



We let you be **YOU**

RATES & BENEFITS

2019



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Medical aid designed to put members in control

Fedhealth has been providing South Africans with affordable, quality medical aid cover since 1936. Giving our members peace of mind healthcare that suits every life stage has always been at the heart of our offering.

A healthy financial position is a sign of a healthy scheme, and as such we are immensely proud of our AA- Global Credit Rating maintained for 12 consecutive years, and our reserves that are well over the required 25%.

But, in keeping with the changing world in which we live today, Fedhealth especially looks forward to putting even more control in our members' hands in the years to come. Going forward, members will get the chance to create their medical aid from the ground up on certain options, and choose to save by selecting network hospitals.

Fedhealth is empowering members to build a medical aid that's made for all of them, and only them... one member at a time.



Numbers speak for themselves

Administered by Medscheme:



LEVEL 2
BBBEE COMPANY



SA's LARGEST
MANAGED CARE
SERVICES PROVIDER



SA's 3rd LARGEST
MEDICAL SCHEME
ADMINISTRATOR



5 DAYS
AVERAGE CLAIM
TURNAROUND



8 SECONDS
AVERAGE CALL
WAITING TIME



90%
ONE CALL QUERY
RESOLUTION

Staying in touch



Caring for corporates



**GROUP
IMPLEMENTATION
AND
TRAINING**



**DEDICATED
ACCOUNT
EXECUTIVE (AE)**

> 25 staff members



**DEDICATED
CREDIT
CONTROLLER**



**TAILOR-MADE
OPTION
MAPPING**

Corporate wellness offering

Research has shown that healthy employees are productive employees. Absenteeism in the workplace impacts negatively on employees' productivity, and affects the employer's financial outcome. Chronic conditions, stress, unhealthy working conditions, and poor managerial support may also cause or worsen existing conditions.

Sustained, healthy behaviour change is key to addressing these issues, and Fedhealth has a comprehensive corporate wellness offering to help employees do just that. We provide targeted interventions to ensure effective healthcare, which improves employee quality of life and enhances their professional output.

Our corporate wellness offering includes:

- Weight Management Programme
- Smoking Cessation Programme

- Conservative Back and Neck Rehabilitation Programme
- Mental Health Programme
- Oncology Disease Management
- Aid for AIDS (HIV Disease Management)
- Fedhealth Baby/High-risk Maternity/Contraceptive benefit
- Health Risk Assessments
- Screening benefits
- Trauma/Casualty benefit
- Children's Health
- Sisters-on-Site
- MyHealth Portal
- Chronic Medicine Management
- Hospital Benefit Management
- Corporate Wellness Days
- Emotional Wellbeing Programme

The dedicated Account Executive will be able to provide more information on these programmes, designed to look after our corporate members' health.

3 pillars of health

Cover for previously uncovered employees to help them protect their most important asset, their health, so that they can continue providing for their families and live life to the full.

myFED

Cover that liberates the member from one-size-fits-all medical aid plans by giving them more control over how they structure their own cover.

flexiFED

- flexiFED 1 - Young singles
- flexiFED 2 - Family start-ups
- flexiFED 3 - Young families
- flexiFED 4 - Mature families

Comprehensive and structured cover that allows the member to securely navigate through life by leaving nothing to chance.

maxiFED

- maxima PLUS - Mature couples
- maxima EXEC - Mature families



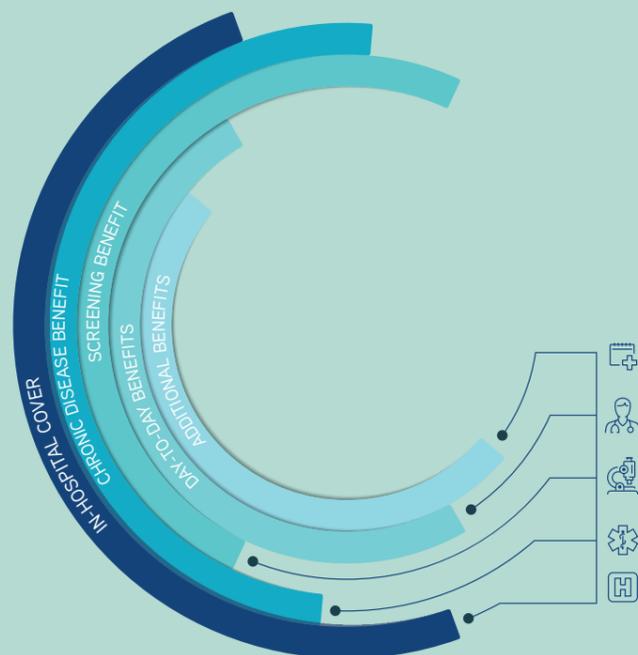
myFED

Complete reassurance for whatever life brings

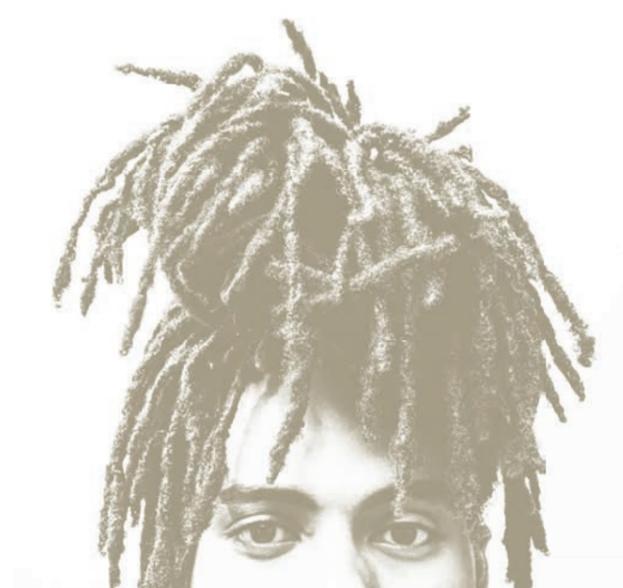
Our myFED core benefit bundle is an affordable, entry-level medical aid option that looks after the health of previously uncovered, lower-income employees. This option protects the health of members so that they can continue providing for their loved ones and live life to the full. Competitively priced, it's the perfect option to offer employees who've never had medical aid before.

Some of the great benefits include a free flu vaccine per year, unlimited visits at a contracted nominated GP, as well as the free Fedhealth myFED Baby Programme.

Please see the following pages for more detail on the myFED core benefit bundle and what it offers members.



CORE
BENEFIT
BUNDLE



CORE BENEFIT BUNDLE • Paid from Risk

| IN-HOSPITAL BENEFIT | |
|---|--|
| Hospitalisation | No overall annual limit. Network hospitals only |
| Maternity | Unlimited at cost at PMB level of care. Elective Caesarean sections subject to an R11 500 co-payment |
| Network GPs and Specialists | Unlimited cover at cost with Fedhealth Network GPs and Specialists |
| Non-network GPs, Specialists and all other healthcare professionals | Up to 100% of Fedhealth Rate. Limited to R2 220 per beneficiary per year |
| Oncology | Covered up to PMB level of care at Designated Service Provider and subject to level 1 treatment protocols. 40% co-payment for non-use of DSP |
| Organ transplant | Unlimited at cost at PMB level of care |
| Renal dialysis | Unlimited at cost at PMB level of care at Designated Service Provider. 40% co-payment for non-use of DSP |
| Specialised medication | No benefit |

| CHRONIC DISEASE BENEFIT | |
|-------------------------|---|
| | Subject to basic formulary and Designated Service Provider-MediRite, Clicks, Dis-Chem & Pharmacy Direct |

| SCREENING BENEFIT | |
|-------------------------|--|
| General | Flu vaccination HIV finger prick test (by contracted wellness network provider) Prostate Specific Antigen (PSA) |
| Health risk assessments | Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests). Preventative screening by a contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture and fitness) |

| DAY-TO-DAY BENEFIT | |
|--------------------|--|
| | Comprehensive day-to-day benefits are provided on this option. See page 8 for detail |

