

# EASY REFERENCE GUIDE 2024

**Benefit Changes:** The information below is a guide to the benefits that have changed for 2024. 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	200% to 175%	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
1F4(b)	Intra-ocular lenses Cataract surgery only	Limit increased	Limit increased	Limit increased	Limit increased	Limit increased
1F5(a)	Functional Rehabilitation Programme Initial assessment	Tariffs increased	Tariffs increased	Tariffs increased	Tariffs increased	Tariffs increased
1F5(b)	Functional Rehabilitation Programme Treatment and interim assessment	Tariffs increased	Tariffs increased	Tariffs increased	Tariffs increased	Tariffs increased
1F5(c)	Functional Rehabilitation Programme Treatment and outcome assessment	Tariffs increased	Tariffs increased	Tariffs increased	Tariffs increased	Tariffs increased
1F5(d)	Functional Rehabilitation Programme Maintenance	Tariffs increased	Tariffs increased	Tariffs increased	Tariffs increased	Tariffs increased

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BENEFIT		PRO PINNACLE	PRO SECURE PLUS	PRO SECURE	PRO ACTIVE PLUS	PRO SELECT
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
3	Contraceptives	Limit increased	Limit increased	Limit increased	Limit increased	Limit increased
4	Chronic Medication (Additional Disease List)	No change – benefit unlimited	Limits increased	Limits increased	No change	No change
	Profmed WellBeing This benefit provides members with access to an array of features to support their mental health journey.	New benefit	New benefit	New benefit	New benefit	New benefit
5	Annual overall day-to-day limit	Limits increased	Limits increased	Limits increased	Limits increased	No change
5A6	MRI, radio-isotope and CT scans	Tariffs increased	Tariffs increased	Tariffs increased	New Benefit 80% Negotiated Tariff R6 000 per family Not subject to day-to-day limit	No change
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	Limits increased	Limits increased	Limits increased	No change	No change
5C1(b)	External prostheses and appliances: Other	Limit increased	Limit increased	Limit increased	No change	No change

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BENEFIT		PRO PINNACLE	PRO SECURE PLUS	PRO SECURE	PRO ACTIVE PLUS	PRO SELECT
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
7	International Travel Medical Assistance	New DSP. Europ Assistance	New DSP. Europ Assistance	New DSP. Europ Assistance	New DSP. Europ Assistance	New DSP. Europ Assistance