Not subject to day-to-day benefits

b) Treatment and interim assessment

(Specified codes as per approved treatment plan)

100% Negotiated Tariff  
Not subject to day-to-day benefits

c) Treatment and outcome assessment

(Specified codes as per approved treatment plan)

100% Negotiated Tariff  
Not subject to day-to-day benefits

d) Maintenance

(Specified codes as per approved treatment plan)

100% Negotiated Tariff  
Not subject to day-to-day benefits

### 1G DENTAL PROCEDURES IN HOSPITAL

Subject to pre-authorisation and protocols. Call 0860 776 363 for authorisation, information on clinical qualifying criteria, and benefits. Please see Section 5E for out-of-hospital benefits.

#### 1G1 Hospitalisation:

- Permanent tooth impaction removals
  - Extensive conservative dental treatment only for children younger than 8 years (24-month benefit)
- (Subject to pre-authorisation, protocols, management and use of the Savvy DSPN)

100% Negotiated Tariff

a) Specialist and anaesthetist fees

300% Profmed Tariff

200% Profmed Tariff

100% Specific Tariff

175% Profmed Tariff

100% Specific Tariff

b) Dentist fees

135% Profmed Tariff

135% Profmed Tariff

135% Profmed Tariff

#### 1G2 Hospitalisation:

- Other
- (Subject to pre-authorisation, protocols, management and use of the Savvy DSPN)

100% Negotiated Tariff

100% Negotiated Tariff

Subject to PMB legislation

a) Specialist (excluding dental specialists) and anaesthetist fees

300% Profmed Tariff

200% Profmed Tariff

100% Specific Tariff

Subject to PMB legislation

b) Dentist and dental specialist fees

(Dental specialists include: Practice: 62, 92, 94, 98)

135% Profmed Tariff  
Subject to Section 5E

135% Profmed Tariff  
Subject to Section 5E

135% Profmed Tariff

Subject to PMB legislation

#### 1G3 Functional orthognathic surgery

Includes all costs related to the admission and procedure, e.g. all medical practitioner fees, hospitalisation, etc.  
(Subject to pre-authorisation)

R39 447 per family

No benefit

No benefit



## BENEFIT

PROPINNACLE  
SAVVY

PROSECURE  
PLUS SAVVY

PROSECURE  
SAVVY

PROACTIVE  
PLUS SAVVY

PROSELECT  
SAVVY

### 2. PREVENTATIVE 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.

#### 2A GENERAL HEALTH

##### 2A1 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

##### 2A2 Consultation

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

GPs: R602

Specialists: R882

100% Profmed Tariff for speech therapists or audiologists

1 consultation per beneficiary, thereafter subject to available day-to-day limit

GPs: R602

Specialists: R882

100% Profmed Tariff for speech therapists or audiologists

1 consultation per beneficiary, thereafter subject to available day-to-day limit

GPs and specialists at GP rate: R602

1 consultation per beneficiary

##### 2A3 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

##### 2A4 Fasting lipogram blood test

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

Pathology  
(Subject to use of the Preventative Care DSPN)  
(Tariff code 4025)

100% Negotiated Tariff  
1 per beneficiary

##### 2A5 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

##### 2A6 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  
MMA<sup>®</sup> applies  
Not subject to day-to-day benefits

##### 2A7 Tobacco and alcohol counselling, screening and brief intervention

Males and females 18 years and older. Subject to PMB legislation.

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

HOSPITAL & HOSPITAL-RELATED BENEFITS & MAJOR MEDICAL EXPENSES

PREVENTATIVE CARE

AMPLIFIRE

CHRONIC MEDICATION CONDITIONS

DAY-TO-DAY COVER

MATERNITY

INTERNATIONAL TRAVEL MEDICAL ASSISTANCE

## BENEFIT

PRO **PINNACLE**  
SAVVY

PRO **SECURE**  
PLUS SAVVY

PRO **SECURE**  
SAVVY

PRO **ACTIVE**  
PLUS SAVVY

PRO **SELECT**  
SAVVY

### 2B VACCINES

**2B1** 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

**2B2** 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

**2B3** Influenza vaccine

Vaccine only

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

**2B4** 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

### 2C WOMEN'S HEALTH

**2C1** 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

**2C2** 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

**2C3** 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

**2C4** 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, 34101)

100% Profmed Tariff  
1 per beneficiary

## BENEFIT

PRO **PINNACLE**  
SAVVY

PRO **SECURE**  
PLUS SAVVY

PRO **SECURE**  
SAVVY

PRO **ACTIVE**  
PLUS SAVVY

PRO **SELECT**  
SAVVY

**2C5** Pap smear or liquid-based cytology  
Females 18 years and older. Subject to PMB legislation.  
(Tariff code 34100, 34101)

### 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

**2C6** Contraceptives  
Funding only applies for contraceptive purposes. Protocols apply.

### 2C6 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

## 2D MEN'S HEALTH

**2D1** 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

**2D2** Faecal occult blood test  
Males 50 years and older. Subject to PMB legislation.

### Faecal occult blood test

(Subject to use of the Preventative  
Care DSPN)  
(Tariff codes 4351, 4352)

100% Negotiated Tariff  
1 per beneficiary

**2D3** 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

## 2E CHILDREN'S HEALTH

**2E1** 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

HOSPITAL & HOSPITAL-  
RELATED BENEFITS  
& MAJOR MEDICAL  
EXPENSES

PREVENTIVE  
CARE

AMPLIFIRE

CHRONIC  
MEDICATION  
CONDITIONS

DAY-TO-DAY  
COVER

MATERNITY

INTERNATIONAL  
TRAVEL MEDICAL  
ASSISTANCE

BENEFIT

PROPINNACLE  
SAVVY

PROSECURE  
PLUS SAVVY

PROSECURE  
SAVVY

PROACTIVE  
PLUS SAVVY

PROSELECT  
SAVVY

3. 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 WellBeing;
- 3. If required, complete a physical health assessment;
- 4. Complete all individual relevant Preventative Care benefits (see Section 2);
- 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 for out-of-hospital consultations, and is payable once the overall day-to-day benefits in Section 5 have been depleted. This is available every 24 months to the principal member and beneficiaries who pay adult contributions and is subject to the relevant qualifying criteria. The amount of R2 500 (includes the total cost of 3A1,3A2 and 3A3, below).

|   |   |  |                                      |
|---|---|--|--------------------------------------|
| 3A1 a) General Practitioner (GP) and Specialists<br>- Face-to-face consultations  | 300% Profmed Tariff   | GPs: R602<br>Specialists: R882<br><i>Specialist tariff amount may differ depending on the speciality</i> | GPs and specialists at GP rate: R602 |
| b) General Practitioner (GP) and Specialists<br>- Virtual and telephonic consultations  | Code 0130: R350<br><i>Specialist tariff amount may differ depending on the speciality</i> |  |                                      |
| 3A2 Conservative dentistry<br>-Includes annual check-ups  | 135% Profmed Tariff   |  |                                      |
| 3A3 Supplementary services <ul style="list-style-type: none"><li>Audiometrists</li><li>Biokineticists</li><li>Chiropractors</li><li>Dieticians</li><li>Occupational therapists</li><li>Speech therapists</li><li>Physiotherapists</li><li>Podiatrists</li></ul> | 100% Profmed 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 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.

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.



## BENEFIT

PROPINNACLE  
SAVVY

PROSECURE  
PLUS SAVVY

PROSECURE  
SAVVY

PROACTIVE  
PLUS SAVVY

PROSELECT  
SAVVY

### 4. CHRONIC MEDICATION CONDITIONS

The formulary and reference pricing will be most restrictive on the ProSelect, ProSelect Savvy, ProActive Plus and ProActive Plus Savvy options and least restrictive on the ProPinnacle options. MMAP® applies. The conditions covered on each option are listed below. The Condition Medicine List (CML), including the list of chronic diseases (CDL), is available on the Profmed website at [www.profmed.co.za](http://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.

#### PROPINNACLE SAVVY

##### 58 conditions plus relevant DTPs

**CDLs:** Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy Disease, Chronic Obstructive Pulmonary Disorder, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus Types 1 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV/AIDS, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis.

**Other:** Allergic Rhinitis (in patients with asthma), Alzheimer's Disease, Ankylosing Spondylitis, Benign Prostatic Hypertrophy, Cushing's Syndrome, Cystic Fibrosis, Deep Vein Thrombosis, Gastro-Oesophageal Reflux Disorder, Gout, Hypoparathyroidism, Hyperthyroidism, Major Depressive Disorder, Malabsorption Syndrome, Meniere's Disease, Motor Neuron Disease, Myasthenia Gravis, Obsessive Compulsive Disorder, Oncology Adjunctive Treatment, Osteoarthritis, Osteoporosis, Paget's Disease, Paraplegia & Quadriplegia, Peripheral Vascular Disease, Pituitary Adenomas/Hyperfunction of Pituitary Gland, Post-Organ Transplant (non-DTP), Psoriatic Arthritis, Pulmonary Interstitial Fibrosis, Stroke/Cerebrovascular Accident, Systemic Connective Tissue Disorders, Tuberculosis, Valvular Heart Disease.

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

**DTPs:** Relevant chronic conditions listed in the 271 PMBs, e.g. hormone replacement therapy (Menopause), immuno-suppressive therapy (Post-Organ Transplants).

#### PROSECURE PLUS SAVVY & PROSECURE SAVVY

##### 39 conditions plus relevant DTPs

**CDLs:** Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy Disease, Chronic Obstructive Pulmonary Disorder, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus Types 1 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV/AIDS, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis.

**Other:** Allergic Rhinitis (in patients with asthma), Alzheimer's Disease, Ankylosing Spondylitis, Benign Prostatic Hypertrophy, Major Depressive Disorder, Obsessive Compulsive Disorder, Oncology Adjunctive Treatment, Osteoporosis, Paraplegia & Quadriplegia, Pituitary Adenomas/Hyperfunction of Pituitary Gland, Psoriatic Arthritis, Valvular Heart Disease.

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

**DTPs:** Relevant chronic conditions listed in the 271 PMBs, e.g. hormone replacement therapy (Menopause), immuno-suppressive therapy (Post-Organ Transplants).

#### PROACTIVE PLUS SAVVY & PROSELECT SAVVY

##### 26 conditions plus relevant DTPs

**CDLs:** Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy Disease, Chronic Obstructive Pulmonary Disorder, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus Types 1 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV/AIDS, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis.

**DTPs:** Relevant chronic conditions listed in the 271 PMBs, e.g. hormone replacement therapy (Menopause), immuno-suppressive therapy (Post-Organ Transplants).