| ADDITIONAL BENEFITS | |
|--|---|
| Fedhealth myFED Baby Maternity Programme | All pregnant members and dependants |
| Fedhealth Toddler Programme | Access to sound advice for parents with toddlers up to the age of 24 months |
| Paed-IQ | Free membership |
| Postnatal midwifery benefit | 4 consultations with a midwife in and out-of-hospital per pregnancy |
| Infant hearing screening benefit | 1 test with an audiologist up to Fedhealth Rate |
| Take-home medicine benefit | Up to 100% of MPL. Limited to 7 days medication per hospital event |
| Trauma treatment at a casualty ward | Unlimited at 100% of Fedhealth Rate. Co-payment of R570 per visit for non-PMBs |
| Female contraception benefit | Oral and injectable contraceptives subject to the acute formulary |
| Fedhealth Nurse Line | A 24-hour toll-free line manned by professional nurses for medical and related queries |
| Emotional Wellbeing Programme | A 24-hour telephonic support to get members through life's ups and downs, with the option to refer to psychologists |
| Emergency transport/ response | Emergency transport for members through Europ Assistance |
| Comprehensive managed care programmes | We offer various programmes for our members with specific healthcare needs |
| MediTaxi | A transport service for members who need follow-up medical visits following a hospital authorisation |
| SOS Call Me | A USSD call-back service so members can access Emergency Medical Services (EMS), Fedhealth Nurse Line or MediTaxi |
| Upgrades within 30 days of a life-changing event | Upgrade to a higher option upon the diagnosis of a dread disease or pregnancy |
| Child rates for financially dependent children up to the age of 27 | Provided they're unmarried and don't earn more than the maximum social pension |
| Good news for bigger families | Fourth and subsequent children are covered for free |

IN-HOSPITAL BENEFIT

| Benefit | All limits per family per year unless otherwise specified |
|--|---|
| Overall annual limit (OAL) | Unlimited at Fedhealth network hospitals only. R11 500 co-payment on voluntary use of non-network hospitals will apply |
| Healthcare professional tariff (HPT) | Unlimited |
| Fedhealth Network GPs and Specialists | Covered at cost |
| Non-Fedhealth Network GPs and Specialists | Covered at 100% of Fedhealth Rate. Limited to R2 220 per beneficiary per year |
| Other healthcare professionals | Up to 100% of Fedhealth Rate |
| Prescribed Minimum Benefits (PMB) | To have the treatment for PMB conditions covered in full, you will have to use Fedhealth Network GPs & Specialists. Should you choose not to make use of network providers, the Scheme will only refund treatment at 100% of the Fedhealth Rate for non-network GPs & Specialists. You will have a shortfall should the healthcare professional charge more |
| Alternatives to hospitalisation: sub-acute facilities and rehabilitation facilities. Does not include Hospice | Unlimited at cost at PMB level of care |
| Ambulance Services | Unlimited with Europ Assistance |
| Appliances, external accessories, orthotics | Unlimited at cost at PMB level of care |
| Blood, blood equivalents and blood products | Unlimited |
| Immune deficiency related to HIV infection | Unlimited at cost at PMB level of care |
| Hospitalisation | |
| Anti-retroviral & related medication | |
| Related pathology | |
| Maternity | Unlimited at cost at PMB level of care. Elective Caesarean sections subject to an R11 500 co-payment |
| Oncology: oncologists, haematologists and credentialed medical practitioners, consultations, visits, treatment and materials used in radiotherapy and chemotherapy at Designated Service Provider* and subject to standard treatment protocols | Covered up to PMB level of care at Designated Service Provider* and subject to level 1 treatment protocols. 40% co-payment for non-use of DSP |
| Organ, tissue and haemopoietic stem cell (bone marrow) transplantation and immuno-suppressive medication: Haemopoietic stem cell (bone marrow) transplantation, immuno-suppressive medication, post transplantation biopsies and scans, radiology and pathology | Unlimited at cost at PMB level of care |
| Pathology and medical technology | Unlimited subject to basic protocols and limited list of tests and procedures |
| Physical therapy (physiotherapy) | Unlimited at cost at PMB level of care |
| Prostheses and devices | |
| Internal and External | Unlimited at cost at PMB level of care |
| Psychiatric services | R8 800 |
| Radiology | |
| General | Unlimited subject to basic protocols and limited list of tests and procedures |
| Specialised radiology | R13 400 per beneficiary, subject to an overall limit of R27 100 per family per year |
| Renal dialysis (chronic): Haemodialysis and peritoneal dialysis, radiology and pathology. Consultations, visits, all services, materials and medicines associated with the cost of renal dialysis | Unlimited at cost at PMB level of care at Designated Service Provider. 40% co-payment for non-use of DSP |
| Take-home medicines | Up to 100% of MPL. Limited to 7 days medication per hospital event |

*Designated Service Provider is ICON (Independent Clinical Oncology Network).

CHRONIC DISEASE BENEFIT

| | |
|--|---|
| Limit | Unlimited cover for conditions on the Chronic Disease List (CDL) |
| Conditions covered | See list below |
| Formulary | Basic Formulary |
| Designated Service Provider | MediRite, Clicks, Dis-Chem and Pharmacy Direct |
| HIV/AIDS medicine benefit including treatment for mother-to-child-transmission, rape & post-exposure prophylaxis | |
| Limit | Unlimited |
| Chronic Disease List: | |
| Addison's Disease Asthma Bipolar Mood Disorder Bronchiectasis Cardiac Failure Cardiomyopathy COPD/ Emphysema/ Chronic Bronchitis Chronic Renal Disease Coronary Artery Disease | Crohn's Disease Diabetes Insipidus Diabetes Mellitus type 1 & 2 Dysrhythmias Epilepsy Glaucoma Haemophilia Hyperlipidaemia Hypertension |
| | Hypothyroidism Multiple Sclerosis Parkinson's Disease Rheumatoid Arthritis Schizophrenia Systemic Lupus Erythematosus Ulcerative Colitis |

SCREENING BENEFIT

| General | Criteria | Limit per beneficiary |
|---|-------------------|-----------------------|
| Flu vaccination | All lives | 1 every year |
| HIV finger prick test | All lives | 1 every year |
| Prostate Specific Antigen (PSA) | Men ages 45 to 69 | 1 every year |
| Health risk assessments | | |
| Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests) | All lives | 1 every year |
| Preventative screening (waist-to-hip ratio, body fat %, flexibility, posture & fitness) | All lives | 1 every year |

ADDITIONAL BENEFITS

| | |
|---|---|
| Fedhealth myFED Baby Maternity Programme | All pregnant members and dependants |
| Fedhealth Toddler Programme | Access to sound advice for parents with toddlers up to the age of 24 months |
| Paed-IQ | Free membership |
| Postnatal midwifery benefit | 4 consultations with a midwife in and out-of-hospital per pregnancy |
| Infant hearing screening benefit | 1 test with an audiologist up to Fedhealth Rate from birth up to 8 weeks |
| Take-home medicine benefit | Up to 100% of MPL. Limited to 7 days medication per hospital event |
| Trauma treatment at a casualty ward | Unlimited at 100% of Fedhealth Rate. Co-payment of R570 per visit for non-PMBs |
| Female contraception benefit | Oral and injectable contraceptives subject to the acute formulary |
| Fedhealth Nurse Line | A 24-hour toll-free line manned by professional nurses for medical and related queries |
| Emotional Wellbeing Programme | A 24-hour telephonic support to get members through life's ups and downs, with the option to refer to psychologists |
| Emergency transport/ response | Emergency transport for members through Europ Assistance |
| Comprehensive managed care programmes | Aid for AIDS, conservative back and neck rehabilitation programme, smoking cessation programme, weight management programme, Oncology disease management, mental health programme |
| MediTaxi | A transport service for members who need follow-up medical visits following a hospital authorisation |
| SOS Call Me | A USSD call-back service so members can access Emergency Medical Services (EMS), Fedhealth Nurse Line or MediTaxi |
| Upgrades within 30 days of a life-changing event | Upgrade to a higher option upon the diagnosis of a dread disease or pregnancy |
| Child rates for financially dependent children up to the age of 27 | Provided they're unmarried and don't earn more than the maximum social pension |
| Good news for bigger families | Fourth and subsequent children are covered for free |

