

PROFMED



**INTERNATIONAL  
TRAVEL  
2022**

**INTELLIGENT MEDICAL AID  
FOR PROFESSIONALS**

**MEDICAL ASSISTANCE BENEFIT DOCUMENT**

Effective 1 January 2022  
11/2021

# ACTIVATION IS NOT REQUIRED TO ACCESS THE BENEFIT

## 1 WHY PROFMED?

1. The benefit covers members in South Africa while travelling outside the borders of South Africa.
2. This benefit is not available to members residing in the SADC Region.

## 2 EMBASSY LETTER FOR VISA REQUIREMENTS

If you require an embassy letter, you can request it directly from the Profmed App. The App can be downloaded from your smartphone store. Alternatively, Client Services can be reached on 0860 679 200 or at [internationalinfo@profmed.co.za](mailto:internationalinfo@profmed.co.za), Mondays to Fridays between 07:30 and 18:00. Please request your letter at least 7 days prior to departure.

## 3 HOW TO REQUEST AN EXTENDED SUPPLY OF MEDICATION

If you require up to 3 months' supply of your registered chronic medication, call 0860 679 200 or email [info@profmed.co.za](mailto:info@profmed.co.za) at least 7 working days prior to your departure.

## 4 WHAT ARE THE BENEFIT LIMITS PER OPTION

BENEFITS	PROPINNACLE & PROPINNACLE SAVVY	PROSECURE, PROSECURE PLUS & THEIR SAVVY EQUIVALENTS	PROACTIVE, PROACTIVE PLUS & THEIR SAVVY EQUIVALENTS
In- and out-of-hospital emergency medical benefits	R8 million per beneficiary, per journey	R5 million per beneficiary, per journey	R2.5 million per beneficiary, per journey
Out-of-hospital sub-limit	R10 000 out-of-hospital limit, R2 000 excess. Spectacles or contact lenses limited to R3 300, subject to the R2 000 excess	R10 000 out-of-hospital limit, R2 000 excess. Spectacles or contact lenses limited to R3 300, subject to the R2 000 excess	No benefit for out-of-hospital expenses

## 5 WHAT IS COVERED

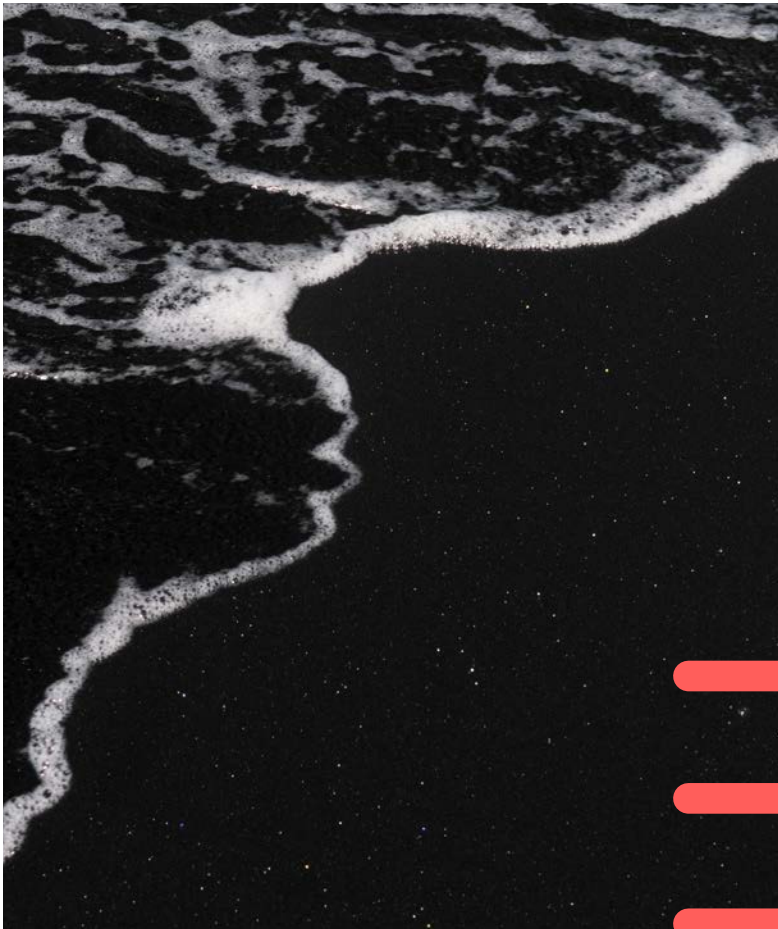
- ≡ Cover for emergency medical expenses
- ≡ In- and out-of-hospital medical expenses up to the relevant benefit limits, specific to each option, per beneficiary per journey. Out-of-hospital expenses are subject to an excess of R2 000
- ≡ In-hospital medical expenses only up to a maximum of R2.5 million per beneficiary per journey on the ProActive Plus and ProActive (Premium and Savvy) options
- ≡ Spectacles and/or contact lenses to a maximum of R3 300, subject to R2 000 excess
- ≡ Cover for 90 days from the date of departure
- ≡ Beneficiaries of all ages are covered
- ≡ Pre-existing medical conditions
- ≡ Benefits that are covered on the benefit option to which the member/beneficiary belongs
- ≡ Medical evacuation to the nearest appropriate centre of medical excellence, if necessary
- ≡ Repatriation to the nearest appropriate centre of medical excellence in South Africa, if necessary, provided the patient is fit to travel
- ≡ If International SOS anticipates that the nature of the treatment you require will exceed the time period for which you are travelling or the 90-day journey limit, whichever is sooner, you will be repatriated to South Africa
- ≡ Treatment will be covered in terms of the protocols of International SOS and the Scheme rules
- ≡ Treatment for COVID-19 diagnosed while travelling