## BENEFIT

|   | PROPINNACLE SAVVY  | PROSECURE PLUS SAVVY  | PROSECURE SAVVY | PROACTIVE PLUS SAVVY   | PROSELECT SAVVY |
|---|--|---|-----------------|--|-----------------|
| a) CDLs, other chronic conditions and relevant DTPs as listed above<br>24-day dispensing cycle applies<br><i>(Attending doctor or pharmacist to call 0800 132 345 to register condition and authorise medication)</i> | 100% Single Exit Price plus dispensing fee<br>58 conditions covered and relevant DTPs<br>Unlimited, subject to Profmed formulary and reference price | 100% Single Exit Price plus dispensing fee<br>39 conditions covered and relevant DTPs<br>Subject to Profmed formulary and reference price<br>M R18 367<br>M+1 R30 077<br>Maximum R41 663 per family |                 | 100% Single Exit Price plus dispensing fee<br>Restricted to 26 CDL conditions and relevant DTPs, subject to PMB legislation<br>Subject to Profmed formulary and strict reference price |                 |
| b) Biologicals and other specified drugs<br><i>(Subject to pre-authorisation, protocols and use of the Pharmacy DSPN)</i>   | 80% Single Exit Price plus dispensing fee  | Subject to PMB legislation  |                 | Subject to PMB legislation   |                 |

### 5. DAY-TO-DAY COVER

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.

|  |  |  |   |   |
|--|--|--|---|---|
| Annual overall day-to-day limit<br>Available only through relevant available day-to-day sub-limits, where applicable | M R20 203<br>M+1 R29 830<br>Maximum R38 820 per family | M R12 588<br>M+1 R19 146<br>Maximum R24 647 per family | M R4 548<br>M+1 R6 452<br>Maximum R8 039 per family | See Section 5E.<br>Subject to PMB legislation |
|--|--|--|---|---|

### 5A GENERAL PRACTITIONERS (GPs) AND SPECIALISTS

|   |   |   |   |                            |
|---|---|---|---|----------------------------|
| 5A1 a) Face-to-face consultations   | 300% Profmed Tariff<br>Subject to day-to-day limit  | GPs: R602<br>Specialists: R882<br>Specialist tariff amount may differ depending on the speciality<br>Subject to day-to-day limit  | GPs and specialists at GP rate: R602<br>Subject to day-to-day limit, and PMB legislation  | Subject to PMB legislation |
| b) Virtual and telephonic consultations   | 3 consultations per beneficiary<br>Code 0130: R350<br>Specialist tariff amount may differ depending on the speciality<br>Subject to day-to-day limit, and PMB legislation | 3 consultations per beneficiary<br>Code 0130: R350<br>Specialist tariff amount may differ depending on the speciality<br>Subject to day-to-day limit, and PMB legislation | 3 consultations per beneficiary<br>Code 0130: R350<br>Specialist tariff amount may differ depending on the speciality<br>Subject to day-to-day limit, and PMB legislation | Subject to PMB legislation |
| 5A2 Non-hospital procedures in doctor's rooms                                   | 300% Profmed Tariff<br>Subject to day-to-day limit  | 100% Specific Tariff<br>Subject to day-to-day limit   | 100% Specific Tariff at GP rate<br>Subject to day-to-day limit, and PMB legislation   | Subject to PMB legislation |
| 5A3 Psychiatric consultations<br><i>(out-of-hospital)<br/>(See Section 1E6)</i> | 300% Profmed Tariff<br>Paid from Psychiatric benefit<br>Not subject to day-to-day limit   | GPs: R602<br>Specialists: R882<br>Paid from Psychiatric benefit<br>Not subject to day-to-day limit  | PMBs paid from Psychiatric 1E6 benefit, subject to PMB legislation  |                            |
| 5A4 Clinical psychology<br><i>(out-of-hospital)<br/>(See Section 1E6)</i>       | 100% Profmed Tariff<br>Paid from Psychiatric benefit<br>Not subject to day-to-day limit   | 100% Profmed Tariff<br>Paid from Psychiatric benefit<br>Not subject to day-to-day limit   | PMBs paid from Psychiatric 1E6 benefit, subject to PMB legislation  |                            |
| 5A5 Radiology and pathology<br><i>(Excluding MRI and CT scans)</i>              | 80% Negotiated Tariff<br>Subject to day-to-day limit  | 80% Negotiated Tariff<br>Subject to day-to-day limit  | 80% Negotiated Tariff<br>Subject to day-to-day limit, and PMB legislation   | Subject to PMB legislation |

## BENEFIT

|                                  |   |   |   |   |   |
|----------------------------------|---|---|---|---|---|
| 5A6                              | <b>MRI, radio-isotope and CT scans</b><br><b>Specialist referral required, except for CT scans</b><br><i>(Subject to pre-authorisation. Call 0860 776 363 for authorisation and protocols)</i>  | 80% Negotiated Tariff out-of-hospital<br>(100% Negotiated Tariff in-hospital. See Section 1D2 for in-hospital benefit)<br>2 per family<br>in- or out-of-hospital<br>Not subject to day-to-day limit | 80% Negotiated Tariff out-of-hospital<br>(100% Negotiated Tariff in-hospital. See Section 1D2 for in-hospital benefit)<br>2 per family<br>in-or out-of-hospital<br>Subject to day-to-day limit<br>out-of-hospital | 80% Negotiated Tariff<br>R6 180 per family<br>Not subject to day-to-day limit   | Subject to PMB legislation                  |
| 5A7                              | <b>Emergency room visits and facility fees at hospitals that do not result in hospitalisation</b><br><i>(Subject to the use of the Savvy DSPN, subject to PMB legislation)</i>  | 100% Negotiated Tariff<br>Subject to day-to-day limit   | 100% Negotiated Tariff<br>Subject to day-to-day limit   | 100% Negotiated Tariff<br>Subject to day-to-day limit, and PMB legislation  | Subject to PMB legislation                  |
| 5A8                              | <b>Cataract surgery</b><br>Subject to pre-authorisation and protocols. Call 0860 776 363 for authorisation, information on clinical qualifying criteria and benefits.   |   |   |   |   |
| a) Surgeon and anaesthetist fees |   | 300% Profmed Tariff   | 200% Profmed Tariff   | 100% Specific Tariff  | 175% Profmed Tariff<br>100% Specific Tariff |
| b) Intra-ocular lens             |   | R5 362 per beneficiary per eye  |   |   |   |
| 5B ACUTE MEDICATION              |   |   |   |   |   |
| 5B1                              | <b>Prescribed acute medication</b><br><b>Subject to use of the Pharmacy DSPN.</b><br><b>Co-payment applies for voluntary use of a non-DSP. Wholesale pharmacy claims will not be accepted.</b><br><i>(Certain medication on repeat script will be funded from this benefit. Call 0860 679 200 for more information)</i>   | 80% Single Exit Price plus dispensing fee<br>M R11 318<br>M+1 R15 126<br>M+2 R16 184<br>M+3 R17 877<br>Maximum R21 156 per family<br>MMAP® applies<br>Subject to day-to-day limit                   | 80% Single Exit Price plus dispensing fee<br>M R4 125<br>M+1 R6 135<br>M+2 R6 769<br>M+3 R7 086<br>Maximum R7 616 per family<br>MMAP® applies<br>Subject to day-to-day limit                                      | 80% Single Exit Price plus dispensing fee<br>M R739<br>M+1 R1 058<br>Maximum R1 375 per family<br>MMAP® applies<br>Subject to day-to-day limit, and PMB legislation | Subject to PMB legislation                  |
| 5B2                              | <b>Over-the-counter medication</b><br><i>(See Section 5B1)</i>  | 80% of cost<br>R2 221 per family<br>Subject to acute medication and day-to-day limits   | 80% of cost<br>R1 797 per family<br>Subject to acute medication and day-to-day limits   | 80% of cost<br>Subject to acute medication and day-to-day limits  | No benefit                                  |
| 5C SUPPLEMENTARY BENEFITS        |   |   |   |   |   |
| 5C1                              | a) External prostheses and appliances<br>• Includes insulin pumps, home oxygen therapy and stoma bags<br>• Insulin pumps: 1 every 48 months<br>• Home oxygen: subject to use of the DSPN. Co-payment applies for voluntary use of a non-DSP<br>• Hearing aids: 1 pair every 24 months<br><i>(Subject to protocols and pre-authorisation. Call 0860 776 363 for authorisation and protocols)</i> | 100% Negotiated Tariff<br>R23 694 per family<br>Additional for Hearing aids only: R7 510<br>Not subject to day-to-day limit   | 100% Negotiated Tariff<br>R15 761 per family<br>Additional for Hearing aids only: R4 548<br>Not subject to day-to-day limit   | Subject to PMB legislation  |   |

## BENEFIT

|   | PROPINNACLE SAVVY   | PROSECURE PLUS SAVVY   | PROSECURE SAVVY | PROACTIVE PLUS SAVVY       | PROSELECT SAVVY |
|---|---|--|-----------------|----------------------------|-----------------|
| b) Other:<br>Includes orthopaedic braces, wheel chairs, walking frames and crutches   | 100% Negotiated Tariff<br>R5 923 per family<br>Subject to day-to-day limit  | 100% Negotiated Tariff<br>R4 231 per family<br>Subject to day-to-day limit                                       |                 | Subject to PMB legislation |                 |
| 5C2 Supplementary services<br>• Audiometrists<br>• Biokineticists<br>• Chiropractors<br>• Dieticians<br>• Occupational therapists<br>• Speech therapists<br>• Physiotherapists<br>• Podiatrists | 100% Profmed Tariff<br>M R3 278<br>Maximum R5 711 per family<br>Subject to day-to-day limit, and PMB legislation        | 100% Profmed Tariff<br>M R3 067<br>Maximum R5 077 per family<br>Subject to day-to-day limit, and PMB legislation |                 | Subject to PMB legislation |                 |
| 5C3 Alternative health practitioners<br>Including homeopaths and homeopathic medication. Practitioners must be registered with The Allied Health Professions Council                            | 80% of cost<br>R2 855 per family<br>R846 per family sub-limit for homeopathic medication<br>Subject to day-to-day limit | No benefit   |                 | No benefit                 |                 |

### 5D OPTOMETRY SERVICES

Benefits are subject to protocols and are applied over a 24-month period. Lenses are limited to contact lenses OR Spectacle lenses. Please consult your service provider regarding the use of non-generic and specialist lenses and coatings to avoid incurring a co-payment.

|   |   |   |   |                            |
|---|---|---|---|----------------------------|
| 5D1 Eye examinations  | 100% Optical Tariff<br>24-month benefit<br>Subject to day-to-day limit, and PMB legislation   | 100% Optical Tariff<br>24-month benefit<br>Subject to day-to-day limit, and PMB legislation     | 100% Optical Tariff<br>24-month benefit<br>Subject to day-to-day limit, and PMB legislation | Subject to PMB legislation |
| 5D2 Spectacles<br>a) Lenses (generic)<br>Single vision, bi-focal and varifocal  | 100% Optical Tariff<br>24-month benefit<br>Subject to day-to-day limit  | 100% Optical Tariff<br>24-month benefit<br>Subject to day-to-day limit                          | No benefit  |                            |
| b) Extras   | 100% Optical Tariff for generic hard-coating and generic plastic anti-reflex coating<br>24-month benefit<br>Subject to day-to-day limit | 100% Optical Tariff for generic hard-coating<br>24-month benefit<br>Subject to day-to-day limit | No benefit  |                            |
| c) Frames   | R1 480 per beneficiary<br>24-month benefit<br>Subject to day-to-day limit   | R1 058 per beneficiary<br>24-month benefit<br>Subject to day-to-day limit                       | No benefit  |                            |
| 5D3 Contact lenses (clear)  | R3 491 per beneficiary<br>24-month benefit<br>Subject to day-to-day limit   | R2 116 per beneficiary<br>24-month benefit<br>Subject to day-to-day limit                       | No benefit  |                            |
| 5D4 Refractive eye surgery<br>Includes all costs related to the admission and procedure, all medical practitioner fees, hospitalisation, etc.<br><i>(Subject to protocols and pre-authorisation. Call 0860 776 363 for authorisation and protocols)</i> | R4 019 per beneficiary<br>Not subject to day-to-day limit   | No benefit  | No benefit  |                            |

## BENEFIT

PRO **PINNACLE**  
SAVVY

PRO **SECURE**  
PLUS SAVVY

PRO **SECURE**  
SAVVY

PRO **ACTIVE**  
PLUS SAVVY

PRO **SELECT**  
SAVVY

### 5E DENTISTRY

Benefits are subject to protocols and management. (See Section 1G for dentist and specialist fees in-hospital)

- Conservative dentistry (includes annual check-ups, restorations, extractions, root canal treatment, dentures)
- Advanced dentistry (includes crowns, bridges, implants, orthodontics)  
Orthodontics available only up to age 18.  
(Orthodontics and implants subject to pre-authorisation.  
Call 0860 679 200 for authorisation and protocols)

135% Profmed Tariff  
R7 722 per beneficiary  
Maximum R15 444 per family  
Not subject to day-to-day limit

135% Profmed Tariff  
R6 558 per beneficiary  
Maximum R13 222 per family  
Not subject to day-to-day limit

135% Profmed Tariff  
Subject to day-to-day limit

135% Profmed Tariff  
R739 per beneficiary  
Maximum R1 903 per family

### 5F 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. Call 0861 776 363 for 24-hour assistance. Benefits are subject to the use of the Trauma and HIV DSP. Co-payment applies for voluntary use of a non-DSP. Subject to case management and protocols.