DAY-TO-DAY BENEFITS

| Benefit | Limit |
|---|--|
| General Practitioners | |
| Contracted | Unlimited at contracted nominated GP subject to protocols & utilisation monitoring after 6 visits per beneficiary. Use of non-nominated GP limited to two visits per beneficiary per year at a contracted GP (referred to as out-of-area). Can nominate up to 2 GPs per beneficiary |
| Not contracted | No benefit |
| Specialists | |
| Fedhealth Network Specialists | 2 Specialist consultations up to R1 740 per family per year. Must be referred by contracted GP. If a referral is not obtained, a 40% co-payment will apply |
| Non-Fedhealth Network Specialists | No benefit |
| Dentistry Basic: removal of teeth and roots and suturing of traumatic wounds. Oral medical procedures: diagnosis and treatment of oral and associated conditions, plastic dentures and dental technician's fees for all such dentistry | Subject to a contracted list of dentists and limited to a list of approved procedures, dental tariff codes and protocols. Plastic dentures limited to one set per beneficiary every two years |
| Female contraception | Oral and injectable contraceptives subject to the acute formulary |
| Mental health | See GP benefit. Limited to 2 psychiatric consultations per beneficiary |
| Optometry | Subject to ISO Leso Network Optometrists*. Frame to the value of R200 or R200 off any other frame. 1 pair of single vision clear CR39 lenses or 1 pair of bifocal clear CR39 lenses. 1 comprehensive consultation. This benefit is available in a 2-year benefit cycle per beneficiary |
| Over-the-counter medication | No benefit |
| Maternity | Ultrasound as per radiology benefit |
| Pathology | Unlimited subject to basic protocols & limited list of tests & procedures. Must be referred by contracted medical practitioner |
| Prescribed medication | |
| Dispensing GP | Unlimited at dispensing contracted GP |
| Non-dispensing medical practitioner (e.g. Fedhealth Network Specialists, GPs & dentists) | Unlimited, subject to acute formulary for all medical practitioners |
| Physiotherapy | No benefit |
| Radiology | |
| General | Unlimited, subject to basic protocols & a limited list of tests & procedures. Must be referred by contracted medical practitioner |
| Specialised | No benefit |
| Trauma treatment at a casualty ward | Unlimited at 100% of Fedhealth Rate. You pay a co-payment of R570 per visit for non-PMBs |

*ISO Leso - 0860 10 30 50 | MPL - Medicine Price List

myFED - Network Hospitals

Please note that this list may change/expand during the year. Please contact the Fedhealth Customer Contact Centre on 0860 002 153 or refer to the website for the latest Network Hospital and Day Clinic list.

| HOSPITAL NAME | PROVINCE | TOWN |
|---|---------------|----------------|
| Life Beacon Bay Hospital | Eastern Cape | East London |
| Life St James Hospital | Eastern Cape | East London |
| Cuyler Hospital | Eastern Cape | Uitenhage |
| Greenacres Hospital | Eastern Cape | Greenacres |
| Settlers Hospital | Eastern Cape | Grahamstown |
| Mthatha Sub-acute Hospital | Eastern Cape | Mthatha |
| Matatiele Private Hospital | Eastern Cape | Matatiele |
| Kroon Hospital | Free State | Kroonstad |
| Pelonomi Private Hospital | Free State | Bloemfontein |
| Universitas Private Hospital | Free State | Bloemfontein |
| Vaalpark Hospital | Free State | Sasolburg |
| Cairnhall Hospital | Free State | Bloemfontein |
| Riemland Clinic | Free State | Frankfort |
| St Helena Hospital (Africa Healthcare) | Free State | Welkom |
| Clinix Botshelong-Empilweni Private Hospital | Gauteng | Vosloorus |
| Clinix Dr SK Matseke Memorial Hospital | Gauteng | Diepkloof |
| Clinix Naledi-Nkanyezi Private Hospital | Gauteng | Sebokeng |
| Clinix Solomon Stix Morewa Memorial Hospital | Gauteng | Johannesburg |
| Clinix Tshepo-Themba Private Hospital | Gauteng | Dobsonville |
| Akasia Hospital | Gauteng | Akasia |
| Bougainville Hospital | Gauteng | Daspoort |
| Clinton Hospital | Gauteng | Alberton |
| Garden City Hospital | Gauteng | Johannesburg |
| Jakaranda Hospital | Gauteng | Muckleneuk |
| Krugersdorp Hospital | Gauteng | Krugersdorp |
| Linksfeld Hospital | Gauteng | Linksfeld West |
| Linkwood Hospital | Gauteng | Linksfeld West |
| Linmed Hospital | Gauteng | Benoni |
| Milpark Hospital | Gauteng | Parktown West |
| Montana Hospital | Gauteng | Montana Park |
| Moot Algemene Hospital | Gauteng | Rietfontein |
| Mulbarton Hospital | Gauteng | Mulbarton |
| N17 Hospital | Gauteng | Springs |
| Olivedale Hospital | Gauteng | Olivedale |
| Park Lane Hospital | Gauteng | Parktown |
| Pinehaven Hospital | Gauteng | Krugersdorp |
| Pretoria East Hospital | Gauteng | Moreleta Park |
| Rosebank Hospital | Gauteng | Rosebank |
| Sunward Park Hospital | Gauteng | Boksburg |
| Unitas Hospital | Gauteng | Centurion |
| Waterfall City Hospital | Gauteng | Midrand |
| Arwyp Medical Centre | Gauteng | Kempton Park |
| Botshilu Private Hospital | Gauteng | Soshanguve |
| Cormed Clinic | Gauteng | Vanderbijlpark |
| Lakeview Hospital | Gauteng | Benoni |
| Lenmed Health Ahmed Kathrada Private Hospital | Gauteng | Lenasia |
| Lenmed Health Daxina Private Hospital | Gauteng | Lenasia South |
| Lenmed Health Randfontein Private Hospital | Gauteng | Randfontein |
| Lenmed Health Zamokuhle Private Hospital | Gauteng | Tembisa |
| Louis Pasteur Private Hospital | Gauteng | Pretoria |
| Midvaal Private Hospital | Gauteng | Vereeniging |
| Zuid-Afrikaans Hospital | Gauteng | Pretoria |
| Union Hospital | Gauteng | Alberton |
| Alberlito Hospital | KwaZulu-Natal | Ballito |

myFED - Network Hospitals

Please note that this list may change/expand during the year. Please contact the Fedhealth Customer Contact Centre on 0860 002 153 or refer to the website for the latest Network Hospital and Day Clinic list.