## 6 WHAT IS NOT COVERED

- ≡ Out-of-hospital expenses up to R2 000
- ≡ Expenses in respect of spectacles and/or contact lenses in excess of R3 300
- ≡ Elective or anticipated treatment, and Scheme exclusions
- ≡ Treatment that exceeds the relevant benefit limits, specific to each option
- ≡ Repatriation of mortal remains
- ≡ All out-of-hospital expenses for members on the ProActive Plus and ProActive (Premium and Savvy) options



- ≡ Cover for any period of time that exceeds 90 days from the date of departure
- ≡ Members/beneficiaries in a general waiting period will not be entitled to benefits during this period
- ≡ Members/beneficiaries in a condition-specific waiting period will not be entitled to any benefits relating to that condition during this period
- ≡ Related or resultant medical costs on return to South Africa. These costs will be funded from the standard benefits, if available on the option to which the member/beneficiary belongs, and subject to availability of benefits
- ≡ Treatment that is not covered on the option to which the member/beneficiary belongs
- ≡ Treatment that is obtained contrary to the protocols and advice of International SOS
- ≡ Cover is not available if travelling to a region of conflict, war zones, and politically unstable or medical high-risk countries, e.g. epidemics
- ≡ Travelling against the medical advice of a medical practitioner or if a terminal prognosis has been given
- ≡ Treatment for COVID-19 diagnosed while travelling internationally will be covered
- ≡ Testing and vaccinations for COVID-19
- ≡ Travel and accommodation costs



## 7 HOW TO ACCESS MEDICAL TREATMENT

**In all instances, contact International SOS on +27 11 541 1225 prior to receiving treatment.** This will ensure you receive appropriate treatment from a suitable provider. International SOS will settle the cost of the treatment directly with the provider if approval has been obtained. In an emergency medical situation where you are unable to contact International SOS upfront, please notify International SOS as soon as possible after the event. Claims will be covered in terms of the protocols of International SOS up to the relevant benefit limits, specific to each option, subject to the Scheme rules.

## 8 HOW TO AVOID A CO-PAYMENT

If you want to avoid a co-payment, it is important that you contact International SOS prior to receiving in- or out- of-hospital treatment. To access treatment while travelling, call +27 11 541 1225. All claims will be assessed in terms of Profmed's and International SOS's protocols and co-payments. Valid claims in- and out-of-hospital, are paid from the relevant benefit limits, specific to each option, per beneficiary per journey.