#### 5F1 Counselling

##### a) Telephonic counselling

100% Negotiated Tariff  
Appropriate number of sessions as determined by the designated case manager  
Not subject to day-to-day limit

##### b) Face-to-face counselling

100% Negotiated Tariff  
Up to 4 sessions per incident  
Thereafter, subject to PMB legislation  
Not subject to day-to-day limit

#### 5F2 HIV post-exposure management 2 doctor's consultations, 30 days' PEP medication, pathology and 3 – 6 months' HIV exposure management

100% Negotiated Tariff  
1 course of treatment per beneficiary per incident at DSP  
Subject to PMB legislation  
Not subject to day-to-day limit

### 5G COVID-19 SCREENING AND TESTING

To qualify for this benefit, members must have consulted a GP. Funding for consultations is for either one face-to-face or one virtual/ telephonic consultation with the COVID-19 DSPN. Pathology is covered if the necessary screening criteria are met and provided the testing is not considered routine. Refer to Section 1D1(b) for hospital pre-admission testing. All benefits are subject to PMB legislation.

#### 5G1 a) Face-to-face consultations (Subject to the use of the COVID-19 DSPN, as designated by Profmed from time-to-time. Voluntary use of a non-DSP will result in a 25% co-payment)

1 Consultation per beneficiary  
Additional consultations subject to PMB legislation  
GPs only: R602  
Subject to day-to-day limit, and PMB legislation

1 Consultation per beneficiary  
Additional consultations subject to PMB legislation  
GPs only: R602  
Subject to day-to-day limit, and PMB legislation

1 Consultation per beneficiary  
Additional consultations subject to PMB legislation  
GPs only: R602  
Subject to day-to-day limit, and PMB legislation

Subject to PMB legislation



## BENEFIT

### PROPINNACLE SAVVY

### PROSECURE PLUS SAVVY

### PROSECURE SAVVY

### PROACTIVE PLUS SAVVY

### PROSELECT SAVVY

#### b) Virtual and telephonic consultations

(Subject to use of the COVID-19 DSPN, as designated by Profmed from time-to-time. Voluntary use of a non-DSP will result in a 25% co-payment)

1 Consultation per beneficiary  
Additional consultations subject to PMB legislation  
GPs only:  
Code: 0130: R350  
Subject to day-to-day limit, and PMB legislation

1 Consultation per beneficiary  
Additional consultations subject to PMB legislation  
GPs only:  
Code: 0130: R350  
Subject to day-to-day limit, and PMB legislation

1 Consultation per beneficiary  
Additional consultations subject to PMB legislation  
GPs only:  
Code: 0130: R350  
Subject to day-to-day limit, and PMB legislation

Subject to PMB legislation

#### 5G2 Pathology Tariff code 3979 – molecular (PCR) test

(Subject to qualifying criteria and best practise in terms of NDoH and NICD guidelines. Refer to Section 1D1(b) for hospital pre-admission testing)

1 pathology test per beneficiary  
Additional tests subject to PMB legislation  
R500 per beneficiary  
Subject to day-to-day limit, and PMB legislation

1 pathology test per beneficiary  
Additional tests subject to PMB legislation  
R500 per beneficiary  
Subject to day-to-day limit, and PMB legislation

1 pathology test per beneficiary  
Additional tests subject to PMB legislation  
R500 per beneficiary  
Subject to day-to-day limit, and PMB legislation

Subject to PMB legislation

#### 5G3 COVID-19 vaccine

As per legislation. Subject to use of vaccination site as accredited by the Department of Health (DoH). Subject to PMB legislation.

#### a) Vaccine only

100% of cost  
As determined by DoH/ Single Exit Price  
1 vaccine per beneficiary

#### b) Fee to administer vaccine

100% of cost  
As determined by DoH

#### 5H GENDER-BASED VIOLENCE SUPPORT PROGRAMME

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. Call 0860 944 772 for 24-hour assistance. Benefits are subject to the use of the WHISPA DSP. Co-payment applies for voluntary use of a non-DSP. Subject to case management and protocols.

#### 5H Counselling

#### a) Telephonic counselling

100% Negotiated Tariff  
Appropriate number of sessions as determined by the designated case manager  
Not subject to day-to-day limit

#### b) Face-to-face counselling

100% Negotiated Tariff  
Up to 4 sessions per incident  
Thereafter, subject to PMB legislation  
Not subject to day-to-day limit

## BENEFIT

PROPINNACLE  
SAVVY

PROSECURE  
PLUS SAVVY

PROSECURE  
SAVVY

PROACTIVE  
PLUS SAVVY

PROSELECT  
SAVVY

### 6 MATERNITY

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

**Tums2Tots:** Baby and Toddler programme available to expectant mothers and mothers with babies, and toddlers up to 3 years.

**Health-on-Line on 082 911:** Telephonic emergency and non-emergency medical advice, during pregnancy and once baby is born.

### 6A DAY-TO-DAY COVER

Members on the ProSecure Plus, ProSecure and ProActive Plus options are required to register on the Maternity programme to access the relevant benefits.

|  |   |   |  |                            |
|--|---|---|--|----------------------------|
| 6A1 Ultra-sound scans ( <i>ante-natal</i> )                | 100% Profmed Tariff<br>2 scans per pregnancy<br>Subject to day-to-day limit   | 100% Profmed Tariff<br>2 scans per pregnancy<br>Not subject to day-to-day limit<br>(Subject to registration on the Maternity programme, pre-authorisation and protocols)              | 100% Profmed Tariff<br>2 2D scans per pregnancy<br>Not subject to day-to-day limit<br>(Subject to registration on the Maternity programme, pre-authorisation and protocols)                | Subject to PMB legislation |
| 6A2 Ante-/post-natal consultations by medical practitioner | 300% Profmed Tariff<br>13 visits per pregnancy<br>Subject to day-to-day limit | GPs: R602<br>Specialists: R882<br>13 visits per pregnancy<br>Not subject to day-to-day limit<br>(Subject to registration on the Maternity programme, pre-authorisation and protocols) | GPs and specialists at GP rate: R602<br>6 visits per pregnancy<br>Not subject to day-to-day limit<br>(Subject to registration on the Maternity programme, pre-authorisation and protocols) | Subject to PMB legislation |
| 6A3 Ante-/post-natal consultations by registered midwife   | 300% Profmed Tariff<br>13 visits per pregnancy<br>Subject to day-to-day limit | Consultations: R882<br>13 visits per pregnancy<br>Not subject to day-to-day limit<br>(Subject to registration on the Maternity programme, pre-authorisation and protocols)            | Consultations: R602<br>6 visits per pregnancy<br>Not subject to day-to-day limit<br>(Subject to registration on the Maternity programme, pre-authorisation and protocols)                  | Subject to PMB legislation |
| 6A4 General Practitioner or Paediatrician consultations    | 300% Profmed Tariff<br>Subject to day-to-day limit                            | GPs: R602<br>Specialists: R882<br>Specialist tariff amount may differ depending on the speciality<br>Subject to day-to-day limit  | GPs and specialists at GP rate: R602<br>2 visits only<br>Not subject to day-to-day limit<br>(Subject to registration on the Maternity programme, pre-authorisation and protocols)          | Subject to PMB legislation |

HOSPITAL & HOSPITAL-RELATED BENEFITS & MAJOR MEDICAL EXPENSES

PREVENTITIVE CARE

AMPLIFIRE

CHRONIC MEDICATION CONDITIONS

DAY-TO-DAY COVER

MATERNITY

INTERNATIONAL TRAVEL MEDICAL ASSISTANCE

## BENEFIT

### PROPINNACLE SAVVY

### PROSECURE PLUS SAVVY

### PROSECURE SAVVY

### PROACTIVE PLUS SAVVY

### PROSELECT SAVVY

#### 6A5 Pathology

(Tariff codes 4188, 3764, 3765 and 3709)

80% Negotiated Tariff  
Subject to day-to-day limit

80% Negotiated Tariff  
Subject to day-to-day limit

100% Negotiated Tariff  
Not subject to day-to-day limit, and PMB legislation  
(Subject to registration on the Maternity programme, pre-authorisation and protocols)

Subject to PMB legislation

#### 6A6 Lactation consultation At a registered service provider Available up to 6 months post-delivery

(Subject to registration on the Maternity programme, pre-authorisation and protocols)

100% Profmed Tariff  
1 visit per pregnancy  
Subject to day-to-day limit

100% Profmed Tariff  
1 visit per pregnancy  
Not subject to day-to-day limit

Subject to PMB legislation

#### 6A7 Nutrition consultation At a registered service provider Available up to 6 months post-delivery

(Subject to registration on the Maternity programme, pre-authorisation and protocols)

100% Profmed Tariff  
1 visit per pregnancy  
Subject to day-to-day limit

100% Profmed Tariff  
1 visit per pregnancy  
Not subject to day-to-day limit

Subject to PMB legislation

#### 6A8 Nuchal Translucency Non-Invasive Pre-Natal Test (NIPT)

(Subject to registration on the Maternity programme, pre-authorisation and protocols)

100% Profmed Tariff  
1 per pregnancy  
Subject to day-to-day limit and PMB legislation

100% Profmed Tariff  
1 per pregnancy  
Not subject to day-to-day limit  
Subject to PMB legislation

Subject to PMB legislation

#### 6A9 Out-patient visits to hospital/clinic e.g. tococardiography

80% Profmed Tariff  
Subject to day-to-day limit

80% Profmed Tariff  
Subject to day-to-day limit

Subject to PMB legislation

#### 6A10 Ante-natal exercises by registered healthcare practitioner

80% Profmed Tariff  
R1163 per family  
Subject to day-to-day limit

No benefit

No benefit

#### 6A11 Prescribed medication during pregnancy

80% Single Exit Price plus dispensing fee  
Subject to Section 5B1

80% Single Exit Price plus dispensing fee  
Subject to Section 5B1

80% Single Exit Price plus dispensing fee  
Subject to Section 5B1

Subject to PMB legislation

#### 6A12 Post-natal home-based visit

A post-birth 6-week visit by a registered nurse to assess baby's progress, provide support to parents and administer the 6-week immunisation. The 6-week nurse visit in outlying areas is subject to the availability of nurses. Available to newborns- born onto and registered on the Scheme. An appointment will be scheduled once the baby is born. Call 0860 679 200 to schedule an appointment. Subject to use of the Post-Natal Home-Based Care DSPN and registration on the Tums2Tots Baby and Toddler programme.

