

# EASY REFERENCE GUIDE 2025



**Benefit Changes:** The information below is a guide to the benefits that have changed for 2025. Please consult the Schedule of Benefits for details on these benefits.

- The Savvy Options are subject to use of the Savvy Designated Service Provider Network (DSPN) for hospitalisation. Voluntary use of a non-DSPN hospital will result in a co-payment of R12 500.
- The ProSelect Option is subject to use of the ProSelect Designated Service Provider Network (DSPN) for hospitalisation. Voluntary use of a non-DSPN hospital will result in a co-payment of R12 500.
- The ProSecure Plus, ProSecure and ProActive Plus (Premium Options) are subject to the use of the Day Procedure Designated Service Provider Network (DSPN) for specified day procedures. Use of a non-DSP will result in a co-payment of R5 000.

Applies to both Premium and Savvy options.

BENEFIT		PROPINNACLE	PROSECURE PLUS	PROSECURE	PROACTIVE PLUS	PROSELECT
Tariffs	All Profmed Tariffs	Increased	Increased	Increased	Increased	Increased
1E3	Oncology Includes all costs related to treatment, consultations, investigations and drugs, excluding hospitalisation	Limit increased	Limit increased	Limit increased	Limit increased	Limit increased
1E4	Rehabilitation	Limit increased	Limit increased	Limit increased	Limit increased	Limit increased
1E5(a)	Out-patient care in lieu of hospitalisation Treatment in a registered sub-acute facility or at home by an appropriately registered practitioner	Limit increased	Limit increased	Limit increased	Limit increased	Limit increased
1E5(b)	Out-patient care in lieu of hospitalisation Wound care Treatment at home, including surgicals, by an appropriately registered practitioner (Subject to pre-authorisation and protocols)	Limit increased	Limit increased	Limit increased	Limit increased	Limit increased

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BENEFIT		PROPINNACLE	PROSECURE PLUS	PROSECURE	PROACTIVE PLUS	PROSELECT
1E6(a)	Psychiatric treatment In-hospital	Limit increased	Limit increased	Limit increased	Limit increased	Limit increased
1E6(b)	Psychiatric treatment Out-of-hospital consultations	Limit increased	Limit increased	Limit increased	Limit increased	Limit increased
1F1(b)	Physiotherapy Out-of-hospital Post-operative, available up to 6 weeks after related hospital procedure	Limits increased	Limits increased	Limits increased	N/A	N/A
1F4(a)	Internal surgical devices Major	Limit increased	Limit increased	Limit increased	Limit increased	Limit increased
1F5(c)	Intraocular lenses Cataract surgery only	Limit increased	Limit increased	Limit increased	Limit increased	Limit increased
1G3	Functional orthognathic surgery Includes all costs related to the admission and procedure, e.g. all medical practitioner fees, hospitalisation, etc.	Limit increased	N/A	N/A	N/A	N/A
2A1	Preventative Care: Digital Health Assessments	<b>New benefit</b>	<b>New benefit</b>	<b>New benefit</b>	<b>New benefit</b>	<b>New benefit</b>
2A2	Preventative Care: Consultations	Tariffs increased	Tariffs increased	Tariffs increased	Tariffs increased	Tariffs increased

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BENEFIT		PROPINNACLE	PROSECURE PLUS	PROSECURE	PROACTIVE PLUS	PROSELECT
2A6	Malaria prophylaxis Includes over-the-counter and prescribed medication only	New benefit	New benefit	New benefit	New benefit	New benefit
2A7	Tobacco and alcohol counselling, screening and brief intervention: Telephonic or face-to-face counselling	New benefit	New benefit	New benefit	New benefit	New benefit
2C1/ 2D1	Bone densitometry	Tariffs increased	Tariffs increased	Tariffs increased	New benefit	New benefit
2C2/2D2	Faecal occult blood test	Tariffs increased	Tariffs increased	Tariffs increased	New benefit	New benefit
2C3	Human papilloma virus (HPV) screening	Tariffs increased	Tariffs increased	Tariffs increased	New benefit	New benefit
2C6	Contraceptives	Limit increased	Limit increased	Limit increased	Limit increased	Limit increased
2E	Newborn hearing screening	Tariffs increased	Tariffs increased	Tariffs increased	New benefit	New benefit
3	Amplifire This benefit is an additional R2 500 cover for out-of-hospital consultations.	New benefit	New benefit	New benefit	New benefit	New benefit
3A1(a)	General Practitioner (GP) and Specialists -Face-to-face consultations (Subject to benefit limit 3.)	New benefit	New benefit	New benefit	New benefit	New benefit

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BENEFIT		PROPINNACLE	PROSECURE PLUS	PROSECURE	PROACTIVE PLUS	PROSELECT
3A1(b)	General Practitioner (GP) and Specialists -Virtual and telephonic consultations (Subject to benefit limit 3.)	New benefit	New benefit	New benefit	New benefit	New benefit
3A2	Dental consultations (Subject to benefit limit 3.)	New benefit	New benefit	New benefit	New benefit	New benefit
3A3	Supplementary services -Audiometrists -Biokineticists -Chiropractors -Dieticians -Occupational therapists -Physiotherapists -Podiatrists (Subject to benefit limit 3.)	New benefit	New benefit	New benefit	New benefit	New benefit
	Profmed WellBeing: Digital WellBeing Assessment	New benefit	New benefit	New benefit	New benefit	New benefit
4	Chronic Medication (Additional Disease List)	No change – benefit unlimited	Limits increased	Limits increased	No change	No change
5	Annual overall day-to-day limit	Limits increased	Limits increased	Limits increased	Limits increased	Limits increased
5A6	MRI, radio-isotope and CT scans	Tariffs increased	Tariffs increased	Tariffs increased	Limits increased	Limits increased

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BENEFIT		PROPINNACLE	PROSECURE PLUS	PROSECURE	PROACTIVE PLUS	PROSELECT
5B1	Prescribed acute medication	Limits increased	Limits increased	Limits increased	Limits increased	No change
5B2	Over-the-counter medication	Limit increased	Limit increased	Limit increased	Limit increased	No change
5C1(a)	External prostheses and appliances Sub-limit for hearing aid:	Overall limit increased Limit increased	Overall limit increased Limit decreased	Overall limit increased Limit decreased	No change	No change
5C1(b)	External prostheses and appliances: Other	Limit increased	Limit increased	Limit increased	No change	No change
5C2	Supplementary services	Limits increased	Limits increased	Limits increased	No change	No change
5C3	Alternative health practitioners	Limits increased	No change	No change	No change	No change
5D2(c)	Frames	Limit increased	Limit increased	Limit increased	N/A	N/A
5D3	Contact lenses (clear)	Limit increased	Limit increased	Limit increased	N/A	N/A
5D4	Refractive eye surgery	Limit increased	N/A	N/A	N/A	N/A
5E	Dentistry (Including Conservative and Advanced Dentistry)	Limits increased	Limits increased	Limits increased	Limits increased	Limits increased
6A10	Ante-natal exercises by registered healthcare practitioner	Limit increased	N/A	N/A	N/A	N/A
6A11	Prescribed medication during pregnancy	Limit increased	Limits increased	Limits increased	Limits increased	N/A