

Profmed 2026 Side-by-Side Guide to Rates & Benefits

(Prepared independently by HealthGroup for member clarity)

Contribution Increases

- Weighted average increase: 6.76%
- 74% of members will pay less than 7% more in 2026
- Per-option increases:

Option	2026 Increase
ProSelect / ProSelect Savvy	+5.5%
ProActive Plus / Savvy	+7.0%
ProSecure / Savvy	+7.5%
ProSecure Plus / Savvy	+8.5%
ProPinnacle / Savvy	+9.95%

2026 Monthly Contributions

Option	Principal Member	Adult Dependant	Child Dependant
ProPinnacle	R14 634	R13 574	R4 390
ProPinnacle Savvy	R13 534	R12 554	R4 061
ProSecure Plus	R7 780	R7 197	R3 032
ProSecure Plus Savvy	R7 002	R6 479	R2 730
ProSecure	R6 314	R5 847	R2 468
ProSecure Savvy	R5 684	R5 262	R2 220
ProActive Plus	R3 516	R3 239	R1 370
ProActive Plus Savvy	R3 164	R2 914	R1 235
ProSelect	R2 754	R2 700	R1 138
ProSelect Savvy (R0–R20k income)	R1 078	R1 355	R825
ProSelect Savvy (R20k+ income)	R2 477	R2 290	R965

Hospitalisation & Networks

Feature	Premium Options	Savvy Options	ProSelect
Hospital access	Any hospital (except ProSelect)	Savvy DSPN only	ProSelect DSPN only
Co-payment (non-network admission)	N/A (except day procedures)	R14 000	R14 000
Co-payment (non-network day procedure)	R5 000 (ProSecure Plus, ProSecure, ProActive Plus)	R5 000	R5 000
Unlimited hospitalisation	✓	✓	✓

Doctors' & Specialists' Tariffs

Option	In-hospital Tariff	Out-of-hospital Tariff
ProPinnacle	300% Profmed Tariff	300% Profmed Tariff
ProSecure Plus	200% Profmed Tariff	Specific Tariff
ProSecure	Specific Tariff	Specific Tariff
ProActive Plus	175% Profmed Tariff	Specific Tariff
ProSelect	Specific Tariff	Specific Tariff

Dentists across all options: 135% Profmed Tariff

Key Benefit Enhancements for 2026

Amplifire

- **What it is:** An annual benefit enhancer that rewards members for engaging in preventative health.
- **How it works:**
 1. Be an active user on the Profmed App.
 2. Complete a Digital Health Assessment (facial scan + lifestyle questionnaire).
 3. If prompted, complete a physical health assessment.
 4. Complete all relevant preventative screenings (e.g. Pap smear, mammogram, PSA, blood sugar, lipogram).
 5. If registered on a Chronic Treatment Plan, comply fully with the prescribed regimen.
- **Value:** Once unlocked, R2 750 per adult beneficiary is added to your day-to-day benefit pool, covering out-of-hospital expenses.
- **Who qualifies:** Principal members and adult dependants paying adult contributions.

Preventative Care

- **HPV vaccine:** Now available for males and females aged 9–27, including initial vaccination plus two booster doses.
- **Bone densitometry:** Expanded access — now available on more options, every 5 years for members 65+.
- **Tariff increases:** Higher scheme-funded rates for GP/specialist consultations and key screenings (e.g. mammograms, Pap smears, PSA tests, faecal occult blood tests).
- **Malaria prophylaxis:** Cover increased to R480 per beneficiary per course, including both prescribed and over-the-counter medication.

Mental Health

- **In-hospital:** Higher family limits for psychiatric admissions, with cover only at designated mental health DSPN hospitals (e.g. Akeso, Mediclinic facilities). PMBs remain fully covered.
- **Out-of-hospital:** Increased allowances for psychologist/psychiatrist consultations, with PMB conditions funded in full.
- **Support programmes:** WHISPA trauma and GBV support continue, with telephonic and face-to-face counselling included.

Rehabilitation

- **Expanded cover** for members recovering from trauma, stroke, spinal cord or brain injury, or major surgery.
- **In-patient rehabilitation:** Up to 2 months in a registered facility, subject to case management.
- Out-patient care in lieu of hospitalisation:
 - Sub-acute facility or home-based treatment: R14 200 per beneficiary.
 - Wound care at home (including surgical dressings): R3 700 per beneficiary.
- **Functional rehabilitation programmes:** Back and neck programmes (DBC/Workability) covered at 100% Negotiated Tariff.

Day-to-Day Dentistry

- **Boosted limits** across Premium ranges for conservative and advanced dentistry.
- **ProSelect & Savvy:** Now explicitly include conservative dentistry (check-ups, fillings, extractions, root canal, dentures) at 135% Profmed Tariff, with sub-limits (R1 058 per beneficiary, max R2 000 per family).
- **Premium ranges:** Higher family limits (e.g. R13 800–R16 100) for dentistry, not subject to day-to-day overall limits.

Virtual Consultations

- **ProSelect & Savvy:** Unlimited GP virtual/telephonic consultations, paid up to R350 per consult per beneficiary.
- Other ranges (ProActive Plus, ProSecure, ProPinnacle): Up to 3 virtual consultations per beneficiary, also paid at R350 (GP rate).
- **Specialists:** Virtual consults reimbursed at specialist tariff where applicable.
- **Why it matters:** Provides affordable, convenient access to care without needing a physical consultation, especially for minor conditions or follow-ups.

Maternity Benefits

- **All options:** In-hospital maternity cover (delivery, ward, neonatal ICU).
- **ProSecure Plus, ProSecure, ProActive Plus (and Savvy equivalents):** Enhanced maternity programme with ante-natal consults, scans, pathology, lactation & nutrition consults.
- **ProPinnacle:** Private ward cover ante- and post-delivery.

International Travel Medical Assistance

Option	Cover per Journey	Notes
ProPinnacle	R8 million	Includes out-of-hospital sub-limits
ProSecure Plus / ProSecure	R5 million	Includes out-of-hospital sub-limits
ProActive Plus / ProSelect	R2.5 million	Emergency cover only

Key Features (all options)

- **Automatic activation:** No need to register before travel; cover applies once you leave South Africa.
- **Emergency medical treatment only:** Elective or planned procedures abroad are not covered.
- **Pre-existing conditions:** Covered for emergencies, but not for elective treatment.

- **Geographic scope:** Valid worldwide for South African residents. Members living in the SADC region have limited evacuation benefits (no evacuation to South Africa unless on an international journey).
- **Duration:** Maximum **150 consecutive days per journey**.
- **Emergency evacuation:** Covered when medically necessary, subject to Europ Assistance protocols.
- **Travel & accommodation costs:** Not covered.

Member Action Checklist

- Review your option and contribution increase for 2026
- Submit dependant proof (study & financial dependence) by **end-Feb 2026**
- ProSelect Savvy (R0–R20k): submit annual income verification
- Use DSPN hospitals and pharmacies to avoid co-payments
- Download the Profmed App to access Amplifire, WellBeing, and your e-card
- Register for maternity, oncology, and chronic programmes where applicable

Conclusion

Profmed's 2026 updates bring **moderate contribution increases, no benefit reductions, and meaningful enhancements** in preventative care, mental health, and day-to-day support. Members are encouraged to review their current option to ensure it remains the right fit for their needs and budget.

HealthGroup remains available to provide clear, independent advice and personalised guidance.