##### a) Visit

100% Negotiated Tariff  
Not subject to day-to-day benefit

##### b) Immunisations

Immunisations done at 6 weeks, per the Department of Health's Childhood Immunisation Schedule

100% Single Exit Price plus dispensing fee at DSPN rate  
Subject to Section 2B1

## BENEFIT

PRO **PINNACLE**  
SAVVY

PRO **SECURE**  
PLUS SAVVY

PRO **SECURE**  
SAVVY

PRO **ACTIVE**  
PLUS SAVVY

PRO **SELECT**  
SAVVY

### 6B HOSPITALISATION

Subject to use of the Savvy DSPN. Call 0860 776 363 where pre-authorisation is required and for more information on clinical qualifying criteria, and benefits. Subject to PMB Legislation.

|      |   |  |  |  |  |                      |
|------|---|--|--|--|--|----------------------|
| 6B1  | In-patient hospitalisation<br>(ante-natal)<br>(Subject to pre-authorisation)  | 100% Negotiated Tariff in private ward     | 100% Negotiated Tariff in general ward |  | 100% Negotiated Tariff in general ward |                      |
| 6B2  | Delivery fee by GP or specialist  | 300% Profmed Tariff                        | 200% Profmed Tariff                    | 100% Specific Tariff                   | 175% Profmed Tariff                    | 100% Specific Tariff |
| 6B3  | Delivery fee by registered midwife  | 300% Profmed Tariff                        | 200% Profmed Tariff                    | 100% Specific Tariff                   | 175% Profmed Tariff                    | 100% Specific Tariff |
| 6B4  | Labour ward   | 100% Negotiated Tariff                     |  |  |  |                      |
| 6B5  | Ward accommodation<br>(post-delivery):<br>Normal delivery – 3 days<br>Caesarean section – 4 days  | 100% Negotiated Tariff in private ward     | 100% Negotiated Tariff in private ward | 100% Negotiated Tariff in general ward | 100% Negotiated Tariff in general ward |                      |
| 6B6  | Theatre and recovery room   | 100% Negotiated Tariff                     |  |  |  |                      |
| 6B7  | Other medical practitioner services,<br>e.g. pathology and radiology while in hospital  | 100% Profmed Tariff                        |  |  |  |                      |
| 6B8  | Consultations while in hospital   | 300% Profmed Tariff                        | 200% Profmed Tariff                    | 100% Specific Tariff                   | 175% Profmed Tariff                    | 100% Specific Tariff |
| 6B9  | Home nursing (post-natal)<br>48-hour benefit in the event of a home delivery or if discharged from a birthing unit within 24 hours after delivery<br>(Subject to pre-authorisation) | Subject to Section 1E5(a) of this Schedule |  |  |  |                      |
| 6B10 | Neonatal ICU<br>Neonate must be registered as a dependant on Profmed<br>(Subject to pre-authorisation)  | 100% Negotiated Tariff                     |  |  |  |                      |

### 7. INTERNATIONAL TRAVEL MEDICAL ASSISTANCE

This benefit covers members in South Africa for medical emergencies while travelling outside the borders of South Africa. Cover is available up to 150 days from date of departure, per journey. 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. Consult the International Travel Medical Assistance Benefit Document available on the website for the benefits, restrictions, exclusions and claims process. For medical assistance while travelling, it is necessary to call the DSPN, Europ Assistance, on +27 11 991 8564 prior to receiving treatment to avoid a co-payment. The Information Guide contains more information on the claims process and details of this benefit, or call 0860 679 200. Subject to case management and protocols.

|  |  |   |  |  |  |
|--|--|---|--|--|--|
| a) In- and out-of-hospital emergency medical expenses<br>(Benefits subject to protocols and pre-authorisation.<br>Call +27 11 991 8564)  | R8 million per beneficiary per journey   | R5 million per beneficiary per journey  |  | R2.5 million per beneficiary per journey |  |
| b) Out-of-hospital Claims exceeding R2 000 must be pre-authorised<br>Subject to Section 7(a)<br>(Benefits subject to protocols and pre-authorisation.<br>Call +27 11 991 8564) | R10 000 out-of-hospital limit, per beneficiary, per journey<br>R2 000 excess per beneficiary per journey on out-of-hospital expenses<br>Out-of-hospital benefits only available if the claim relates to day-to-day benefits available on this option<br>Spectacles or contact lenses limited to R3 300, subject to the R2 000 excess | R10 000 out-of-hospital limit, per beneficiary, per journey<br>R2 000 excess per beneficiary per journey on out-of-hospital expenses<br>Out-of-hospital benefits only available if the claim relates to day-to-day benefits available on this option.<br>Spectacles or contact lenses limited to R3 300, subject to the R2 000 excess |  | No benefit for out-of-hospital expenses  |  |

These benefits are subject to ratification by the Council for Medical Schemes. This 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. All benefits are subject to the PMB legislation. The rules contained in the Schedule of Benefits will prevail.

HOSPITAL & HOSPITAL-RELATED BENEFITS & MAJOR MEDICAL EXPENSES

PREVENTITIVE CARE

AMPLIFIRE

CHRONIC MEDICATION CONDITIONS

DAY-TO-DAY COVER

MATERNITY

INTERNATIONAL TRAVEL MEDICAL ASSISTANCE

# WHY PREMIUM?

By choosing a Premium option, you can enjoy comprehensive benefits. You have the flexibility of using any hospital of your choice for hospitalisation and treatment, (excluding ProSelect) where you are required to make use of a designated network of hospitals to avoid a co-payment.

## WHY PREMIUM?

HOSPITAL &  
HOSPITAL-RELATED  
BENEFITS & MAJOR  
MEDICAL EXPENSES

PREVENTITIVE  
CARE

AMPLIFIRE

CHRONIC MEDICATION  
CONDITIONS  
& CHRONIC  
MEDICATION BENEFIT

DAY-TO-DAY  
COVER

MATERNITY

INTERNATIONAL  
TRAVEL MEDICAL  
ASSISTANCE





# PREMIUM

Members registered on the Premium options (excluding ProSelect) may use any hospital of their choice, except where stipulated for specific services/ treatment. Refer to the Designated Service Provider Networks (DSPN) on page 7.

Members registered on the ProSelect option are required to make use of the ProSelect network for Hospitalisation, including day procedures. When consulting a medical practitioner, please ensure your treating practitioner consults at, or hospitalises you at a network hospital to avoid a co-payment.

- If a member voluntarily makes use of a **non-network hospital on the ProSelect option, the co-payment will be R12 500**. Subject to PMB legislation.
- If a member voluntarily makes **use of a non-network hospital for a specified day procedure on the ProSelect option, the co-payment will be R5 000**.
- Specified day procedures on the **ProSecure Plus, ProSecure, ProActive Plus options ONLY, are subject to the use of the Day Procedure network. Use of a non-network hospital will result in a co-payment of R5 000**.

## BENEFIT

PROPINNACLE

PROSECURE  
PLUS

PROSECURE

PROACTIVE  
PLUS

PROSELECT  
(NETWORK OPTION)

### 1. HOSPITAL AND HOSPITAL-RELATED BENEFITS AND MAJOR MEDICAL EXPENSES

#### 1A HOSPITALISATION

Call 0860 776 363 for authorisation, information on clinical qualifying criteria, and benefits. ProSelect is subject to the use of designated network hospitals as listed at [www.profmed.co.za](http://www.profmed.co.za).

|   |  |  |  |
|---|--|--|--|
| 1A1 Hospital ward accommodation<br>(Subject to pre-authorisation)                       | 100% Negotiated Tariff in private ward | 100% Negotiated Tariff in general ward | 100% Negotiated Tariff in general ward |
| 1A2 Theatre and recovery room   | 100% Negotiated Tariff                 |  |  |
| 1A3 Intensive care and high care<br>(Subject to confirmation every 72 hours)            | 100% Negotiated Tariff                 |  |  |
| 1A4 Emergency room visits and facility fees at hospitals that result in hospitalisation | 100% Negotiated Tariff                 |  |  |

#### 1B MEDICINES IN HOSPITAL

|   |   |   |   |                            |
|---|---|---|---|----------------------------|
| 1B1 Medicines and materials used in hospital and theatre  | 100% Negotiated Tariff  |   |   |                            |
| 1B2 Medicines taken out of hospital on discharge<br>(Benefit limited to a 7-day supply)<br>(See Section 5B1)<br>(Subject to use of the Pharmacy DSPN) | 80% Negotiated Tariff<br>Paid from acute medicine benefit, subject to the availability of funds | 80% Negotiated Tariff<br>Paid from acute medicine benefit, subject to the availability of funds | 80% Negotiated Tariff<br>Paid from acute medicine benefit, subject to the availability of funds | Subject to PMB legislation |

#### 1C GENERAL PRACTITIONERS (GPs) AND SPECIALISTS IN HOSPITAL

|  |                     |                     |                      |                     |                      |
|--|---------------------|---------------------|----------------------|---------------------|----------------------|
| 1C1 Surgery and in-hospital procedures                     | 300% Profmed Tariff | 200% Profmed Tariff | 100% Specific Tariff | 175% Profmed Tariff | 100% Specific Tariff |
| 1C2 Consultations by a GP or specialist while hospitalised | 300% Profmed Tariff | 200% Profmed Tariff | 100% Specific Tariff | 175% Profmed Tariff | 100% Specific Tariff |

#### 1D 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.

|  |                        |  |  |  |  |
|--|------------------------|--|--|--|--|
| 1D1 Radiology and pathology while hospitalised   | 100% Negotiated Tariff |  |  |  |  |
| a) Radiology and pathology while hospitalised<br>(Excluding MRI, radio-isotope, CT and PET scans and certain other investigative procedures) | 100% Negotiated Tariff |  |  |  |  |

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# PREMIUM BENEFIT

|  | PROPINNACLE   | PROSECURE PLUS  | PROSECURE | PROACTIVE PLUS  | PROSELECT (NETWORK OPTION)  |
|--|---|---|-----------|---|---|
| <b>b) COVID-19 pathology pre-admission</b><br><i>(Tariff code 3979 – molecular (PCR) test)</i><br><i>(Subject to qualifying criteria and best practise in terms of NDoH and NICD guidelines)</i><br><i>(Refer to Section 5G2 for out-of-hospital testing)</i>  | R500 per beneficiary<br>Subject to PMB legislation  |   |           |   |   |
| <b>1D2 MRI, radio-isotope and CT scans and certain other investigative procedures while hospitalised</b><br><b>Specialist referral required except for CT scans</b><br><i>(Subject to pre-authorisation)</i>   | 100% Negotiated Tariff in-hospital<br>(80% Negotiated Tariff out-of-hospital.<br>See section 5A6 for out-of-hospital benefit) 2 per family in- or out-of-hospital | 100% Negotiated Tariff in-hospital<br>(80% Negotiated Tariff out-of-hospital.<br>See section 5A6 for out-of-hospital benefit) 2 per family in- or out-of-hospital |           | 100% Negotiated Tariff in-hospital<br>2 per family in-hospital only |   |
| <b>1E OTHER MAJOR MEDICAL SERVICES</b><br>Call 0860 776 363 for authorisation and registration, information on clinical qualifying criteria, and benefits.   |   |   |           |   |   |
| <b>1E1 Transplants</b><br>Subject to registration on the Disease Management Programme, and PMB legislation. Benefit 1E1(b) below is not available to members who elect to be a donor to a recipient who is not a Profmed member.   |   |   |           |   |   |
| <b>a) Hospitalisation</b><br><i>(Subject to pre-authorisation)</i>   | 100% Negotiated Tariff  | 100% Negotiated Tariff  |           | 100% Negotiated Tariff  | 100% Negotiated Tariff<br><i>(Subject to use of ProSelect DSPN)</i>                     |
| <b>b) Donor costs PMBs only</b><br><i>(Subject to pre-authorisation and protocols)</i>   | 100% Negotiated Tariff  | 100% Negotiated Tariff  |           | 100% Negotiated Tariff  | 100% Negotiated Tariff<br><i>(Subject to use of ProSelect DSPN)</i>                     |
| <b>1E2 Peritoneal dialysis and haemodialysis</b><br>Chronic dialysis subject to use of the Chronic Dialysis DSPN<br>Co-payment applies for the use of a non-DSP<br><i>(Subject to pre-authorisation and registration on the Disease Management Programme and PMB legislation)</i>  | 100% Negotiated Tariff  | 100% Negotiated Tariff  |           | 100% Negotiated Tariff  | 100% Negotiated Tariff<br><i>(Subject to use of ProSelect DSPN for hospitalisation)</i> |
| <b>1E3 Oncology</b><br>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<br><i>(Subject to pre-authorisation and registration on the Oncology Programme and PMB legislation)</i>  | R739 655 per beneficiary<br>Thereafter, subject to PMB legislation  | R493 103 per beneficiary<br>Thereafter, subject to PMB legislation  |           | R400 000 per beneficiary<br>Thereafter, subject to PMB legislation  |   |
| <b>a) Chemotherapy</b><br><i>(Subject to pre-authorisation and registration on the Oncology Programme and PMB legislation)</i>   |   |   |           |   |   |
| <b>i.a) Consultations</b>  | 300% Profmed Tariff   | GPs: R602<br>Specialists: R882  |           | GPs: R602<br>Specialists: R882                                      |   |