| HOSPITAL NAME | PROVINCE | TOWN |
|---|---------------|------------------|
| Kingsway Hospital | KwaZulu-Natal | Amanzimtoti |
| Kokstad Private Hospital | KwaZulu-Natal | Kokstad |
| Margate Hospital | KwaZulu-Natal | Margate |
| Parklands Hospital | KwaZulu-Natal | Overport |
| St Anne's Hospital | KwaZulu-Natal | Pietermaritzburg |
| Netcare St Augustine's Hospital | KwaZulu-Natal | Durban |
| The Bay Hospital | KwaZulu-Natal | Richards Bay |
| Ethekwini Hospital And Heart Centre | KwaZulu-Natal | Durban |
| Hibiscus Private Hospital | KwaZulu-Natal | Port Shepstone |
| Hillcrest Private Hospital | KwaZulu-Natal | Hillcrest |
| Lenmed Health La Verna Private Hospital | KwaZulu-Natal | Ladysmith |
| Lenmed Health Shifa Private Hospital | KwaZulu-Natal | Sydenham |
| Ahmed Al-Kadi Private Hospital | KwaZulu-Natal | Mayville |
| Marapong Private Hospital | Limpopo | Enkelbult |
| Pholoso Hospital | Limpopo | Polokwane |
| Quality Care Private Hospital | Limpopo | Louis Trichardt |
| St Vincent's Hospital | Limpopo | Bela-Bela |
| Zoutpansberg Private Hospital | Limpopo | Louis Trichardt |
| Emalaheni Private Hospital | Mpumalanga | Witbank |
| Kiaat Private Hospital | Mpumalanga | Nelspruit |
| Lowveld Hospital | Mpumalanga | Nelspruit |
| Nelspruit Surgiclinic Private Hospital | Mpumalanga | Nelspruit |
| Mediclinic Ermelo | Mpumalanga | Ermelo |
| Clinix Victoria Private Hospital | North West | Mafikeng |
| The Fountain Private Hospital | North West | Carletonville |
| Fochville Hospital | North West | Fochville |
| MooiMed Private Hospital | North West | Potchefstroom |
| Sunningdale Hospital | North West | Klerksdorp |
| Vryburg Private Hospital | North West | Vryburg |
| Wilmed Park Private Hospital | North West | Klerksdorp |
| Ferncrest Hospital | North West | Rustenburg |
| Jane Keyser Clinic | Northern Cape | Hartswater |
| Lenmed Health Kathu Private Hospital | Northern Cape | Kathu |
| Lenmed Royal Hospital and Heart Centre | Northern Cape | Kimberley |
| Mediclinic Upington | Northern Cape | Upington |
| Mediclinic Gariep | Northern Cape | Kimberley |
| Life Bay View Private Hospital | Western Cape | Mossel Bay |
| Life West Coast Private Hospital | Western Cape | Vredenburg |
| Blaauwberg Hospital | Western Cape | Sunningdale |
| Ceres Hospital | Western Cape | Ceres |
| Christiaan Barnard Memorial Hospital | Western Cape | Cape Town |
| Kuils River Hospital | Western Cape | Kuils River |
| NI City Hospital | Western Cape | Goodwood |
| Bellville Medical Centre | Western Cape | Bellville |
| Gatesville Medical Centre | Western Cape | Gatesville |
| Mitchells Plain Medical Centre | Western Cape | Mitchells Plain |
| Busamed Paardevlei Private Hospital | Western Cape | Somerset West |
| Rondebosch Medical Centre | Western Cape | Rondebosch |
| Tokai Medical Centre | Western Cape | Tokai |
| Mediclinic Hermanus | Western Cape | Hermanus |
| Mediclinic Worcester | Western Cape | Worcester |

| HOSPITAL NAME | COUNTRY | TOWN |
|-------------------------|---------|--------|
| Willies Hospital | Lesotho | Maseru |
| Maseru Private Hospital | Lesotho | Maseru |

| HOSPITAL NAME | PROVINCE | TOWN |
|---|---------------|---------------|
| Bethlehem Medical Centre Day Theatre | Free State | Bethlehem |
| CityMed Day Theatre | Free State | Bloemfontein |
| Cure Day Clinics - Bloemfontein | Free State | Bloemfontein |
| Welkom Medical Centre | Free State | Welkom |
| Boksburg Medical and Dental Centre | Gauteng | Boksburg |
| Constantia Clinic | Gauteng | Florida |
| Constantia Park Medical and Dental Centre | Gauteng | Garsfontein |
| Germiston Medical and Dental Centre | Gauteng | Germiston |
| Protea Day Clinic | Gauteng | Krugersdorp |
| Silverton Medical and Dental Centre | Gauteng | Pretoria |
| The Berg Day Theatre | Gauteng | Bergbron |
| Advanced Groenkloof Day Hospital | Gauteng | Groenkloof |
| Birchmed Surgical Centre | Gauteng | Kempton Park |
| Centre For Gynaecological Endoscopy | Gauteng | Morningside |
| Centre Of Advanced Medicine | Gauteng | Waverly |
| Cure Day Clinics - Erasmuskloof | Gauteng | Erasmuskloof |
| Cure Day Clinics - Fourways | Gauteng | Fourways |
| Cure Day Clinics - Midstream | Gauteng | Midrand |
| Edenvale Day Clinic | Gauteng | Edenvale |
| Ekurhuleni Surgiklin Day Clinic | Gauteng | Kempton Park |
| Fordsburg Day Clinic | Gauteng | Fordsburg |
| Kilnerpark Narcokliniek | Gauteng | Pretoria |
| Mayo Clinic | Gauteng | Roodepoort |
| Medgate Day Clinic | Gauteng | Roodepoort |
| Medkin Kliniek | Gauteng | Pretoria |
| Centurion Day Hospital | Gauteng | Centurion |
| Bluff Medical and Dental Centre | KwaZulu-Natal | Bluff |
| Malvern Medical and Dental Centre | KwaZulu-Natal | Malvern |
| Pinetown Medical and Dental Centre | KwaZulu-Natal | Pinetown |
| Howick Day Clinic | KwaZulu-Natal | Howick |
| KZN Day Clinic | KwaZulu-Natal | Umhlanga |
| Lorne Street Anaesthetic Clinic | KwaZulu-Natal | Durban |
| Shelly Beach Day Clinic | KwaZulu-Natal | Shelly Beach |
| Westridge Surgical | KwaZulu-Natal | West Ridge |
| Emalahleni Day Hospital | Mpumalanga | Witbank |
| Potchefstroom Medical and Dental Centre | North West | Potchefstroom |
| Medi-Harts Day Clinic | Northern Cape | Hartswater |
| Kimberley Narko Clinic | Northern Cape | Kimberley |
| Langeberg Medical and Dental Centre | Western Cape | Kraaifontein |
| Monte Vista Clinic | Western Cape | Monte Vista |
| Parow Medical and Dental Centre | Western Cape | Parow |
| Tokai Medical and Dental Centre | Western Cape | Tokai |
| Advanced Durbanville Surgical Centre | Western Cape | Durbanville |
| Advanced Knysna Surgical Centre | Western Cape | Knysna |
| Advanced Panorama Surgical Centre | Western Cape | Panorama |
| Advanced Vergelegen Medical Centre | Western Cape | Somerset West |
| Advanced Worcester Surgical Clinic | Western Cape | Worcester |
| Cape Dental Theatres | Western Cape | Wynberg |
| Cure Day Clinics - Somerset West | Western Cape | Somerset West |
| Cure Day Clinics - Bellville | Western Cape | Parow |
| Cure Day Clinics - St Stephen's Paarl | Western Cape | Paarl |
| Driftwood Clinic | Western Cape | Constantia |
| Kango Clinic (Kannaland Medical Centre) | Western Cape | Oudtshoorn |
| The Surgical Institute | Western Cape | Durbanville |
| Thembani Theatres | Western Cape | Khayelitsha |
| Vidamed Day Hospital | Western Cape | Mossel Bay |
| Wesfleur Private Clinic | Western Cape | Atlantis |
| Alchimia Clinic | Western Cape | Gardens |
| Hermanus Day Hospital | Western Cape | Hermanus |

flexiFED

Complete reassurance for whatever life brings

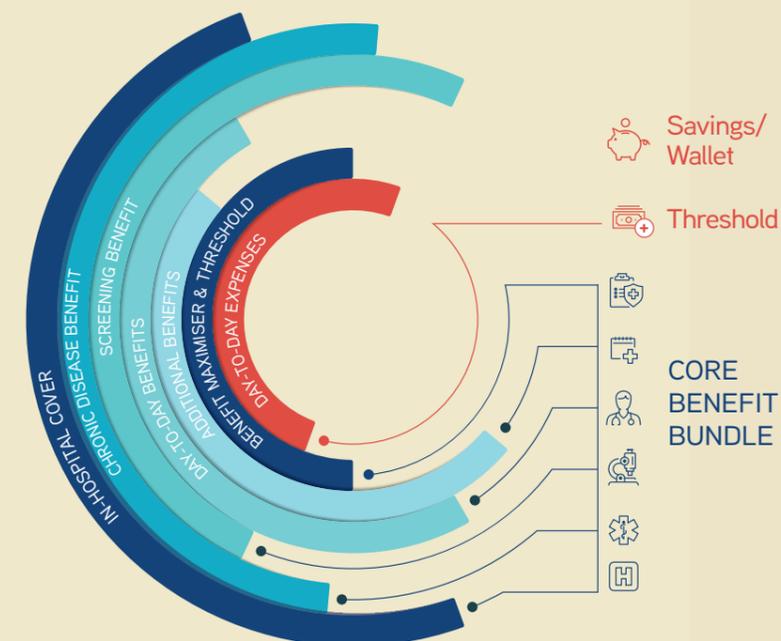
Finally there is a medical aid solution that aims to liberate members from one-size-fits-all plans by giving them more control over how they structure their own cover, and how much they pay.

