



## BENEFITS FOR MEMBERS RESIDING IN THE SADC REGION

### Members residing within the SADC Region have access to the following benefits:

- In-hospital benefits;
- Day-to-day/out-of-hospital benefits, on the applicable option;
- Benefits for medical expenses incurred within South Africa, on the applicable option.

### How will members in the SADC Region be covered for:

#### General Practitioners (GPs)

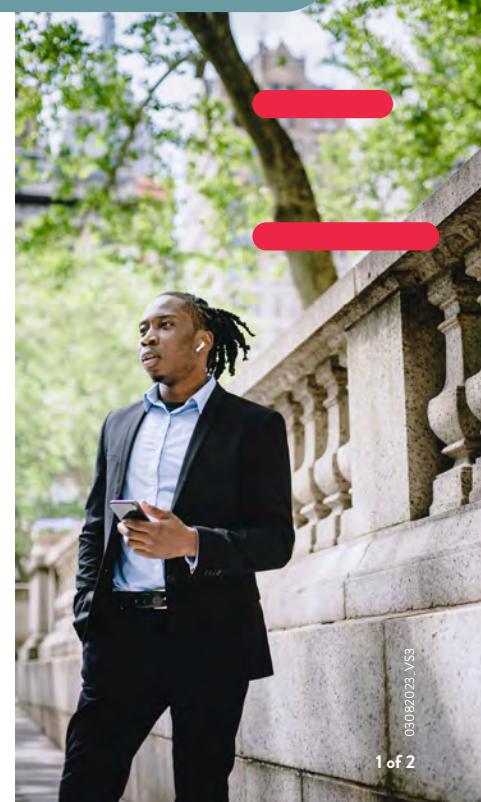
They will have the same benefits as members residing in South Africa. Depending on the chosen option, GP services will be paid from the available day-to-day benefits. Members will be required to pay the account to the GP and then submit a detailed account, along with the proof of payment for processing.

#### Chronic medication

Members will be required to register the condition first by contacting the Chronic Department. If the condition is approved the chronic medication will be paid from the available chronic benefit, according to the specific option. They will be required to pay the account upfront and then submit a detailed account, along with the proof of payment for processing.

#### Emergency hospitalisation

In the event of a medical emergency, either the member or the hospital must request pre-authorisation within 48 hours of admission. Members will be responsible to pay the account to the provider and then submit a detailed account, along with the proof of payment for processing.



## Planned hospitalisation

All admissions are subject to pre-authorisation. The hospital accounts will be paid at 100% Negotiated tariff rate. The hospital/member will have to submit a detailed account for processing. The account will be paid to the member, irrespective if the member has paid the account or not and the member be responsible to reimburse the service provider.

As Profmed do not have hospital network contracts with any hospital in the SADC Region, members residing in the SADC Region may not join a hospital network option (ProSelect option or the Savvy options).

All provider accounts in-hospital will be paid at the option-specific rates. Members will be responsible to pay the account to the provider and then submit a detailed account, along with the proof of payment for processing.



## Evacuation for medical emergencies

We do not have a Designated Service Provider (DSP) for medical emergencies within the SADC Region. Members may make use of any local ambulance. They will have to pay the account to the ambulance provider and then submit a detailed account, along with the proof of payment for processing.

There are no benefits for medical evacuation from any country within the SADC Region to South Africa.

## Are there fees payable when a claim is processed?

All SADC accounts will be paid to the member directly, irrespective if the member has paid the accounts or not. The members will be responsible to reimburse the service provider. We do not have any bank account details for any provider in the SADC Region on our records.



## How do members request pre-authorisation?

If a member is being admitted to hospital, or undergoing treatment or diagnostics categorised under Major Medical Expenses, i.e. CT/MRI scans, oncology treatment, etc., whether done in a hospital setting or out-of-hospital, pre-authorisation must first be obtained by calling:

Pre-authorisations on  +27 12 679 4145

Admissions on weekends, after working hours or on public holidays must be authorised on the next working day. If the member is incapable of fulfilling this requirement, it is the responsibility of the hospital to obtain authorisation.

## Where should claims be submitted?

Claims should be emailed to  [claims@profmed.co.za](mailto:claims@profmed.co.za).

Alternatively, members can submit claims via the Profmed App by taking a photograph of the claim or browsing for the claim saved on their mobile device, and submit.

## Will members have access to International Travel Benefits?

If a member is on an international journey, they do have access to the International Travel Medical Assistance benefit.