# PREMIUM BENEFIT

| BENEFIT  |  | PROPINNACLE   | PROSECURE PLUS                                    | PROSECURE | PROACTIVE PLUS                                    | PROSELECT (NETWORK OPTION) |
|--|--|---|---|-----------|---|----------------------------|
| i.b) Procedures  |  | 300% Profmed Tariff   | 100% Specific Tariff                              |           | 100% Specific Tariff                              |                            |
| ii) Chemotherapy drugs<br>Excluding adjunctive treatment<br><i>(Subject to protocols and use of Oncology pharmacy DSPN. 20% co-payment applies for voluntary use of non-DSPN)</i>  |  | 100% Single Exit Price plus dispensing fee                            |   |           |   |                            |
| iii) Biologicals and other specified drugs<br><i>(Subject to pre-authorisation, protocols and use of the Oncology pharmacy DSPN)</i>   |  | 80% Single Exit Price plus dispensing fee<br>Subject to benefit limit | Subject to PMB legislation                        |           | Subject to PMB legislation                        |                            |
| b) Radiation therapy<br><i>(Subject to pre-authorisation and registration on the Oncology Programme and PMB legislation)</i>   |  |   |   |           |   |                            |
| i) Consultations   |  | 300% Profmed Tariff   | Specialists: R882                                 |           | Specialists: R882                                 |                            |
| ii) Radiation therapy and facility fees<br><i>(Subject to pre-authorisation and protocols)</i>   |  | 100% Negotiated Tariff  |   |           |   |                            |
| c) PET scans<br>(Positron-Emission Tomography)<br><i>(Subject to pre-authorisation and protocols, and use of the Oncology PET Scan DSPN DSPN applicable within the greater Johannesburg region only)</i>   |  | 100% Negotiated Tariff  |   |           |   |                            |
| 1E4 Rehabilitation<br>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. |  |   |   |           |   |                            |
|  | <i>(Subject to pre-authorisation and use of the Rehabilitation DSPN)</i> | 100% Negotiated Tariff<br>R87 157 per family                          | 100% Negotiated Tariff<br>R57 939 per family      |           | 100% Negotiated Tariff<br>R28 970 per family      |                            |
| 1E5 Out-patient care in lieu of hospitalisation  |  | 100% Negotiated Tariff<br>R18 837 per beneficiary                     | 100% Negotiated Tariff<br>R15 900 per beneficiary |           | 100% Negotiated Tariff<br>R13 559 per beneficiary |                            |
| a) Treatment in a registered sub-acute facility or at home by an appropriately registered practitioner<br><i>(Subject to pre-authorisation and protocols)</i>  |  |   |   |           |   |                            |
| b) Wound care<br>Treatment at home, including surgicals, by an appropriately registered practitioner<br><i>(Subject to pre-authorisation and protocols)</i>  |  | 100% Negotiated Tariff<br>R7 272 per beneficiary                      | 100% Negotiated Tariff<br>R4 315 per beneficiary  |           | 100% Negotiated Tariff<br>R3 573 per beneficiary  |                            |
| 1E6 Psychiatric treatment<br>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.   |  |   |   |           |   |                            |

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## BENEFIT

| BENEFIT   |   | PROPINNACLE   | PROSECURE PLUS                               | PROSECURE           | PROACTIVE PLUS  | PROSELECT (NETWORK OPTION) |
|---|---|---|--|---------------------|---|----------------------------|
| a) In-hospital<br><i>(Subject to pre-authorisation and use of the Psychiatric Hospitalisation DSPN)</i>   | 100% Negotiated Tariff in general ward R43 638 per family, subject to PMB legislation | 100% Negotiated Tariff in general ward R29 092 per family, subject to PMB legislation |  |                     | 100% Negotiated Tariff in general ward R21 818 per family, subject to PMB legislation |                            |
| b) Out-of-hospital consultations, subject to PMB legislation  | R7 395 per family<br>Subject to 1E6(a) in-hospital limit                              | R7 395 per family<br>Subject to 1E6(a) in-hospital limit                              |  |                     | R7 395 per family<br>Subject to 1E6(a) in-hospital limit PMBs only                    |                            |
| 1E7 Endoscopic examinations<br>In suitably equipped procedure room, subject to protocols and PMB legislation.   |   |   |  |                     |   |                            |
| a) Gastroscopy<br><i>(Subject to pre-authorisation)</i>   |   |   | 100% Negotiated Tariff                       |                     |   |                            |
| b) Colonoscopy<br>Includes Sigmoidoscopy<br><i>(Subject to pre-authorisation)</i>   |   |   | 100% Negotiated Tariff                       |                     |   |                            |
| c) Colonoscopy and Gastroscopy Combined procedure<br><i>(Subject to pre-authorisation)</i>  |   |   | 100% Negotiated Tariff                       |                     |   |                            |
| 1F OTHER MEDICAL SERVICES<br>Call 0860 776 363 for authorisation, information on clinical qualifying criteria and benefits.   |   |   |  |                     |   |                            |
| 1F1 Physiotherapy   |   |   |  |                     |   |                            |
| a) In-hospital<br><i>(Subject to pre-authorisation)</i>   |   |   | 100% Profmed Tariff                          |                     |   |                            |
| b) Out-of-hospital<br>Post-operative, available up to 6 weeks after related hospital procedure<br><i>(Subject to pre-authorisation)</i>   | 100% Profmed Tariff<br>M R3 329<br>Maximum R5 547 per family                          | 100% Profmed Tariff<br>M R2 465<br>Maximum R3 944 per family                          |  |                     | Subject to PMB legislation  |                            |
| 1F2 Blood transfusions<br><i>(Subject to pre-authorisation)</i>   |   | 100% Negotiated Tariff  |  |                     |   |                            |
| 1F3 Emergency medical transport (EMT)<br>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.<br><i>(Subject to Profmed protocol and use of the EMT DSPN)</i>   |   | 100% of cost  |  |                     |   |                            |
| 1F4 Internal surgical devices<br>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<br><i>(Subject to pre-authorisation, protocols and management)</i>   |   |   | 100% Negotiated Tariff<br>R56 707 per family |                     |   |                            |
| 1F5 Cataract surgery<br>R38 000 per beneficiary, per event (includes the total cost of (a),(b) and (c), below).<br>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<br><i>(Subject to pre-authorisation, protocols and management)</i>   | 100% Negotiated Tariff  |   |  |                     |   |                            |
| b) Surgeon and anaesthetist fees  | 300% Profmed Tariff   | 200% Profmed Tariff   | 100% Specific Tariff                         | 175% Profmed Tariff | 100% Specific Tariff  |                            |

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## c) Intra-ocular lens

PROPINNACLE

PROSECURE  
PLUS

PROSECURE

PROACTIVE  
PLUS

PROSELECT  
(NETWORK OPTION)

R5 362 per beneficiary per eye

### 1F6 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  
Not subject to day-to-day benefit

#### b) Treatment and interim assessment

(Specified codes as per approved treatment plan)

100% Negotiated Tariff  
Not subject to day-to-day benefit

#### c) Treatment and outcome assessment

(Specified codes as per approved treatment plan)

100% Negotiated Tariff  
Not subject to day-to-day benefit

#### d) Maintenance

(Specified codes as per approved treatment plan)

100% Negotiated Tariff  
Not subject to day-to-day benefit

## 1G DENTAL PROCEDURES IN HOSPITAL

Subject to pre-authorisation and protocols. Call 0860 776 363 for authorisation, information on clinical qualifying criteria and benefits. Please see Section 5E for out-of-hospital 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.**

### 1G1 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

100% Negotiated Tariff  
(Subject to use of the Day Procedure network)

100% Negotiated Tariff  
(Subject to the use of the Day Procedure network)

100% Negotiated Tariff  
(Subject to use of the ProSelect DSPN)

#### a) Specialist and anaesthetist fees

300% Profmed Tariff

200% Profmed Tariff

100% Specific Tariff

175% Profmed Tariff

100% Specific Tariff

#### b) Dentist fees

135% Profmed Tariff

135% Profmed Tariff

135% Profmed Tariff

### 1G2 Hospitalisation:

- Other

(Subject to pre-authorisation, protocols and management)

100% Negotiated Tariff

100% Negotiated Tariff  
(Subject to use of the Day Procedure network)

Subject to PMB legislation  
(Subject to use of the Day Procedure network)

Subject to PMB legislation  
(Subject to use of the ProSelect DSPN)

#### a) Specialist (excluding dental specialist) and anaesthetist fees

300% Negotiated Tariff

200% Profmed Tariff

100% Specific Tariff

Subject to PMB legislation

#### b) Dentist and dental specialist fees (Dental specialists include: Practice: 62, 92, 94, 98)

135% Profmed Tariff  
Subject to Section 5E

135% Profmed Tariff  
Subject to Section 5E

135% Profmed Tariff

Subject to PMB legislation

### 1G3 Functional orthognathic surgery

Includes all costs related to the admission and procedure, e.g. all medical practitioner fees, hospitalisation, etc.  
(Subject to pre-authorisation)

R39 447 per family

No benefit

No benefit

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## 2. PREVENTATIVE 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.

### 2A GENERAL HEALTH

#### 2A1 Digital Health Assessments

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

Assessments to be done via  
Profmed WellBeing  
Tariff code: 99972)

2 assessments per beneficiary

#### 2A2 Consultation

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

GPs: R602

Specialists: R882

100% Profmed Tariff for speech  
therapists or audiologists

1 consultation per beneficiary, thereafter  
subject to available day-to-day limit

GPs: R602

Specialists: R882

100% Profmed Tariff for speech  
therapists or audiologists

1 consultation per beneficiary, thereafter  
subject to available day-to-day limit

GPs and specialists at GP rate: R602

1 consultation per beneficiary

#### 2A3 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

#### 2A4 Fasting lipogram blood test

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

Pathology

(Subject to use of the Preventative  
Care DSPN)  
(Tariff code 4025)

100% Negotiated Tariff  
1 per beneficiary

#### 2A5 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

#### 2A6 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  
MMA<sup>®</sup> applies  
Not subject to day-to-day benefits

#### 2A7 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

# PREMIUM BENEFIT

PROPINNACLE

PROSECURE  
PLUS

PROSECURE

PROACTIVE  
PLUS

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## 2B VACCINES

**2B1** 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

**2B2** 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

**2B3** Influenza vaccine

Vaccine only

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

**2B4** 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

## 2C WOMEN'S HEALTH

**2C1** 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

**2C2** 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

**2C3** 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

**2C4** 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

**2C5** Pap smear or liquid-based cytology  
Females 18 years and older. Subject to PMB legislation.

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# PREMIUM BENEFIT

|   | PROPINNACLE  | PROSECURE PLUS | PROSECURE | PROACTIVE PLUS | PROSELECT (NETWORK OPTION) |
|---|--|----------------|-----------|----------------|----------------------------|
| <b>Pathology</b><br><i>(Subject to use of the Preventative Care DSPN)</i><br><i>(Tariff code 4566 – Pap smear.</i><br><i>Tariff codes 4559 and 4560 –</i><br><i>liquid-based cytology reimbursed per</i><br><i>tariff code 4566. A co-payment could</i><br><i>apply).</i> | 100% Negotiated Tariff<br>1 per beneficiary  |                |           |                |                            |
| <b>2C6 Contraceptives</b><br>Funding only applies for contraceptive purposes. Protocols apply.  | 100% Single Exit Price plus dispensing fee at Pharmacy DSPN rate<br>MMAP® applies<br>Maximum R2 021 per beneficiary<br>Not subject to day-to-day limit |                |           |                |                            |
| <b>2D MEN'S HEALTH</b>  |  |                |           |                |                            |
| <b>2D1 Bone densitometry</b><br>Males 65 years and older. Available every five years. Subject to PMB legislation.   | 100% Profmed Tariff<br>1 per beneficiary   |                |           |                |                            |
| <b>2D2 Faecal occult blood test</b><br>Males 50 years and older. Subject to PMB legislation.  | 100% Negotiated Tariff<br>1 per beneficiary  |                |           |                |                            |
| <b>2D3 Prostate Specific Antigen (PSA)</b><br>Males 40 years and older. Subject to PMB legislation.   | 100% Negotiated Tariff<br>1 per beneficiary  |                |           |                |                            |
| <b>2E CHILDREN'S HEALTH</b>   |  |                |           |                |                            |
| <b>2E1 Newborn hearing screening</b><br>Newborns up to 6 weeks old. Subject to PMB legislation.   | 100% Profmed Tariff<br>1 per beneficiary   |                |           |                |                            |

# PREMIUM BENEFIT

PROPINNACLE

PROSECURE  
PLUS

PROSECURE

PROACTIVE  
PLUS

PROSELECT  
(NETWORK OPTION)

### 3. 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 WellBeing;
3. If required, complete a physical health assessment;
4. Complete all individual relevant Preventative Care benefits (see Section 2);
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 for out-of-hospital consultations, and is payable once the overall day-to-day benefits in Section 5 have been depleted.