Members start by choosing one of four core benefit bundles, flexiFED 1, 2, 3 or 4, to provide them with in-hospital benefits, chronic benefits, screening benefits, day-to-day benefits and additional benefits.

The next step is having the option to pay lower contributions on the core benefit bundle by choosing between two discounts.

Next, the member also enjoys the advantage of the Fedhealth MediVault, a predetermined amount available for their day-to-day medical expenses, but which they only pay for once they start using it. Last but not least, even after the member's day-to-day claims have accumulated to the Benefit Maximiser Threshold Level, members on flexiFED 1, 2 and 3 still have certain benefits covered from the Benefit Maximiser, like unlimited network GP visits and dentistry benefits. Members on flexiFED 4 have a threshold benefit.

Please see the following pages for more details on the flexiFED core benefit bundles and what they offer members.



FEDHEALTH 2019: NEW PRODUCT STRUCTURE

Fedhealth is turning conventional medical aid on its head. In addition to providing excellent healthcare, we're also enabling members on our new **flexiFED 1, 2, 3 and 4** to have more control over how much they pay.



| | | | | |
|---|---|---|---|---|
| CORE BENEFIT BUNDLE | <p>CORE BENEFIT BUNDLE</p> <p>This is the basic cover all members on the flexiFED range enjoy and includes the following benefits</p> | <p>In-hospital</p> <p>Chronic</p> <p>Screening</p> | <p>Most costs for hospitalisation are covered from this benefit and must be pre-authorized. flexiFED 1 covers network hospitals only, while flexiFED 2, 3 and 4 cover any private hospital of choice.</p> <p>Approved chronic medication is covered from this benefit.</p> <p>Prevention is better than cure, so we cover numerous women's, children's, cardiac and general health risk assessments and screenings.</p> | |
| | <p>Day-to-day</p> <p>Additional Benefits</p> | <p>We cover these option-specific benefits, unique to Fedhealth, to help members' day-to-day savings last longer: 7 days of take-home medicine and treatment for up to 30 days post-hospitalisation, specialised radiology, trauma treatment at a casualty ward and cover for female contraceptives. We also offer a host of extra benefits like upgrades within 30 days of a life-changing event; 24-hour Fedhealth Nurse Line; emotional wellbeing programme; emergency transport/response; MediTaxi; SOS Call Me; managed care programmes.</p> | <p>Same benefits as flexiFED 1, 2 and 3 as well as unlimited network GP consultations always paid from Risk and never from Savings.</p> | |
| | <p>Benefit Maximiser</p> | <p>In order to access your Benefit Maximiser, you need to submit all day-to-day claims to accumulate to the Benefit Maximiser Threshold Level. Thereafter, certain claims will be paid from the Benefit Maximiser. These include dentistry and unlimited nominated network GP visits. This benefit only applies to flexiFED 1, 2 and 3.</p> | <p>Submit claims to accumulate to a pre-determined threshold level, thereafter claims will be paid from the Threshold Benefit with a 20% co-payment on all claims for the member. This benefit only applies to flexiFED 4.</p> | |
| <p>PAY LOWER CONTRIBUTIONS ON YOUR CORE BENEFIT BUNDLE</p> | <p>You can CHOOSE to pay a lower monthly contribution by choosing between the following:</p> | <p>Save 25% by choosing a restricted hospital network or just pay an R11 500 excess for planned procedures at a hospital of your choice.</p> | <p>Save 11% by choosing network hospitals</p> <p>OR</p> <p>save 25% by choosing a restricted hospital network or just pay an R11 500 excess for planned procedures at a hospital of your choice.</p> | |
| <p>DAY-TO-DAY COVER</p> <p>SAVINGS</p> <p>MEDIVAULT & WALLET</p> | <p>No more paying for Savings upfront before you've even used it!</p> | <p>Each of the flexiFED options will have a nominal savings contribution. This will allow a member to transfer/retain any accumulated savings from a previous option/scheme when joining a flexiFED option. Any member on a flexiFED option will also be allowed to top up this savings account at any time up to a maximum annual amount of 25% of their gross contribution. Any claim submitted (not payable from the Core Benefit Bundle) will be funded from the members savings account first.</p> <p>You are now allocated money for day-to-day medical expenses available in your personal MEDIVAULT. This amount is based on your selected bundle and family composition, and is not pro-rated, i.e. even if you only join in August, you'll have the same amount available as you would have in January. To access these funds, you can transfer it, in full upfront, or in part as needed, to your WALLET.</p> | | <p>You'll only have to pay back the money that has been transferred from your MEDIVAULT to your WALLET - interest-free over a period of 12 months. E.g. from April 2019 to April 2020.</p> |

NEW flexiFED option range

Flexible core benefit bundles to suit every stage of life

flexiFED 1 Young singles

For young people who are single, in a relationship or married.

- Access to a MediVault**
Most people at this life stage prefer hospital plans, but hospital plans have no day-to-day benefits. flexiFED 1 can be like a hospital plan: if you don't use the MediVault you don't pay for it, but should you need it you don't have to rely on family or your bank for a loan. You just access your MediVault and pay it back interest-free.
- Unlimited nominated network GP consults from core benefit bundle** after day-to-day claims have reached the Benefit Maximiser threshold level.
- Female contraception** paid from the core benefit bundle.
- Unlimited accident and emergency treatment** at any private hospital.
- Specialised radiology** for that fall from your MTB.
- Unlimited private hospital cover for planned procedures** at network hospitals (or the smaller network depending on your choice).
- Trauma treatment in a casualty ward paid from the core benefit bundle** for sports or hazardous pursuit injuries.
- Upgrades within 30 days of a life-changing event**, such as pregnancy or the diagnosis of a dread disease.

| | |
|------------------------------------|---------------------------|
| Principal Member + Adult Dependant | |
| Monthly contributions: | |
| flexiFED 1 | R2 818 |
| flexiFED 1 ^{Elect} | R2 113 (Save R8 460 p.a.) |
| MediVault access: | |
| flexiFED 1 | R6 000 |
| flexiFED 1 ^{Elect} | R4 500 |

flexiFED 2 Family start-ups

For young families who are just starting out.

- Rich maternity benefits:**
 - 2x antenatal scans and 8 ante- and postnatal consults with midwife, network GP and gynea
 - Fedhealth Baby programme
 - Doula benefit
 - Postnatal midwifery benefit
- Great childhood benefits: ALL PAID FROM THE CORE BENEFIT BUNDLE**
 - Paed-IQ (online parenting hub)
 - Paediatric consultations without referral up to 12 months old
 - Infant hearing screening benefit
 - Childhood immunisations
 - Trauma treatment in a casualty ward for those falls from the swing.
 - Unlimited nominated network GP consults after day-to-day claims have reached the Benefit Maximiser threshold level.
 - Childhood illness specialised drug benefit up to 18 years old
 - Only pay for up to three children, the rest are covered for free.
- Access to a MediVault for day-to-day benefits.** You just access your MediVault and pay it back interest-free.
- Lifestyle benefits:**
 - Female contraception and vasectomies
 - Unlimited nominated network GP consults from core benefit bundle after day-to-day claims have reached the Benefit Maximiser threshold level.
 - Upgrades within 30 days of a life-changing event, such as pregnancy or the diagnosis of a dread disease.

| | |
|--|---------------------------|
| Principal Member + Adult Dependant + 1 Child (PAC) | |
| Monthly contributions: | |
| flexiFED 2 | R4 469 |
| flexiFED 2 ^{SPD} | R3978 (Save R5 892 p.a.) |
| flexiFED 2 ^{Elect} | R3354 (Save R13 380 p.a.) |
| MediVault access: | |
| flexiFED 2 | Any hospital R9 000 |
| flexiFED 2 ^{SPD} | R8 100 |
| flexiFED 2 ^{Elect} | R6 900 |

flexiFED 3 Young families

For young, still growing families.

