

# About Profmed 2017



PROFMED

Profmed is the largest restricted medical scheme in South Africa exclusively designed for graduate professionals. Established in 1959, Profmed has over 31 700 discerning members, providing 69 000 lives with exceptional medical benefits.

## Why Profmed?

- Exclusively designed for the graduate professional
- No network hospitals
- Unlimited hospitalisation
- No co-payments or deposits payable for hospital admissions
- Contraceptives on all options paid from risk
- Rich maternity benefits with lenient underwriting on pregnancy
- Cover for leisure and adventure sports
- Rich oncology benefit on all options
- International travel emergency medical assistance
- Cover in SADC (Southern African Development Community) Region
- Profmed Baby Programme
- Access to ER locator and your electronic membership card via the Profmed app
- Multiply Wellness Programme offers discounted fitness and lifestyle benefits (optional)

## Who qualifies?

Membership is exclusively for post-graduate professionals. If you have a degree and/or qualification of four years or more from a university or technical university, or two three-year degrees, or a three-year degree with a post-graduate qualification of not less than one year, you are eligible for Profmed.



## Are you a young, aspiring professional?

Profmed offers you the best benefits at low rates. The Profmed ProActive option is tailor-made for you and pays when it really matters. Benefit highlights include:

- Unlimited cover in hospital
- Day-to-day dentistry benefits
- Hospitalisation for injuries resulting from leisure and adventure sport
- Sabbatical benefit, with no underwriting upon return to South Africa
- International travel emergency medical assistance
- Cover in the SADC Region

**CONTRIBUTIONS**  
from as little as  
**R635**  
per month

## Highlights of Profmed's benefit options

BENEFIT*	ProPinnacle	ProSecure Plus	ProSecure	ProActive Plus	ProActive
Doctors' fees in hospital	Profmed Premium Tariff <sup>1</sup>	Profmed Plus Tariff <sup>2</sup>	Profmed Specific Tariff <sup>3</sup>	Profmed Plus Tariff <sup>2</sup>	Profmed Specific Tariff <sup>3</sup>
Doctors' fees out of hospital	Profmed Premium Tariff <sup>1</sup>	Profmed Specific Tariff <sup>3</sup>	Profmed Specific Tariff <sup>3</sup>	Profmed Specific Tariff <sup>3</sup>	Profmed Specific Tariff <sup>3</sup>
Dentists' fees in- and out-of hospital	Profmed Dental Tariff <sup>4</sup>	Profmed Dental Tariff <sup>4</sup>	Profmed Dental Tariff <sup>4</sup>	Profmed Dental Tariff <sup>4</sup>	Profmed Dental Tariff <sup>4</sup>
Unlimited private hospitalisation (including maternity)	✓	✓	✓	✓	✓
Rich oncology cover	✓	✓	✓	✓	✓
Transplants, donor costs and dialysis	✓	✓	✓	✓	✓
Rehabilitation	✓	✓	✓	✓	✓
Internal surgical devices	✓	✓	✓	✓	✓
Preventative care, trauma and HIV cover	✓	✓	✓	✓	✓
Child immunisations and pneumococcal vaccine	✓	✓	✓	✓	✓
Chronic medication	✓	✓	✓	✓	✓
Additional chronic medication	✓	✓	✓	-	-
Contraceptives	✓	✓	✓	✓	✓
Day-to-day cover	✓	✓	✓	-	-
Day-to-day dentistry cover	✓	✓	✓	✓	✓
International travel emergency medical assistance	✓	✓	✓	✓	✓
Profmed Baby Programme	✓	✓	✓	✓	✓
Multiply Wellness Programme	✓	✓	✓	✓	✓

<sup>1</sup> **Profmed Premium Tariff**  
The maximum tariff paid by the Scheme  
300% of Profmed Tariff

<sup>2</sup> **Profmed Plus Tariff**  
200% of Profmed Tariff

<sup>3</sup> **Profmed Specific Tariff**  
Procedures: 120% of Profmed Tariff  
Consultations: R415 for GPs and R630 for specialists

<sup>4</sup> **Profmed Dental Tariff**  
135% of Profmed Tariff for consultations and procedures

\*Subject to the rules and protocols of the Scheme. Benefit limits and exclusions are contained in the Schedule of Benefits available at [www.profmed.co.za](http://www.profmed.co.za) or by calling 0800 334 733.

### To join or for more information:

Call: 0800 DEGREE (334 733)  
E-mail: [degree@profmed.co.za](mailto:degree@profmed.co.za)

Website: [www.profmed.co.za](http://www.profmed.co.za)  
Facebook: [www.facebook.com/profmed](http://www.facebook.com/profmed)