This is available every 24 months to the principal member and beneficiaries who pay adult contributions and is subject to the relevant qualifying criteria.

The amount of R2 500 (includes the total cost of 3A1, 3A2 and 3A3, below).

|     |   |   |  |                                      |
|-----|---|---|--|--------------------------------------|
| 3A1 | a) General Practitioner (GP) and Specialists<br>- Face-to-face consultations  | 300% Profmed Tariff   | GPs: R602<br>Specialists: R882<br><i>Specialist tariff amount may differ depending on the speciality</i> | GPs and specialists at GP rate: R602 |
|     | b) General Practitioner (GP) and Specialists<br>- Virtual and telephonic consultations  | Code 0130: R350<br><i>Specialist tariff amount may differ depending on the speciality</i> |  |                                      |
| 3A2 | Conservative dentistry<br>-Includes annual check-ups  | 135% Profmed Tariff   |  |                                      |
| 3A3 | Supplementary services <ul style="list-style-type: none"><li>• Audiometrists</li><li>• Biokineticists</li><li>• Chiropractors</li><li>• Dieticians</li><li>• Occupational therapists</li><li>• Speech therapists</li><li>• Physiotherapists</li><li>• Podiatrists</li></ul> | 100% Profmed 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 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.

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.

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## 4. CHRONIC MEDICATION CONDITIONS

The formulary and reference pricing will be most restrictive on the ProSelect, ProSelect Savvy, ProActive Plus and ProActive Plus Savvy options and least restrictive on the ProPinnacle options. MMAP® applies. The conditions covered on each option are listed below. The Condition Medicine List (CML), including the list of chronic diseases (CDL), is available on the Profmed website at [www.profmed.co.za](http://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.

### PROPINNACLE

#### 58 conditions plus relevant DTPs

**CDLs:** Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy Disease, Chronic Obstructive Pulmonary Disorder, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus Types 1 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV/AIDS, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis.

**Other:** Allergic Rhinitis (*in patients with asthma*), Alzheimer's Disease, Ankylosing Spondylitis, Benign Prostatic Hypertrophy, Cushing's Syndrome, Cystic Fibrosis, Deep Vein Thrombosis, Gastro-Oesophageal Reflux Disorder, Gout, Hypoparathyroidism, Hyperthyroidism, Major Depressive Disorder, Malabsorption Syndrome, Meniere's Disease, Motor Neuron Disease, Myasthenia Gravis, Obsessive Compulsive Disorder, Oncology Adjunctive Treatment, Osteoarthritis, Osteoporosis, Paget's Disease, Paraplegia & Quadriplegia, Peripheral Vascular Disease, Pituitary Adenomas/Hyperfunction of Pituitary Gland, Post-Organ Transplant (non-DTP), Psoriatic Arthritis, Pulmonary Interstitial Fibrosis, Stroke/Cerebrovascular Accident, Systemic Connective Tissue Disorders, Tuberculosis, Valvular Heart Disease.

**Additional:** Attention Deficit Hyperactivity Disorder (ADHD) (*Children up to the age of 18*).

**DTPs:** Relevant chronic conditions listed in the 271 PMBs, e.g. hormone replacement therapy (*Menopause*), immuno-suppressive therapy (*Post-Organ Transplants*).

### PROSECURE PLUS & PROSECURE

#### 39 conditions plus relevant DTPs

**CDLs:** Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy Disease, Chronic Obstructive Pulmonary Disorder, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus Types 1 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV/AIDS, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis.

**Other:** Allergic Rhinitis (*in patients with asthma*), Alzheimer's Disease, Ankylosing Spondylitis, Benign Prostatic Hypertrophy, Major Depressive Disorder, Obsessive Compulsive Disorder, Oncology Adjunctive Treatment, Osteoporosis, Paraplegia & Quadriplegia, Pituitary Adenomas/Hyperfunction of Pituitary Gland, Psoriatic Arthritis, Valvular Heart Disease.

**Additional:** Attention Deficit Hyperactivity Disorder (ADHD) (*Children up to the age of 18*).

**DTPs:** Relevant chronic conditions listed in the 271 PMBs, e.g. hormone replacement therapy (*Menopause*), immuno-suppressive therapy (*Post-Organ Transplants*).

### PROACTIVE PLUS & PROSELECT

#### 26 conditions plus relevant DTPs

**CDLs:** Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy Disease, Chronic Obstructive Pulmonary Disorder, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus Types 1 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV/AIDS, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis.

**DTPs:** Relevant chronic conditions listed in the 271 PMBs, e.g. hormone replacement therapy (*Menopause*), immuno-suppressive therapy (*Post-Organ Transplants*).

a) CDLs, other chronic conditions and relevant DTPs as listed above. 24-day dispensing cycle applies (*Attending doctor or pharmacist to call 0800 132 345 to register condition and authorise medication*)

100% Single Exit Price plus dispensing fee  
58 conditions covered and relevant DTPs  
Unlimited, subject to Profmed formulary and reference price

100% Single Exit Price plus dispensing fee  
39 conditions covered and relevant DTPs  
Subject to Profmed formulary and reference price  
M R18 367  
M+1 R30 077  
Maximum R41 663 per family

100% Single Exit Price plus dispensing fee  
Restricted to 26 CDL conditions and relevant DTPs, subject to PMB legislation  
Subject to Profmed formulary and strict reference price

b) Biologicals and other specified drugs  
(*Subject to pre-authorisation, protocols and use of the Pharmacy DSPN*)

80% Single Exit Price plus dispensing fee

Subject to PMB legislation

Subject to PMB legislation



# PREMIUM

## BENEFIT

PRO PINNACLE

PRO SECURE PLUS

PRO SECURE

PRO ACTIVE PLUS

PRO SELECT  
(NETWORK OPTION)

### 5. DAY-TO-DAY COVER

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.

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

M R20 203  
M+1 R29 830  
Maximum R38 820 per family

M R12 588  
M+1 R19 146  
Maximum R24 647 per family

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

See  
Section 5E  
Subject to PMB  
legislation

### 5A GENERAL PRACTITIONERS (GPs) AND SPECIALISTS

|   |   |  |  |                               |
|---|---|--|--|-------------------------------|
| 5A1 a) Face-to-face consultations   | 300% Profmed Tariff<br>Subject to day-to-day limit  | GPs: R602<br>Specialists: R882<br>Specialist Tariff amount may differ<br>depending on the speciality<br>Subject to day-to-day limit  | GPs and specialists<br>at GP rate: R602<br>Subject to day-to-<br>day limit, and PMB<br>legislation   | Subject to PMB<br>legislation |
| b) Virtual and telephonic<br>consultations  | 3 consultations per beneficiary<br>Code 0130: R350<br>Specialist tariff amount may differ<br>depending on the speciality<br>Subject to day-to-day limit, and PMB<br>legislation                     | 3 consultations per beneficiary<br>Code 0130: R350<br>Specialist tariff amount may differ<br>depending on the speciality<br>Subject to day-to-day limit, and PMB<br>legislation                                    | 3 consultations per<br>beneficiary<br>Code 0130: R350<br>Specialist tariff<br>amount may differ<br>depending on the<br>speciality<br>Subject to day-to-<br>day limit, and PMB<br>legislation | Subject to PMB<br>legislation |
| 5A2 Non-hospital procedures in<br>doctor's rooms  | 300% Profmed Tariff<br>Subject to day-to-day limit  | 100% Specific Tariff<br>Subject to day-to-day limit  | 100% Specific Tariff<br>at GP rate<br>Subject to<br>day-to-day limit,<br>and PMB legislation   | Subject to PMB<br>legislation |
| 5A3 Psychiatric consultations<br>(out-of-hospital)<br>(See Section 1E6)   | 300% Profmed Tariff<br>Paid from Psychiatric benefit<br>Not subject to day-to-day limit   | GPs: R602<br>Specialists: R882<br>Paid from Psychiatric benefit<br>Not subject to day-to-day limit   | PMBs paid from Psychiatric 1E6 benefit<br>Subject to PMB legislation   |                               |
| 5A4 Clinical psychology<br>(out-of-hospital)<br>(See Section 1E6)   | 100% Profmed Tariff<br>Paid from Psychiatric benefit<br>Not subject to day-to-day limit   | 100% Profmed Tariff<br>Paid from Psychiatric benefit<br>Not subject to day-to-day limit  | PMBs paid from Psychiatric 1E6 benefit<br>Subject to PMB legislation   |                               |
| 5A5 Radiology and pathology<br>(Excluding MRI and CT scans)   | 80% Negotiated Tariff<br>Subject to day-to-day limit  | 80% Negotiated Tariff<br>Subject to day-to-day limit   | 80% Negotiated<br>Tariff<br>Subject to<br>day-to-day limit,<br>and PMB legislation   | Subject to PMB<br>legislation |
| 5A6 MRI, radio-isotope and<br>CT scans<br>Specialist referral required,<br>except for CT scans<br>(Subject to pre-authorisation.<br>Call 0860 776 363 for authorisation<br>and protocols) | 80% Negotiated Tariff out-of-hospital<br>(100% Negotiated Tariff in-hospital. See<br>Section 1D2 for in-hospital benefit)<br>2 per family in- or out-of-hospital<br>Not subject to day-to-day limit | 80% Negotiated Tariff out-of-hospital<br>(100% Negotiated Tariff in-hospital. See<br>Section 1D2 for in-hospital benefit)<br>2 per family in- or out-of-hospital<br>Subject to day-to-day limit<br>out-of-hospital | 80% Negotiated<br>Tariff<br>R6 180 per family<br>Not subject to<br>day-to-day limit  | Subject to PMB<br>legislation |
| 5A7 Emergency room visits and facility<br>fees at hospitals that do not result in<br>hospitalisation  | 100% Negotiated Tariff<br>Subject to day-to-day limit   | 100% Negotiated Tariff<br>Subject to day-to-day limit  | 100% Negotiated<br>Tariff<br>Subject to<br>day-to-day limit,<br>and PMB legislation  | Subject to PMB<br>legislation |

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# PREMIUM BENEFIT

PROPINNACLE

PROSECURE  
PLUS

PROSECURE

PROACTIVE  
PLUS

PROSELECT  
(NETWORK OPTION)

## 5A8 Cataract surgery

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

### a) Surgeon and anaesthetist fees

300% Profmed Tariff

200% Profmed  
Tariff

100% Specific  
Tariff

175% Profmed  
Tariff

100% Specific  
Tariff

### b) Intra-ocular lens

R5 362 per beneficiary per eye

## 5B ACUTE MEDICATION

### 5B1 Prescribed acute medication

Subject to use of the Pharmacy DSPN. Co-payment applies for voluntary use of a non-DSP.

Wholesale pharmacy claims will not be accepted.

(Certain medication on repeat script will be funded from this benefit. Call 0860 679 200 for more information)

80% Single Exit Price plus dispensing fee

M R11 318

M+1 R15 126

M+2 R16 184

M+3 R17 877

Maximum R21 156 per family

MMAP® applies

Subject to day-to-day limit

80% Single Exit Price plus dispensing fee

M R4 125

M+1 R6 135

M+2 R6 769

M+3 R7 086

Maximum R7 616 per family

MMAP® applies

Subject to day-to-day limit

80% Single  
Exit Price plus  
dispensing fee

M R739

M+1 R1 058

Maximum  
R1 375 per family

MMAP® applies

Subject to day-to-day limit, and PMB legislation

Subject to PMB  
legislation

### 5B2 Over-the-counter medication

(See Section 5B1)

80% of cost

R2 221 per family

Subject to acute medication and day-to-day limits

80% of cost

R1 797 per family

Subject to acute medication and day-to-day limits

80% of cost

Subject to acute medication and day-to-day limits

No benefit

## 5C SUPPLEMENTARY BENEFITS

### 5C1 a) External prostheses and appliances

Includes insulin pumps, home oxygen therapy and stoma bags.

- Insulin pumps: 1 every 48 months
- Home oxygen: subject to use of the DSPN. Co-payment applies for voluntary use of a non-DSP
- Hearing aids: 1 pair every 24 months

(Subject to protocols and pre-authorisation. Call 0860 776 363 for authorisation and protocols)

100% Negotiated Tariff

R23 694 per family

Additional for Hearing aids only: R7 510

Not subject to day-to-day limit

100% Negotiated Tariff

R15 761 per family

Additional for Hearing aids only: R4 548

Not subject to day-to-day limit

Subject to PMB legislation

### b) Other:

Includes orthopaedic braces wheel chairs, walking frames and crutches

100% Negotiated Tariff

R5 923 per family

Subject to day-to-day limit

100% Negotiated Tariff

R4 231 per family

Subject to day-to-day limit

Subject to PMB legislation

### 5C2 Supplementary services

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

100% Profmed Tariff

M R3 278

Maximum R5 711 per family

Subject to day-to-day limit, and PMB legislation

100% Profmed Tariff

M R3 067

Maximum R5 077 per family

Subject to day-to-day limit, and PMB legislation

Subject to PMB legislation

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# PREMIUM

## BENEFIT

### PROPINNACLE

### PROSECURE PLUS

### PROSECURE

### PROACTIVE PLUS

### PROSELECT (NETWORK OPTION)

**5C3 Alternative health practitioners**  
Including homeopaths and homeopathic medication. Practitioners must be registered with The Allied Health Professions Council

80% of cost  
R2 855 per family  
R846 per family sub-limit for homeopathic medication  
Subject to day-to-day limit

No benefit

No benefit

## 5D OPTOMETRY SERVICES

Benefits are subject to protocols and are applied over a 24-month period. Lenses are limited to contact lenses OR spectacle lenses. Please consult your service provider regarding the use of non-generic and specialised lenses and coatings to avoid incurring a co-payment.

**5D1 Eye examinations**

100% Optical Tariff  
24-month benefit  
Subject to day-to-day limit, and PMB legislation

100% Optical Tariff  
24-month benefit  
Subject to day-to-day limit, and PMB legislation

100% Optical Tariff  
24-month benefit  
Subject to day-to-day limit, and PMB legislation

Subject to PMB legislation

**5D2 Spectacles**

**a) Lenses (generic)**  
Single vision, bi-focal and varifocal

100% Optical Tariff  
24-month benefit  
Subject to day-to-day limit

100% Optical Tariff  
24-month benefit  
Subject to day-to-day limit

No benefit

**b) Extras**

100% Optical Tariff for generic hard-coating and generic plastic anti-reflex coating  
24-month benefit  
Subject to day-to-day limit

100% Optical Tariff for generic hard-coating  
24-month benefit  
Subject to day-to-day limit

No benefit

**c) Frames**

R1 480 per beneficiary  
24-month benefit  
Subject to day-to-day limit

R1 058 per beneficiary  
24-month benefit  
Subject to day-to-day limit

No benefit

**5D3 Contact lenses (clear)**

R3 491 per beneficiary  
24-month benefit  
Subject to day-to-day limit

R2 116 per beneficiary  
24-month benefit  
Subject to day-to-day limit

No benefit

**5D4 Refractive eye surgery**

Includes all costs related to the admission and procedure, all medical practitioner fees, hospitalisation, etc.

(Subject to protocols and pre-authorisation.

Call 0860 776 363 for authorisation and protocols)

R4 019 per beneficiary  
Not subject to day-to-day limit

No benefit

No benefit

## 5E DENTISTRY

Benefits are subject to protocols and management. (See Section 1G for dentist and specialist fees in-hospital)

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

- **Advanced dentistry (includes crowns, bridges, implants, orthodontics)**  
Orthodontics available only up to age 18.

(Orthodontics and implants subject to pre-authorisation.

Call 0860 679 200 for authorisation and protocols)

135% Profmed Tariff  
R7 722 per beneficiary  
Maximum R15 444 per family  
Not subject to day-to-day limit

135% Profmed Tariff  
R6 558 per beneficiary  
Maximum R13 222 per family  
Not subject to day-to-day limit

135% Profmed Tariff  
Subject to day-to-day limit

135% Profmed Tariff  
R739 per beneficiary  
Maximum R1 903 per family

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PROPINNACLE

PROSECURE  
PLUS

PROSECURE

PROACTIVE  
PLUS

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(NETWORK OPTION)

## 5F 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. Call 0861 776 363 for 24-hour assistance. Benefits are subject to the use of the Trauma and HIV DSP. Co-payment applies for voluntary use of a non-DSP. Subject to case management and protocols.

### 5F1 Counselling

|  |  |
|--|--|
| a) Telephonic counselling  | 100% Negotiated Tariff<br>Appropriate number of sessions as determined by the designated case manager<br>Not subject to day-to-day limit             |
| b) Face-to-face counselling  | 100% Negotiated Tariff<br>Up to 4 sessions per incident<br>Thereafter, subject to PMB legislation<br>Not subject to day-to-day limit                 |
| 5F2 HIV post-exposure management<br>2 doctor's consultations, 30 days' PEP medication, pathology and 3 - 6 months' HIV exposure management | 100% Negotiated Tariff<br>1 course of treatment per beneficiary per incident at DSP<br>Subject to PMB legislation<br>Not subject to day-to-day limit |

## 5G COVID-19 SCREENING AND TESTING

To qualify for this benefit, members must have consulted a GP. Funding for consultations is for either one face-to-face or one virtual/ telephonic consultation with the COVID-19 DSPN. Pathology is covered if the necessary screening criteria are met and provided the testing is not considered routine. Refer to Section 1D1(b) for hospital pre-admission testing. All benefits are subject to PMB legislation.

|  |   |   |   |                            |
|--|---|---|---|----------------------------|
| 5G1 a) Face-to-face consultations<br>Subject to the use of the COVID-19 DSPN, as designated by Profmed from time-to-time.<br>(Voluntary use of a non-DSP will result in a 25% co-payment.)                       | 1 Consultation per beneficiary<br>Additional consultations subject to PMB legislation<br>GPs only: R602<br>Subject to day-to-day limit, and PMB legislation               | 1 Consultation per beneficiary<br>Additional consultations subject to PMB legislation<br>GPs only: R602<br>Subject to day-to-day limit, and PMB legislation               | 1 Consultation per beneficiary<br>Additional consultations subject to PMB legislation<br>GPs only: R602<br>Subject to day-to-day limit, and PMB legislation               | Subject to PMB legislation |
| b) Virtual and telephonic consultations<br>Subject to the use of the COVID-19 DSPN, as designated by Profmed from time to time.<br>(Voluntary use of a non-DSP will result in a 25% co-payment)                  | 1 Consultation per beneficiary<br>Additional consultations subject to PMB legislation<br>GPs only:<br>Code 0130: R350<br>Subject to day-to-day limit, and PMB legislation | 1 Consultation per beneficiary<br>Additional consultations subject to PMB legislation<br>GPs only:<br>Code 0130: R350<br>Subject to day-to-day limit, and PMB legislation | 1 Consultation per beneficiary<br>Additional consultations subject to PMB legislation<br>GPs only:<br>Code 0130: R350<br>Subject to day-to-day limit, and PMB legislation | Subject to PMB legislation |
| 5G2 Pathology<br>Tariff code 3979 – molecular (PCR) test<br>(Subject to qualifying criteria and best practise in terms of NDoH and NICD guidelines. Refer to Section 1D1(b) for hospital pre-admission testing.) | 1 pathology test per beneficiary<br>R500 per beneficiary<br>Additional tests subject to PMB legislation<br>Subject to day-to-day limit, and PMB legislation               | 1 pathology test per beneficiary<br>R500 per beneficiary<br>Additional tests subject to PMB legislation<br>Subject to day-to-day limit, and PMB legislation               | 1 pathology test per beneficiary<br>R500 per beneficiary<br>Additional tests subject to PMB legislation<br>Subject to day-to-day limit, and PMB legislation               | Subject to PMB legislation |

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# PREMIUM BENEFIT

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PLUS

PROSECURE

PROACTIVE  
PLUS

PROSELECT  
(NETWORK OPTION)

## 5G3 COVID-19 vaccine

As per legislation. Subject to use of vaccination site as accredited by the Department of Health (DoH). Subject to PMB legislation.

|                              |  |
|------------------------------|--|
| a) Vaccine only              | 100% of cost<br>As determined by DoH/ Single Exit Price<br>1 vaccine per beneficiary |
| b) Fee to administer vaccine | 100% of cost<br>As determined by DoH   |

## 5H GENDER-BASED VIOLENCE SUPPORT PROGRAMME

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. Call 0860 944 772 for 24-hour assistance. Benefits are subject to the use of the DSP. Co-payment applies for voluntary use of the non-DSP. Subject to case management and protocols.

### 5H Counselling

|                             |  |
|-----------------------------|--|
| a) Telephonic counselling   | 100% Negotiated Tariff<br>Appropriate number of sessions as determined by the designated case manager<br>Not subject to day-to-day limit |
| b) Face-to-face counselling | 100% Negotiated Tariff<br>Up to 4 sessions per incident<br>Thereafter, subject to PMB legislation<br>Not subject to day-to-day limit     |

## 6. MATERNITY

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

**Tums2Tots:** Baby and Toddler programme available to expectant mothers and mothers with babies, and toddlers up to 3 years. Mothers can register on the programme via the Profmed App.

**Health-on-Line on 082 911:** Telephonic emergency and non-emergency medical advice, during pregnancy and once baby is born.

## 6A DAY-TO-DAY COVER

Members on the ProSecure Plus, ProSecure and ProActive Plus options are required to register on the Maternity programme to access the relevant benefits.

|                                    |   |  |   |                            |
|------------------------------------|---|--|---|----------------------------|
| 6A1 Ultra-sound scans (ante-natal) | 100% Profmed Tariff<br>2 scans per pregnancy<br>Subject to day-to-day limit | 100% Profmed Tariff<br>2 scans per pregnancy<br>Not subject to day-to-day limit<br>(Subject to registration on the Maternity programme, pre-authorisation and protocols) | 100% Profmed Tariff<br>2 2D scans per pregnancy<br>Not subject to day-to-day limit<br>(Subject to registration on the Maternity programme, pre-authorisation and protocols) | Subject to PMB legislation |
|------------------------------------|---|--|---|----------------------------|

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# PREMIUM BENEFIT

|   | PROPINNACLE   | PROSECURE PLUS   | PROSECURE | PROACTIVE PLUS   | PROSELECT (NETWORK OPTION) |
|---|---|--|-----------|--|----------------------------|
| <b>6A2 Consultations</b><br>Ante-/post-natal consultations by a medical practitioner  | 300% Profmed Tariff<br>13 visits per pregnancy<br>Subject to day-to-day limit | GPs: R602<br>Specialists: R882<br>13 visits per pregnancy<br>Not subject to day-to-day limit<br><i>(Subject to registration on the Maternity programme, pre-authorisation and protocols)</i> |           | GPs and specialists at GP rate: R602<br>6 visits per pregnancy<br>Not subject to day-to-day limit<br>(Subject to registration on the Maternity programme, pre-authorisation and protocols) | Subject to PMB legislation |
| <b>6A3 Consultations</b><br>Ante-/post-natal consultations by a registered midwife  | 300% Profmed Tariff<br>13 visits per pregnancy<br>Subject to day-to-day limit | Consultations: R882<br>13 visits per pregnancy<br>Not subject to day-to-day limit<br><i>(Subject to registration on the Maternity programme, pre-authorisation and protocols)</i>            |           | GPs and specialists at GP rate: R602<br>6 visits per pregnancy<br>Not subject to day-to-day limit<br>(Subject to registration on the Maternity programme, pre-authorisation and protocols) | Subject to PMB legislation |
| <b>6A4 General Practitioner or Paediatrician consultations</b>  | 300% Profmed Tariff<br>Subject to day-to-day limit                            | GPs: R602<br>Specialists: R882<br>Specialist tariff amount may differ depending on the speciality<br>Subject to day-to-day limit   |           | GPs and specialists at GP rate: R602<br>2 visits only<br>Not subject to day-to-day limit<br>(Subject to registration on the Maternity programme, pre-authorisation and protocols)          | Subject to PMB legislation |
| <b>6A5 Pathology</b><br><i>(Tariff codes 4188, 3764, 3765 and 3709)</i>   | 80% Negotiated Tariff<br>Subject to day-to-day limit                          | 80% Negotiated Tariff<br>Subject to day-to-day limit   |           | 100% Negotiated Tariff<br>Not subject to day-to-day limit, and PMB legislation<br>(Subject to registration on the Maternity programme, pre-authorisation and protocols)                    | Subject to PMB legislation |
| <b>6A6 Lactation consultation</b><br>At a registered service provider<br>Available up to 6 months post-delivery<br><i>(Subject to registration on the Maternity programme, pre-authorisation and protocols)</i> | 100% Profmed Tariff<br>1 visit per pregnancy<br>Subject to day-to-day limit   | 100% Profmed Tariff<br>1 visit per pregnancy<br>Not subject to day-to-day limit  |           | Subject to PMB legislation   |                            |

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# PREMIUM BENEFIT

|   |   | PROPINNACLE  | PROSECURE PLUS   | PROSECURE            | PROACTIVE PLUS  | PROSELECT (NETWORK OPTION)  |
|---|---|--|--|----------------------|---|---|
| 6A7   | <b>Nutrition consultation</b><br>At a registered service provider<br>Available up to 6 months post-delivery<br><i>(Subject to registration on the Maternity programme, pre-authorisation and protocols)</i> | 100% Profmed Tariff<br>1 visit per pregnancy<br>Subject to day-to-day limit                | 100% Profmed Tariff<br>1 visit per pregnancy<br>Not subject to day-to-day limit                        |                      | Subject to PMB legislation                                  |   |
| 6A8   | <b>Nuchal Translucency Non-Invasive Pre-Natal Test (NIPT)</b><br><i>(Subject to registration on the Maternity programme, pre-authorisation and protocols)</i>   | 100% Profmed Tariff<br>1 per pregnancy<br>Subject to day-to-day limit, and PMB legislation | 100% Profmed Tariff<br>1 er pregnancy<br>Not subject to day-to-day limit<br>Subject to PMB legislation |                      | Subject to PMB legislation                                  |   |
| 6A9   | <b>Out-patient visits to hospital/clinic for, e.g. tococardiography</b>   | 80% Profmed Tariff<br>Subject to day-to-day limit  | 80% Profmed Tariff<br>Subject to day-to-day limit  |                      | 80% Profmed Tariff<br>Subject to day-to-day limit           | Subject to PMB legislation  |
| 6A10  | <b>Ante-natal exercises by registered healthcare practitioner</b>   | 80% Profmed Tariff<br>R1 163 per family<br>Subject to day-to-day limit                     | No benefit   |                      | No benefit  |   |
| 6A11  | <b>Prescribed medication during pregnancy</b>   | 80% Single Exit Price plus dispensing fee<br>Subject to 5B1                                | 80% Single Exit Price plus dispensing fee<br>Subject to 5B1  |                      | 80% Single Exit Price plus dispensing fee<br>Subject to 5B1 | Subject to PMB legislation  |
| 6A12 <b>Post-natal home-based visit</b><br>A post-birth 6-week visit by a registered nurse to assess baby’s progress, provide support to parents and administer the 6-week immunisation. Available to newborns born onto and registered on the Scheme. An appointment will be scheduled once baby is born. The 6-week nurse visit in outlying areas is subject to the availability of nurses. Call 0860 679 200 to schedule an appointment. Subject to use of the Post-Natal Home-Based Care DSPN and registration on the Tums2Tots Baby and Toddler Programme. |   |  |  |                      |   |   |
| a) Visit  |   | 100% Negotiated Tariff<br>Not subject to day-to-day benefit                                |  |                      |   |   |
| b) Immunisations<br>Immunisations done at 6 weeks, per the Department of Health’s Childhood Immunisation Schedule   |   | 100% Single Exit Price plus dispensing fee at DSPN rate<br>Subject to Section 2B1          |  |                      |   |   |
| 6B <b>HOSPITALISATION</b><br>Call 0860 776 363 where pre-authorisation is required and for more information on clinical qualifying criteria, and benefits. Subject to PMB legislation. ProSelect subject to use of network hospitals as listed at <a href="http://www.profmed.co.za">www.profmed.co.za</a> .  |   |  |  |                      |   |   |
| 6B1   | <b>In-patient hospitalisation</b><br><i>(ante-natal)</i><br><i>(Subject to pre-authorisation)</i>   | 100% Negotiated Tariff in private ward   | 100% Negotiated Tariff in general ward   |                      | 100% Negotiated Tariff in general ward                      | 100 Negotiated Tariff in general ward<br><br>(Subject to use of ProSelect DSPN) |
| 6B2   | <b>Delivery fee by GP or specialist</b>   | 300% Profmed Tariff  | 200% Profmed Tariff  | 100% Specific Tariff | 175% Profmed Tariff   | 100% Specific Tariff  |
| 6B3   | <b>Delivery fee by registered midwife</b>   | 300% Profmed Tariff  | 200% Profmed Tariff  | 100% Specific Tariff | 175% Profmed Tariff   | 100% Specific Tariff  |
| 6B4   | <b>Labour ward</b>  | 100% Negotiated Tariff   | 100% Negotiated Tariff   |                      | 100% Negotiated Tariff                                      | 100% Negotiated Tariff<br><br>(Subject to use of ProSelect DSPN)                |

HOSPITAL & HOSPITAL-RELATED BENEFITS & MAJOR MEDICAL EXPENSES

PREVENTITIVE CARE

AMPLIFIRE

CHRONIC MEDICATION CONDITIONS

DAY-TO-DAY COVER

MATERNITY

INTERNATIONAL TRAVEL MEDICAL ASSISTANCE

# PREMIUM BENEFIT

|  | PROPINNACLE                                | PROSECURE PLUS                         | PROSECURE                              | PROACTIVE PLUS                         | PROSELECT (NETWORK OPTION)   |
|--|--|--|--|--|--|
| 6B5 Ward accommodation<br>(post-delivery):<br>Normal delivery – 3 days<br>Caesarean section – 4 days   | 100% Negotiated Tariff in private ward     | 100% Negotiated Tariff in private ward | 100% Negotiated Tariff in general ward | 100% Negotiated Tariff in general ward | 100% Negotiated Tariff in general ward<br>(Subject to use of ProSelect DSPN) |
| 6B6 Theatre and recovery room  | 100% Negotiated Tariff                     | 100% Negotiated Tariff                 |  | 100% Negotiated Tariff                 | 100% Negotiated Tariff<br>(Subject to use of ProSelect DSPN)                 |
| 6B7 Other medical practitioner services, e.g. pathology and radiology while in hospital  | 100% Profmed Tariff                        |  |  |  |  |
| 6B8 Consultations while in hospital  | 300% Profmed Tariff                        | 200% Profmed Tariff                    | 100% Specific Tariff                   | 175% Profmed Tariff                    | 100% Specific Tariff   |
| 6B9 Home nursing (post-natal) 48-hour benefit in the event of a home delivery or if discharged from a birthing unit within 24 hours after delivery<br>(Subject to pre-authorisation) | Subject to Section 1E5(a) of this Schedule |  |  |  |  |
| 6B10 Neonatal ICU<br>Neonate must be registered as a dependant on Profmed<br>(Subject to pre-authorisation)  | 100% Negotiated Tariff                     |  |  |  |  |

## 7. INTERNATIONAL TRAVEL MEDICAL ASSISTANCE

This benefit covers members in South Africa for medical emergencies while travelling outside the borders of South Africa. Cover is available up to 150 days from date of departure, per journey. 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. Consult the International Travel Medical Assistance Benefit Document available on the website for the benefits, restrictions, exclusions and claims process. For medical assistance while travelling, it is necessary to call the DSPN, Europ Assistance, on +27 11 991 8564 prior to receiving treatment to avoid a co-payment. The Information Guide contains more information on the claims process and details of this benefit, or call 0860 679 200. Subject to case management and protocols.

|   |  |   |  |
|---|--|---|--|
| a) In- and out-of-hospital emergency medical expenses<br>(Benefits subject to protocols and pre-authorisation.<br>Call +27 11 991 8564)   | R8 million per beneficiary per journey   | R5 million per beneficiary per journey  | R2.5 million per beneficiary per journey |
| b) Out-of-hospital<br>Claims exceeding R2 000 must be pre-authorised<br>Subject to Section 7(a)<br>(Benefits subject to protocols and pre-authorisation.<br>Call +27 11 991 8564) | R10 000 out-of-hospital limit, per beneficiary, per journey<br>R2 000 excess per beneficiary per journey on out-of-hospital expenses<br>Out-of-hospital benefits only available if the claim relates to day-to-day benefits available on this option<br>Spectacles or contact lenses limited to R3 300, subject to the R2 000 excess | R10 000 out-of-hospital limit, per beneficiary, per journey<br>R2 000 excess per beneficiary per journey on out-of-hospital expenses<br>Out-of-hospital benefits only available if the claim relates to day-to-day benefits available on this option.<br>Spectacles or contact lenses limited to R3 300, subject to the R2 000 excess | No benefit for out-of-hospital expenses  |

These benefits are subject to ratification by the Council for Medical Schemes. This 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. All benefits are subject to the PMB legislation. The rules contained in the Schedule of Benefits will prevail.

HOSPITAL & HOSPITAL-RELATED BENEFITS & MAJOR MEDICAL EXPENSES

PREVENTITIVE CARE

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CHRONIC MEDICATION CONDITIONS

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MATERNITY

INTERNATIONAL TRAVEL MEDICAL ASSISTANCE

# CONTACT US

0860 679 200  
+27 12 679 4144 (Outside RSA)  
info@profmed.co.za  
claims@profmed.co.za  
www.profmed.co.za

## COUNCIL FOR MEDICAL SCHEMES

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### Postal Address:

Private Bag X34  
Hatfield  
0028

**Telephone:** 0861 123 267

**Email:** complaints@medicalschemes.co.za

**Website:** www.medschemes.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

Heuwel Roads, Centurion

Head Office: Profmed Place, First Floor, 15 Eton Road, Parktown, Johannesburg

# PROFMED

## INTELLIGENT MEDICAL AID FOR PROFESSIONALS

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.

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