- Rich maternity benefits:**
 - 2x antenatal scans and 12 ante- and postnatal consults with midwife, network GP and gynea
 - Fedhealth Baby programme
 - Doula benefit
 - Postnatal midwifery benefit
 - Private ward cover
- Great childhood benefits: ALL PAID FROM THE CORE BENEFIT BUNDLE**
 - Paed-IQ (online parenting hub)
 - Paediatric consultations without referral up to 24 months old
 - Infant hearing screening benefit
 - Childhood immunisations
 - Trauma treatment in a casualty ward for those falls from the swing.
 - Unlimited nominated network GP consults from core benefit bundle after day-to-day claims have reached the Benefit Maximiser threshold level.
 - Childhood illness specialised drug benefit up to 18 years old
 - Additional chronic benefit for children up to the age of 18 for kids with asthma, eczema and acne up to the age of 21.
 - Only pay for up to three children, the rest are covered for free.
- Lifestyle benefits:**
 - Female contraception and vasectomies
 - Unlimited nominated network GP consults from core benefit bundle after day-to-day claims have reached the Benefit Maximiser threshold level.
 - Child rates up to 27 for financially dependent children.
 - Upgrades within 30 days of a life-changing event, such as pregnancy or the diagnosis of a dread disease.

| | |
|--|----------------------------|
| Principal Member + Adult Dependant + 1 Child (PAC) | |
| Monthly contributions: | |
| flexiFED 3 | Any hospital R5 130 |
| flexiFED 3 ^{SPD} | R4 566 (Save R6 768 p.a.) |
| flexiFED 3 ^{Elect} | R3 848 (Save R15 384 p.a.) |
| MediVault access: | |
| flexiFED 3 | Any hospital R11 100 |
| flexiFED 3 ^{SPD} | R9 900 |
| flexiFED 3 ^{Elect} | R8 400 |

flexiFED 4 Mature families

For mature families looking for cover that leaves nothing to chance.

- Access to a large MediVault for day-to-day benefits.** You just access your MediVault and pay it back interest-free.
- Unlimited network GP consults from core benefit bundle**
- Unlimited Accident and Emergency treatment** at any private hospital.
- Female contraception and vasectomies** paid from core benefit bundle.
- Unlimited private hospital cover for planned procedures** at private hospitals (all private hospitals or networks depending on your choice).
- Trauma treatment in a casualty ward paid from the core benefit bundle** for sports or hazardous pursuit injuries.
- Specialised radiology**
- Post-hospitalisation benefit**
- Child rates up to the age of 27**
- Upgrades within 30 days of a life-changing event**, such as pregnancy or the diagnosis of a dread disease.
- Threshold benefit**

| | |
|---|----------------------------|
| Principal Member + Adult Dependant + 2 Children | |
| Monthly contributions: | |
| flexiFED 4 | Any hospital R7 569 |
| flexiFED 4 ^{SPD} | R6 737 (Save R9 984 p.a.) |
| flexiFED 4 ^{Elect} | R5 744 (Save R21 900 p.a.) |
| MediVault access: | |
| flexiFED 4 | Any hospital R19 500 |
| flexiFED 4 ^{SPD} | R17 400 |
| flexiFED 4 ^{Elect} | R14 700 |

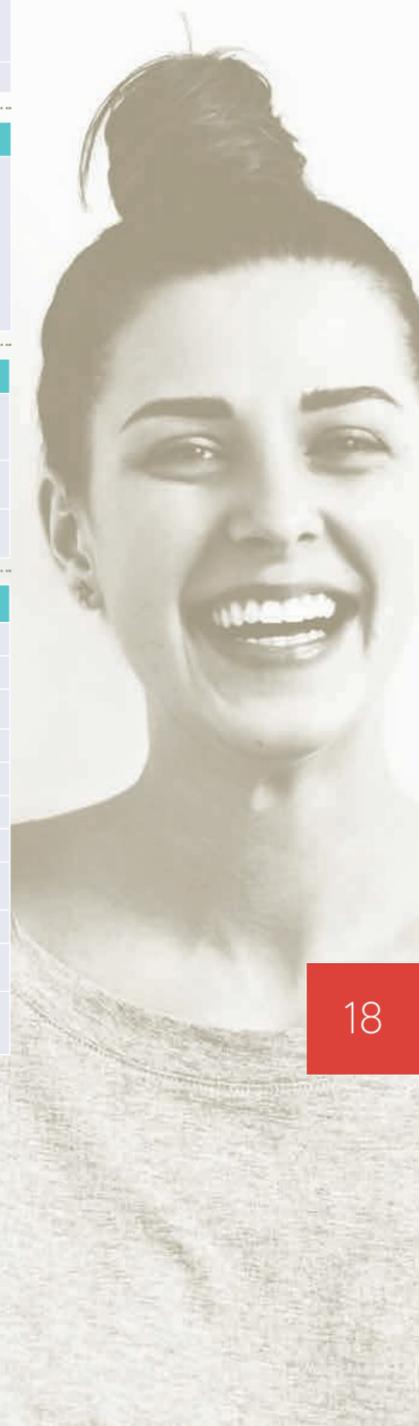
FEDHEALTH 2019: CREATE-YOUR-AID

Medical schemes have been doing the same things for decades. There are few differentiators between schemes and product is usually not amongst them. Sure, they mostly claim to be personalised to an individual, but the reality is this personalisation only stretches as far as lumping an individual into a generic category and benefit group that more or less fits one facet of their lives. Until now, Fedhealth has formulated a brand new product structure that is not only a first of its kind in South Africa, but a game-changer as far as positioning the product as the brand hero. **We're about to turn the medical aid industry on its head with SA's first truly personalised cover.**

Choose from one of 4 core benefit bundles.

| | flexiFED 1 Basic benefit bundle for young and healthy singles | flexiFED 2 Basic benefit bundle for family start-ups | flexiFED 3 Basic benefit bundle for young families | flexiFED 4 Basic benefit bundle with threshold for mature families |
|---|--|---|--|---|
| IN-HOSPITAL BENEFIT | | | | |
| Hospitalisation | Unlimited. Network hospitals only** | Unlimited at hospital of choice* | Unlimited at hospital of choice* | Unlimited at hospital of choice* |
| Maternity | Unlimited at cost with network specialists and GPs | | Private ward cover for delivery. Unlimited at cost with network specialists and GPs | Unlimited at cost with network specialists and GPs |
| Network GPs and Specialists | Unlimited cover at cost | | | |
| Non-network GPs, Specialists and all other healthcare professionals | Up to 100% of Fedhealth Rate | | | |
| Oncology | Unlimited at cost up to PMB level of care | | R277 900 | R444 700 |
| Organ Transplant | Unlimited at cost up to PMB level of care | | R277 900 | R444 700 |
| Renal Dialysis | Unlimited at cost up to PMB level of care at Designated Service Provider. 40% co-payment on use of non-DSP. | R277 900 at Designated Service Provider. 40% co-payment on use of non-DSP. | | R444 700 at Designated Service Provider. 40% co-payment on use of non-DSP. |
| Childhood illness specialised drug benefit | No benefit | Children up to the age of 18 years subject to managed care protocols | | |
| CHRONIC DISEASE BENEFIT | | | | |
| Chronic conditions as covered under flexiFED 1, 2, 3 & 4 | Unlimited cover for conditions on the Chronic Disease List (CDL) at provider of choice. Subject to basic formulary and MPL | Unlimited cover for conditions on the Chronic Disease List (CDL) at provider of choice. Subject to intermediate formulary and MPL | Unlimited cover for conditions on the Chronic Disease List (CDL) at provider of choice. We also cover medicine for allergic rhinitis for children up to the age of 18 where the child is registered with Chronic Medicine Management for asthma; medicine for eczema for children up to the age of 18 and medicine for acne up to the age of 21. Subject to intermediate formulary and MPL | Cover is provided for the conditions on the Chronic Disease List (CDL) plus 14 additional conditions, as well as medicine for allergic rhinitis for children up to the age of 18 where the child is registered with Chronic Medicine Management for asthma, medicine for eczema for children up to the age of 18 and medicine for acne up to the age of 21 at provider of choice. Subject to a limit of R5 680 pb and R11 350 per family. Thereafter unlimited cover for conditions on the CDL. Subject to intermediate formulary and MPL |
| CHRONIC DISEASE LIST (CDL) | | | | |
| flexiFED 1 & 2 (CDL) | Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy, COPD/Emphysema/Chronic Bronchitis, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus type 1 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis | | | |
| flexiFED 3 (CDL as above + the following 3) | Allergic Rhinitis, Acne and Eczema | | | |
| flexiFED 4 (CDL as above + the following 17) | Acne, Allergic Rhinitis, Ankylosing Spondylitis, Anorexia Nervosa, Attention Deficit Disorder (in children only), Bulimia Nervosa, Depression, Dermatomyositis, Eczema, Generalised Anxiety Disorder, Narcolepsy, Obsessive Compulsive Disorder, Panic Disorder, Paraplegia/Quadriplegia (associated medicine), Post-traumatic Stress Syndrome, Scleroderma, Tourette's Syndrome | | | |
| SCREENING BENEFIT | | | | |
| Women's health | Cervical cancer screening (Pap smear) | | Women; ages 21 to 65. 1 every three years | |
| Children's health | Immunisation Programme (as per state EPI) | | Birth to 12 years | |
| Cardiac health | Cholesterol screening (full lipogram) | | All lives; aged 20 and older. 1 every five years | |
| General | Flu vaccination | | All lives; 1 every year | |
| | HIV finger prick test | | All lives; 1 every year | |
| | Breast cancer screening with mammography | | All lives; aged 45 and older. 1 every three years | |
| | Pneumococcal vaccination | | All lives; aged 65 and older. 1 per lifetime | |
| | Colorectal cancer screening (faecal occult blood test) | | All lives; aged 50 to 75. 1 every year | |
| Men's health | Prostate Specific Antigen (PSA) | | Men; ages 45 to 69. 1 every year | |
| Health risk assessments | Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests) | | All lives; 1 every year | |
| | Preventative screening by contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture & fitness) | | All lives; 1 every year | |

