

HealthGroup Strategic Review: Profmed Medical Scheme 2026 vs 2027 Benefit & Contribution Guide

Scheme: Profmed Medical Scheme

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1. Executive Summary & Market Context

Under this year's theme, **Remarkable by Design**, Profmed continues to shape healthcare around the lives of South Africa's professionals. Backed by robust financial performance and a strong **43% solvency level**, Profmed's 2027 strategy introduces targeted day-to-day relief, enhanced maternity and preventative care, an expanded chronic medicine formulary on top-tier plans, and broader accessibility.

- **Overall Contribution Increase:** Profmed's 2027 increase structure features an **overall weighted average increase of 7.9% across all benefit options**. To support younger professionals entering the market, young professionals earning less than R40 000 receive a preferential **6.7% increase** (with Pro Select Savvy increases limited to **6.7%**).
- **Overall Benefit Limit Increase:** Overall benefit limits increase by **4.25%** for 2027, ensuring members continue to receive exceptional value and comprehensive healthcare cover.
- **Option-Specific Annual Increase Breakdown:**
 - **ProSelect & ProSelect Savvy: 6.9%** increase
 - **ProActive Plus & ProActive Plus Savvy: 8.0%** increase
 - **ProSecure & ProSecure Savvy: 9.0%** increase
 - **ProSecure Plus & ProSecure Plus Savvy: 9.0%** increase
 - **ProPinnacle & ProPinnacle Savvy: 9.9%** increase (*ProPinnacle Savvy sits at 11.5%*)

2. What Is New for 2027

Before choosing your option for the upcoming year, review these core enhancements across the scheme:

- **Pro Select Savvy Restructure for Young Professionals:** Addressing broker feedback on early-career affordability, the income access threshold for Pro Select Savvy increases to **R40 000 per month** (R480 000 per year) with a monthly contribution of **R1 150**. It provides unlimited hospital cover with no annual cap, selected day-to-day support via a designated hospital network, and optional flexible day-to-day spending via a **PPS Wallet contribution** (ideal for dental or physiotherapy).
- **Amplifire Day-to-Day Boost (Up to R3 500):** Members can unlock up to R3 500 in additional day-to-day benefits by completing preventative health actions relevant to them. The required assessments may differ according to each member's age and health profile. For many younger members, the journey can begin with a digital facial scan and a short mental health self-assessment through the Profmed App.
- **Preventative Care (New Mental Health Assessment):** A new mental health assessment benefit is introduced as part of the Preventative Care benefit framework.
- **ProActive Plus (Enhanced Maternity Cover):** ProActive Plus now includes additional prenatal scans for maternity cover, alongside two additional ante- and post-natal consultations increasing the total to **eight consultations per pregnancy**, with added cover for a Non-Invasive Prenatal Test (NIPT).
- **ProActive Plus (Specialist Tariff Funding):** Specialist consultations are now funded at the **Specialist tariff**, providing improved cover for specialist care.
- **ProSecure, ProSecure Plus & ProPinnacle (Fully Flexible Day-to-Day Benefits):** Selected sub-limits within the day-to-day benefits have been removed, giving greater flexibility in how you use your available benefits.
- **Refractive Surgery Benefits:** Refractive surgery benefits (such as LASIK) have been expanded from the Pro Pinnacle option to include mid-tier Pro Secure options (covered up to **R8 000 per beneficiary** on ProSecure and ProSecure Plus). On Pro Pinnacle, the refractive surgery benefit increases from R4 000 to **R10 000 per beneficiary**, making procedures providing an alternative to spectacles or contact lenses much more accessible to eligible members.
- **Digital & Wellness Integration (Profmed App & Strove):** The Profmed App has partnered with **Strove** to offer nutrition support, activity tracking, and community features like running clubs and leaderboards. Furthermore, the app serves as the centre of each member's health journey with quick claims submission, physical/mental health tracking, and goal setting.
- **PPS Profit Share Enhancements:** Members holding both Profmed and qualifying PPS products remain eligible for a **10% booster** on their profit share allocations, supported by an upcoming profit share projection tool directly on the Profmed App frontage.

3. Detailed Year-on-Year Structural & Clinical Adjustments (2026 vs 2027)

Comparing the official 2026 and 2027 benefit schedules reveals several additional structural and clinical adjustments across the options:

- **Chronic Medication Expansion (ProPinnacle):** Table 2 non-CDL conditions expand from 31 items in 2026 to **35 conditions** for 2027, explicitly incorporating *Atopic Dermatitis/Eczema, Psoriasis, and Acne*.
- **Out-of-Hospital Specific Tariffs:** General practitioner consultation caps increase from R630 (2026) to **R650** (2027), and specialist consultation caps increase from R920 (2026) to **R960** (2027). Procedures remain funded at **120% of the Profmed Tariff**.
- **Virtual Consultation Limits:** On the ProSelect option, virtual consultation benefits increase from an overall limit of R350 per beneficiary (2026) to **R370 per beneficiary** (2027).
- **ProActive Plus Physiotherapy Benefit:** A dedicated out-of-hospital physiotherapy benefit of **R840 per family** (not subject to day-to-day limits) is formally introduced for ProActive Plus members in 2027.
- **ProActive Plus MRI & CT Scan Limit:** Out-of-hospital MRI and CT scan limits increase from R6 180 per family (2026) to **R6 800 per family** (2027).

4. Option-by-Option Monthly Contribution Comparison (2026 vs 2027)

Option Tier	Member Type	2026 Contribution (R)	2027 Contribution (R)	Rand Difference (R)	Increase (%)
ProPinnacle	Adult	14 634	16 080	+1 446	+9.88%
	Adult Dependant	13 574	14 920	+1 346	+9.92%
	Child Dependant	4 390	4 825	+435	+9.91%
ProPinnacle Savvy	Adult	13 534	14 875	+1 341	+9.91%
	Adult Dependant	12 554	13 800	+1 246	+9.93%
	Child Dependant	4 061	4 460	+399	+9.83%
ProSecure Plus	Adult	7 780	8 480	+700	+9.00%
	Adult Dependant	7 197	7 845	+648	+9.00%

Option Tier	Member Type	2026 Contribution (R)	2027 Contribution (R)	Rand Difference (R)	Increase (%)
	Child Dependant	3 032	3 305	+273	+9.00%
ProSecure Plus Savvy	Adult	7 002	7 630	+628	+8.97%
	Adult Dependant	6 479	7 060	+581	+8.97%
	Child Dependant	2 730	2 975	+245	+8.97%
ProSecure	Adult	6 314	6 880	+566	+8.96%
	Adult Dependant	5 847	6 375	+528	+9.03%
	Child Dependant	2 468	2 690	+222	+8.99%
ProSecure Savvy	Adult	5 684	6 200	+516	+9.08%
	Adult Dependant	5 262	5 735	+473	+8.99%
	Child Dependant	2 220	2 420	+200	+9.01%
ProActive Plus	Adult	3 516	3 800	+284	+8.08%
	Adult Dependant	3 239	3 500	+261	+8.06%
	Child Dependant	1 370	1 480	+110	+8.03%
ProActive Plus Savvy	Adult	3 164	3 420	+256	+8.09%
	Adult Dependant	2 914	3 150	+236	+8.10%
	Child Dependant	1 235	1 330	+95	+7.69%
ProSelect	Adult	2 754	2 950	+196	+7.12%
	Adult Dependant	2 700	2 890	+190	+7.04%
	Child Dependant	1 138	1 220	+82	+7.21%
ProSelect Savvy	Adult	2 477	2 650	+173	+6.98%

Option Tier	Member Type	2026 Contribution (R)	2027 Contribution (R)	Rand Difference (R)	Increase (%)
	Adult Dependant	2 290	2 450	+160	+6.99%
	Child Dependant	965	1 035	+70	+7.25%

5. Network Summaries & Hospital Co-Payments

- **Savvy Hospital Network:** Comprises **230 facilities**. Voluntary use of a non-network hospital results in a **R14 000** co-payment (subject to PMB legislation).
- **ProSelect Hospital Network:** Comprises **430 facilities** (Mediclinic, Life Healthcare, NHN, JMH). Non-network voluntary co-payment is **R14 000** (subject to PMB legislation).
- **Day Procedure Network (DPN):** Covers **360 facilities** for specified day procedures (mandatory for ProSecure Plus, ProSecure, and ProActive Plus). Non-network co-payment is **R5 000**.

6. HealthGroup Advisory & Client Recommendations

1. **Evaluate Option Migration (Premium vs. Savvy):** With contribution adjustments ranging from ~6.9% to 9.9% across tiers, clients seeking cost relief without sacrificing hospital coverage should review the Savvy network alternatives.
2. **Maximise Amplifire Early:** Remember to complete digital health assessments and preventative screenings early in the benefit year to secure the elevated **R3 500** day-to-day credit.
3. **Gap Cover Alignment:** Ensure clients on network-restricted plans (Savvy and ProSelect) maintain adequate gap cover to protect against potential R14 000 voluntary hospital co-payments.

Prepared by:

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