**International SOS negotiates fees with medical service providers and monitors that charges are appropriate and that treatment is medically necessary. If International SOS is not contacted prior to medical treatment being accessed and the treatment is found to be inconsistent with the medical condition or that the cost of the treatment is in excess of what International SOS would have negotiated with service providers, you will be responsible for a minimum co-payment of 20%.**

## 9 HOW TO SUBMIT A CLAIM

In order for your claims to be processed, the following documentation must be submitted:

- Copy of identity document of the member and claimant/patient
- Fully completed International Travel Claim form
- Proof of travel, i.e. passport, airline ticket, etc
- Medical report from the attending doctor

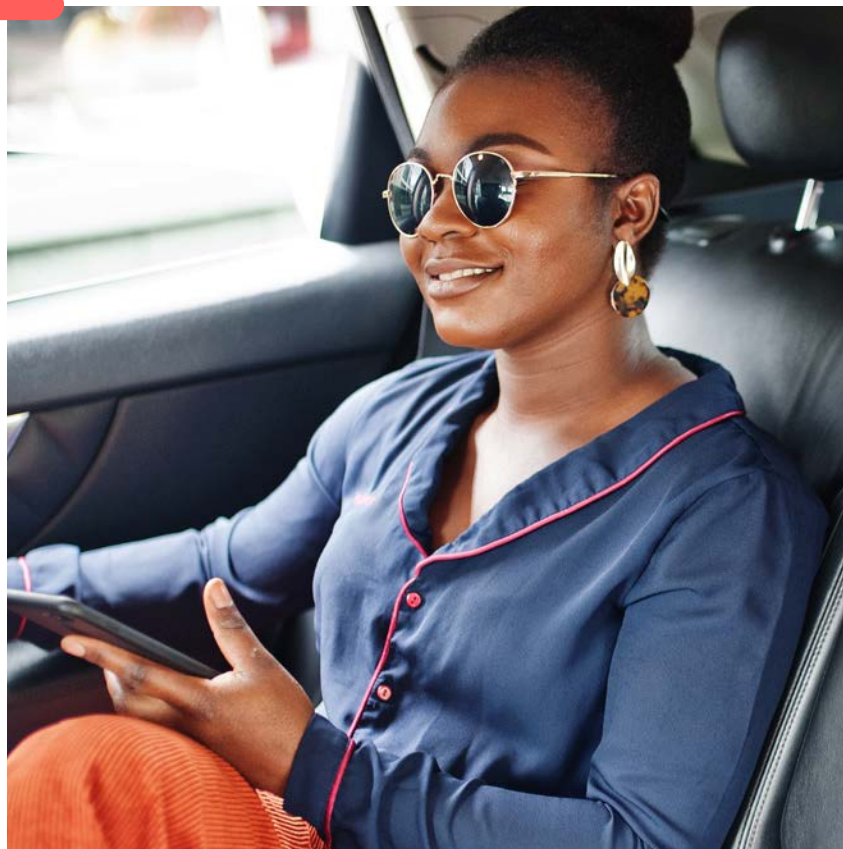
Claims must be submitted within four months from the date of treatment. Please note that claims will not be processed should all the required documentation not be submitted.

### CLAIMS CAN BE SUBMITTED TO:

**Email:** [internationalclaims@profmed.co.za](mailto:internationalclaims@profmed.co.za)

**Post:** PO BOX 1031, Lyttelton, Centurion, 0140

You can also submit your claims via the Profmed App by taking a photograph of the claim, or browsing for the claim saved on your smart device, and submit. Download the International Travel Claim form from [www.profmed.co.za](http://www.profmed.co.za). Alternatively contact us on 0860 679 200 or send an email to [internationalinfo@profmed.co.za](mailto:internationalinfo@profmed.co.za) to request the International Travel Claim form.





## CONTACT US

0860 679 200  
+27 12 679 4144 (Outside RSA)  
[info@profmed.co.za](mailto:info@profmed.co.za)  
[claims@profmed.co.za](mailto:claims@profmed.co.za)  
[www.profmed.co.za](http://www.profmed.co.za)