*Members on flexiFED 1^{Elect}, flexiFED 2^{Elect}, flexiFED 2^{GRID}, flexiFED 3^{Elect}, flexiFED 3^{GRID}, flexiFED 4^{Elect} and flexiFED 4^{GRID} should note: Network hospitals only, or a co-payment of R11 500 will apply.
**Members on flexiFED 1 should note: Network hospitals only, or a co-payment of R6 400 will apply.



| | flexiFED 1 | flexiFED 2 | flexiFED 3 | flexiFED 4 |
|--|--|--|---|--------------------------|
| DAY-TO-DAY BENEFIT | | | | |
| Unlimited network GP visits | See Benefit Maximiser for flexiFED 1, 2 and 3 below | | | Unlimited at network GPs |
| Maternity | No benefit | 2 x 2D scans; antenatal classes up to R1 050; 8 antenatal and/or postnatal consults with a midwife, Network GP or network gynaecologist, amniocentesis | 2 x 2D scans; antenatal classes up to R1 050; 12 antenatal and/or postnatal consults with a midwife, Network GP or network gynaecologist, amniocentesis | No benefit |
| Fedhealth Baby Maternity Programme | All pregnant members and dependants | | | |
| Fedhealth Toddler Programme | Access to sound advice for parents with toddlers up to the age of 24 months | | | |
| Doula benefit | Up to R1 300 per delivery | | | |
| Postnatal midwifery benefit | 4 consultations per pregnancy with a midwife in- and out-of-hospital | | | |
| Infant hearing screening benefit | 1 test from birth up to the age of 8 weeks with an audiologist up to the Fedhealth Rate | | | |
| Paed-IQ | Free membership | | | |
| Paediatrician consultations | No benefit | 1 consultation per beneficiary with a network paediatrician up to 12 months of age | 1 consultation per beneficiary with a network paediatrician up to 24 months of age | No benefit |
| Optometry | No benefit | | 1 comprehensive consultation, 1 pair single vision or bifocal lenses, frame up to R200 | No benefit |
| Post-hospitalisation treatment | For up to 30 days after discharge from hospital like physiotherapy, x-rays or pathology i.e. follow-up treatment for a full 30-day period is covered | | | |
| Take-home medicine | 7-days of paid for take home medication after discharge from hospital - provided the medication is dispensed by the hospital and reflects on the original hospital account. | | | |
| Specialised radiology | MRI/ CT scans are paid whether they are performed in- or out-of-hospital. A co-payment applies for non-PMB MRI/ CT scans | | | |
| Trauma treatment at casualty ward | Whether admitted to hospital or not, emergency treatment, like stitches, is covered. Authorisation must be obtained and a co-payment of R570 per visit for non-PMBs applies | | | |
| Female contraception | Oral and injectable contraceptives only subject to the acute formulary | Includes oral, patches, contraceptive rings, certain injectables as well as IUDs (includes Mirena device) | | |
| Additional benefits | Upgrades within 30 days of a life-changing event; 24-hour Fedhealth Nurse Line; emotional wellbeing programme; emergency transport/response; MediTaxi; SOS Call Me; managed care programmes | | | |
| BENEFIT MAXIMISER | | | | |
| | flexiFED 1 | flexiFED 2 | flexiFED 3 | |
| Network GP visits | Unlimited at nominated network GP | | | |
| Dentistry | Preventative dental benefit | | Basic dental benefit | |
| THRESHOLD FOR flexiFED 4 ONLY | | | | |
| | flexiFED 4 | Day-to-day claims accumulate at the Fedhealth Rate to the Threshold Level. Limits apply to certain expenses | | |
| Annual Threshold Level | | | | |
| M | | R13 650 | | |
| M+1 | | R24 150 | | |
| M+2 | | R27 660 | | |
| M+2+ | | R31 500 | | |
| Limits | Limits may apply when calculating certain claims for accumulation to Threshold. These limits will also apply for refunds from Threshold | | | |
| Additional medical services | In and out-of-hospital: Subject to Savings/ Wallet or self-funded. Does not accumulate to Threshold. Paid from Threshold up to R11 600 per family per year | | | |
| Advanced dentistry | Limit of R7 400 per person per year, up to an overall limit of R22 100 per family per year | | | |
| Antenatal scans | Two 2D antenatal scans per person per year | | | |
| Appliances, external accessories and orthotics | In and out-of-hospital. Subject to Savings/ Wallet or self-funded. Does not accumulate to Threshold. Paid from Threshold up to R11 600 per family per year with a sub-limit of R4 340 for foot orthotics | | | |
| Optometry | Limit of R3 340 per person per year, up to an overall limit of R10 190 per family per year | | | |
| Prescribed medication | Limit of R5 680 per person per year, up to an overall limit of R11 400 per family per year | | | |

CORE BENEFIT BUNDLE

| | flexiFED 1 | flexiFED 2 | flexiFED 3 | flexiFED 4 |
|---|---|------------|--------------------------------|---|
| Overall annual limit (OAL) | Unlimited at network hospitals only. R6 400 co-payment on voluntary use of non-network hospital | | Unlimited at negotiated tariff | |
| Healthcare Professional Tariff in hospital (HPT) | | | | |
| Fedhealth Network GPs and Specialists | Covered at cost | | | |
| Non-Fedhealth Network GPs | Covered at 100% of Fedhealth Rate | | | |
| Non-Fedhealth Network Specialists | Covered at 100% of Fedhealth Rate | | | |
| Other Healthcare Professionals | Covered at 100% of Fedhealth Rate | | | |
| Prescribed Minimum Benefits (PMB): Treatment for PMB conditions can be funded in two ways: | To have the treatment for PMB conditions covered in full, you will have to use Fedhealth Network GPs, specialists, hospitals and DSPs where applicable. Should you choose not to make use of network providers, the Scheme will only refund treatment at 100% of the Fedhealth Rate and you will have a shortfall should the healthcare professional charge more | | | |
| Hospitalisation costs: accommodation in a general ward, high care ward and intensive care unit, theatre fees, medicine, material and hospital apparatus | Unlimited at negotiated tariff at network hospitals only. R6 400 co-payment on voluntary use of non-network hospitals | | Unlimited at negotiated tariff | |
| Co-payments per event applicable on the hospital/ facility bill only | | | | |
| Adenoidectomy | R6 200 | | No co-payment | |
| All open hernia surgery | R6 200 | R4 200 | | No co-payment |
| Arthroscopic procedures - other | R7 800 | | | R2 400 |
| Back & neck pain procedures | R6 200 | | No co-payment | |
| Balloon sinuplasty | No benefit | | | R4 200 |
| Bunion procedures | R6 200 | | No co-payment | |
| Colonoscopy, upper GI endoscopy | R6 200 | R4 200 | | R2 400 |
| Diagnostic cystoscopy | R6 200 | | No co-payment | |
| Dental admissions | No benefit | R6 200 | | No co-payment |
| Gastritis/ dyspepsia/ heartburn | R6 200 | | No co-payment | |
| Arthroscopic procedures: hip | No benefit | R7 800 | | R2 400 |
| Arthroscopic procedures: wrist | Unlimited at cost at PMB level of care | | R7 800 R2 400 | |
| Hysterectomy (unless for cancer) | R3 600 | | No co-payment | |
| Joint replacements | | | | |
| Single Hip and knee with CP* | Unlimited at cost at PMB level of care | | No co-payment | |
| Single Hip and knee - voluntary non-use of CP* | Unlimited at cost at PMB level of care | | R26 200 | |
| Other joint replacements and involuntary non-use of CP* for Single hip and knee | Unlimited at cost at PMB level of care | | R6 200 | R4 200 |
| Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & nissen/ toupey hernia repairs only) | R6 200 | | R4 200 | |
| Laparoscopic procedures | R6 200 | | R4 200 | |
| Laparoscopic varicocelelectomy | R6 200 | | No co-payment | |
| Nasal procedures | R6 200 | | No co-payment | |
| Rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year) | No benefit | | | R4 200 |
| Skin biopsy/ excision | R6 200 | | No co-payment | |
| Spinal surgery** | R6 200 | | R4 200 | |
| Surgical extraction of impacted wisdom teeth | No benefit | R4 200 | | |
| Tonsillectomy | | | | |
| Under the age of 12 | No co-payment | | | |
| 12 and over | R6 200 | | No co-payment | |
| Varicose vein procedures | R6 200 | | R4 200 | No co-payment |
| Additional medical services (dietetics, occupational therapy and speech therapy) | Subject to savings, wallet or self-funded | | | Subject to savings. Does not accumulate to Threshold. Paid from Threshold up to R11 600 per family per year |
| Alternatives to hospitalisation: Nursing services, private nurse practitioners & nursing agencies Sub-acute facilities, physical rehabilitation facilities | Unlimited at negotiated tariff Unlimited at cost up to PMB level of care | | | |

IN-HOSPITAL

*Contracted Provider: Must use ICPS or JointCare for single non-PMB hip and knee joint replacements. Non-use of Contracted Provider (CP) will result in co-payment.
** No benefit unless utilisation of back & neck rehabilitation programme has been completed.

| | flexiFED 1 | flexiFED 2 | flexiFED 3 | flexiFED 4 |
|--|--|---|--|---|
| Appliances, external accessories and orthotics | Subject to savings, wallet or self-funded | | | Subject to savings, wallet or self-funded. Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year. (R4 340 sub-limit per beneficiary for foot orthotics) |
| Blood, blood equivalents and blood products | Unlimited | | | |
| In-hospital dentistry benefit for children under 7 | No benefit | We cover the hospital and anaesthetist costs from the in-hospital benefit. The dentist account will be paid for by the member | | |
| Immune deficiency related to HIV infection | Unlimited (see HPT) | | | |
| Maternity - Healthcare Professional Tariff in hospital (HPT) | | | | |
| Fedhealth Network GPs and Specialists (e.g. Gynaecologists & paediatricians) | Covered at cost | | | |
| Non-Fedhealth Network GPs | Covered at 100% of Fedhealth Rate | | | |
| Non-Fedhealth Network Specialists | Covered at 100% of Fedhealth Rate | | | |
| Other Healthcare Professionals | Covered at 100% of Fedhealth Rate | | | |
| Maxillo-facial surgery | Unlimited, subject to approval (see HPT) | | | |
| Surgical extraction of impacted wisdom teeth | No benefit | You pay a co-payment of R4 200 on the hospital bill | | |
| Oncology: oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology | Unlimited at cost at PMB level of care at Designated Service Provider* and subject to level 1 treatment protocols. 40% co-payment for non-use of DSP | R277 900 at Designated Service Provider* and subject to level 1 treatment protocols. 40% co-payment for non-use of DSP | R444 700 at Designated Service Provider* and subject to level 1 treatment protocols. 40% co-payment for non-use of DSP | |
| Childhood illness specialised drug benefit | No benefit | Childhood illness specialised drug benefit for children up to the age of 18 | | |
| Organ transplant including immunosuppression medication | Unlimited at cost at PMB level of care | R277 900 (See HPT) | R444 700 (See HPT) | |
| Corneal graft | No benefit | R20 700 per beneficiary | | |
| Pathology, radiology (general) | Unlimited at Fedhealth Rate | | | |
| Physical therapy (physiotherapy) | Subject to referral by a medical practitioner, pre-authorisation & treatment protocols | | | |
| Prostheses | | | | |
| Internal | Various sub-limits apply | | | |
| Aorta Stent Grafts | R58 500 | | | |
| Bone lengthening devices | See combined benefit limit for all unlisted internal prosthesis* | | | |
| Cardiac pacemakers | PMBs only | R27 800 | | |
| Cardiac stents | PMBs only | R27 800 | | |
| Cardiac valves | PMBs only | R27 800 | | |
| Carotid stents | See combined benefit limit for all unlisted internal prosthesis* | | | |
| Detachable platinum coils | R50 700 | | | |
| Elbow replacement | See combined benefit limit for all unlisted internal prosthesis* | R27 800 | | |
| Emboloc Protection Devices | See combined benefit limit for all unlisted internal prosthesis* | R27 800 | | |
| Hip replacement | See combined benefit limit for all unlisted internal prosthesis* | R27 800 | | |
| Intraocular lenses (per lens) | R3 200 | | | |
| Knee replacement | See combined benefit limit for all unlisted internal prosthesis* | R27 800 | | |
| Other approved spinal implantable devices | See combined benefit limit for all unlisted internal prosthesis* | | | |
| Peripheral Arterial Stent Grafts | See combined benefit limit for all unlisted internal prosthesis* | | | |
| Shoulder replacement | See combined benefit limit for all unlisted internal prosthesis* | R27 800 | | |
| Spinal plates and screws | See combined benefit limit for all unlisted internal prosthesis* | | | |
| Total ankle replacement | No benefit | | | See combined benefit limit for all unlisted internal prosthesis* |
| *Combined benefit limit for all unlisted internal prosthesis | Unlimited at cost at PMB level of care | | *R25 000 | |
| External | Unlimited at cost at PMB level of care | R11 000 at cost | R11 600 at cost | |

*Designated Service Provider is ICON (Independent Clinical Oncology Network).

| | flexiFED 1 | flexiFED 2 | flexiFED 3 | flexiFED 4 |
|---|--|--|------------|--|
| Psychiatric services: accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material | Unlimited at cost at PMB level of care | R23 700 (see HPT) | R25 100 | R25 100 (See HPT) |
| Renal dialysis (chronic): consultations, visits, all services, materials and medicines associated with the cost of renal dialysis | Unlimited at cost at PMB level of care at Designated Service Provider. 40% co-payment on use of non-DSP. | R277 900 at 100% of Fedhealth Rate at Designated Service Provider. 40% co-payment on use of non-DSP. | | R444 700 at 100% of Fedhealth Rate at Designated Service Provider. 40% co-payment on use of non-DSP. |
| Childhood illness specialised drug benefit (e.g. biologicals) Benefit (non-oncology) | No benefit | Childhood illness specialised drug benefit for children up to the age of 18 | | |
| Specialised radiology | Unlimited at Fedhealth Rate. First R3 000 for non-PMB MRI/ CT scans for the member's account | Unlimited at Fedhealth Rate. First R2 200 for non-PMB MRI/ CT scans for the member's account | | |
| