



| BENEFITS AT A GLANCE | 2010



Introducing Profmed

Profmed is the largest restricted medical scheme in South Africa uniquely designed for graduate professionals. Although registered in 1969, Profmed has been providing benefits since 1959, making it one of the longest established medical schemes in South Africa. Profmed serves over 24 000 discerning members, providing 62 000 lives with exceptional medical benefits.

Profmed offers:

- Quality medical cover tailored to suit the lifestyle of professionals
- Full cover from the first day of membership for expectant mothers, with no underwriting
- Rich oncology cover on all options
- No deposits required for hospital admissions
- Private wards offered on select options
- Rates for students that are the lowest in the industry
- Financially stable solvency levels in excess of statutory requirements
- GCR rating maintained at A+ (positive outlook)
- State-of-the-art ISO9001:2000 certified administration system.

Who qualifies?

Any person with at least a four-year degree, or two or more degrees that together constitute four or more years of study, which qualifies that person to provide a professional service. Students in their fourth year of study in a field that will qualify them to provide professional services are also eligible.

Benefit options

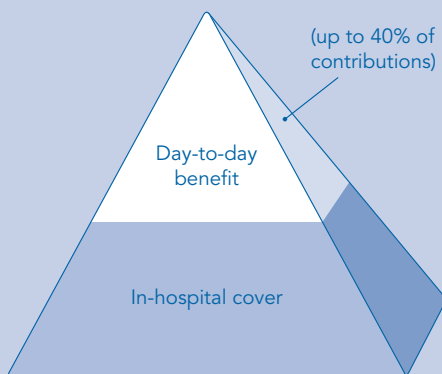
Profmed's comprehensive range of options enables you to select medical cover to suit your lifestyle.



Benefit Structure

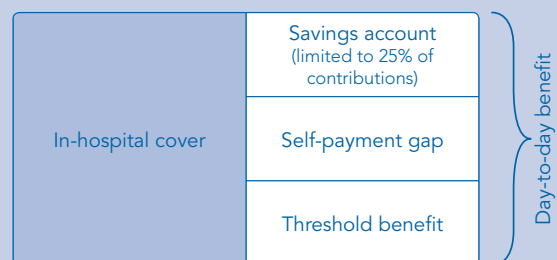
Traditional vs New Generation Medical Scheme

Traditional



A traditional medical scheme is uncomplicated, offering more certainty on the benefits, as the limits are clearly defined. This clarity provides greater peace of mind and understanding of the benefits.

New Generation



In a new generation medical scheme, a portion of the premium goes towards hospital cover and a threshold benefit, while the remaining portion is allocated to a 'savings account'. Out-of-hospital claims are paid from the savings account, which has a threshold limit. In this structure there is a self-payment gap between the savings and threshold limit. The complexity of the new generation structure leaves the member uncertain of the scope and extent of medical cover to which they are entitled.

Benefit options at a glance

ProPinnacle

Adult: R2 996
Adult dependant: R2 778
Child: R926

Risk benefits

- Hospitalisation
 - › doctors paid at Profmed Premium Tariff* (300% of Profmed Tariff)
 - › private wards
- Preventative care from designated service providers
- Chronic medication
 - › no benefit limit
 - › cover for all 60 chronic conditions, with no limits
- Out-of-hospital MRI & CT scans
 - › 80% benefit, paid from risk
- Post-trauma management from designated service provider

Day-to-day benefits

- Doctors consultations
- Acute medication
- Over-the-counter medication
- Radiology & pathology
- Optical
- Dentistry
- Maternity
 - › hospitalisation in private wards, both ante-natal and post-delivery

Additional

- International medical assistance underwritten by AIG (R10 million)
- *Profmed Baby* maternity programme
- *ToTs* programme

ProSecure Plus

Adult: R1 784
Adult dependant: R1 652
Child: R806

Risk benefits

- Hospitalisation
 - › doctors paid at Profmed Premium Tariff* (300% of Profmed Tariff)
- Preventative care from designated service providers
- Chronic medication
 - › cover for 40 chronic conditions, with limits
- Post-trauma management from designated service provider

Day-to-day benefits

- Doctors consultations
- Acute medication
- Over-the-counter medication
- Radiology & pathology, including MRI & CT scans
- Optical
- Dentistry
- Maternity
 - › hospitalisation post-delivery in private wards

Additional

- International medical assistance underwritten by AIG (R5 million)
- *Profmed Baby* maternity programme
- *ToTs* programme

ProSecure

Adult: R1 450
Adult dependant: R1 340
Child: R656

Risk benefits

- Hospitalisation
 - › doctors paid at Profmed Specific Tariff**
- Preventative care from designated service providers
- Chronic medication
 - › cover for 40 chronic conditions, with limits
- Post-trauma management from designated service provider

Day-to-day benefits

- Doctors consultations
- Acute medication
- Over-the-counter medication
- Radiology & pathology, including MRI & CT scans
- Optical
- Dentistry
- Maternity

Additional

- International medical assistance underwritten by AIG (R5 million)
- *Profmed Baby* maternity programme
- *ToTs* programme

ProActive Plus

Adult: R860
Adult dependant: R798
Child: R390

Risk benefits

- Hospitalisation
 - › doctors paid at Profmed Premium Tariff* (300% of Profmed Tariff)
- Preventative care from designated service providers
- Chronic medication
 - › prescribed minimum benefits only (CDL)
 - › per formulary and algorithm
- Post-trauma management from designated service provider
- Maternity hospitalisation

Additional

- International medical assistance underwritten by AIG (R5 million)
- *Profmed Baby* maternity programme
- *ToTs* programme

ProActive

Adult: R750
Adult dependant: R694
Child: R340
Student: R320

Risk benefits

- Hospitalisation
 - › doctors paid at Profmed Specific Tariff**
- Preventative care from designated service providers
- Chronic medication
 - › prescribed minimum benefits only (CDL)
 - › per formulary and algorithm
- Post-trauma management from designated service provider
- Maternity hospitalisation

Additional

- International medical assistance underwritten by AIG (R5 million)
- *Profmed Baby* maternity programme
- *ToTs* programme

* Profmed Premium Tariff

The maximum paid by the Scheme – 300% of the Profmed Tariff.

** Profmed Specific Tariff

The rate paid by the Scheme – Profmed Tariff plus 20% for procedures. Consultations paid at R260 for GPs and R360 for specialists.

Chronic medication

Table 1
Prescribed Minimum Benefit CDL Conditions

Available on all options

1. Addison's Disease	11. Diabetes Insipidus	21. Menopause (HRT)
2. Asthma	12. Diabetes Mellitus Type 1 & 2	22. Multiple Sclerosis
3. Bipolar Mood Disorder	13. Dysrhythmias	23. Parkinson's Disease
4. Bronchiectasis	14. Epilepsy	24. Post Organ Transplant (DTPs)
5. Cardiac Failure	15. Glaucoma	25. Rheumatoid Arthritis
6. Cardiomyopathy Disease	16. Haemophilia	26. Schizophrenia
7. Chronic Obstructive Pulmonary Disorder	17. HIV/AIDS	27. Systemic Lupus Erythematosus
8. Chronic Renal Disease	18. Hyperlipidaemia	28. Ulcerative Colitis
9. Coronary Artery Disease	19. Hypertension	
10. Crohn's Disease	20. Hypothyroidism	

Table 2
Other non-CDL Conditions

Available ONLY on ProPinnacle option

1. Allergic Rhinitis – in patients with asthma	12. Major Depressive Disorder	23. Paraplegia & Quadriplegia
2. Alzheimer's Disease	13. Malabsorption Syndrome	24. Peripheral Vascular Disease
3. Ankylosing Spondylitis	14. Meniere's Disease	25. Pituitary Adenomas/Hyperfunction of Pituitary Gland
4. Benign Prostatic Hypertrophy	15. Menopause (Calcium)	26. Post Organ Transplant (non-DTPs)
5. Cushing's Disease	16. Motor Neuron Disease	27. Psoriatic Arthritis
6. Cystic Fibrosis	17. Myasthenia Gravis	28. Pulmonary Interstitial Fibrosis
7. Deep Vein Thrombosis	18. Obsessive Compulsive Disorders	29. Stroke/Cerebrovascular Accident
8. Gastro-oesophageal Reflux Disorder	19. Oncology Adjunctive Treatment	30. Systemic Connective Tissue Disorders
9. Gout	20. Osteoarthritis	31. Tuberculosis
10. Hypoparathyroidism	21. Osteoporosis	32. Valvular Heart Disease
11. Hyperthyroidism	22. Paget's Disease	

Table 3
Other non-CDL Conditions

Available ONLY on ProSecure Plus and ProSecure options

1. Alzheimer's Disease	6. Oncology Adjunctive Treatment	10. Psoriatic Arthritis
2. Ankylosing Spondylitis	7. Osteoporosis	11. Pulmonary Interstitial Fibrosis
3. Benign Prostatic Hypertrophy	8. Paraplegia & Quadriplegia	12. Valvular Heart Disease
4. Major Depressive Disorder	9. Pituitary Adenomas/Hyperfunction of Pituitary Gland	
5. Obsessive Compulsive Disorders		

Note: MMAP® applies on all options.

Supplementary information

Hospitalisation

- Unlimited cover on all options
- Cover in any hospital
- Rich oncology benefit
- Full dread disease cover
- Unlimited peritoneal dialysis and haemodialysis
- No deposits required on admission to hospital
- Maternity benefits
 - › ante-natal in-patient hospitalisation
 - › delivery fee – GP, specialist or registered midwife
 - › labour and ward accommodation
 - › neonatal care

Post-trauma Management

- Covers trauma and HIV exposure as a result of crime
- Covers HIV exposure resulting from needle-stick injury
- 24-hour assistance at dedicated call centre
- Initial telephonic counselling immediately after the trauma occurs
- Two follow-up counselling sessions with registered psychologist
- Immediate access to HIV exposure prophylaxis
- Initial and follow-up HIV testing
- 3 - 6 months HIV exposure management

Preventative Care

- Early detection of high-risk diseases
- Testing for breast cancer, prostate cancer, cervical cancer, cardiac disease and late onset diabetes
- Facilitation of early treatment to maximise positive outcome
- Influenza vaccine

"Sabbatical" Benefit

- "Sabbatical" includes overseas travel, contract work or furthering of studies
- No underwriting for members who return from sabbatical
- Sabbatical period limited to three years
- Available after at least one year of Profmed membership

Profmed Baby

- Gift bag containing a host of products for mom and baby
- Handbook covering the health of mom and baby
- E-mail updates on stages of pregnancy for mom and dad
- Discounts on selected products
- Discount on Preggi Bellies classes
- Access to 24-hour medical advice line and website
- Monitoring of mom's and baby's progress each trimester
- ToTs baby development and educational hamper after birth

Note: Protocols and clinical management apply.

Which option to choose...

I am a student...

I only need hospital cover

Choose ProActive
(reduced rates apply to students)

I only need...

cover for planned or emergency hospital admissions

Choose ProActive or ProActive Plus

I need...

cover for planned or emergency hospital admissions as well as day-to-day benefits

Choose ProSecure, ProSecure Plus or ProPinnacle

I need...

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

Choose ProSecure or ProSecure Plus
(cover for 40 chronic conditions, with benefit limits)

I need...

a private ward when hospitalised and benefits for one of the listed chronic conditions and my chronic medication costs more than R1 000 per month

Choose ProPinnacle
(cover for 60 chronic conditions with no benefit limit)



Intermediary support and other important contact numbers

Intermediaries

Client claims information, product information and commission
www.profmed.co.za
brokersupport@profmed.co.za
Intermediary support: 0860 679 200

Information to assist your client

www.profmed.co.za
Receive an instant report on last 20 claims by sending a blank e-mail,
from an e-mail address registered on the system, to:
mailback@profmed.co.za

Client Services

0860 679 200
info@profmed.co.za
Private Bag X1031, Lyttelton, 0140

Walk-in centres

Block D, Corporate Office Park 66,
Cnr Von Willigh and Lenchen Streets,
Die Hoewes, Centurion

6 Anerley Road, Parktown, Johannesburg

Disclaimer: In the event of a conflict between this brochure and the registered rules of the Scheme, the rules will prevail.
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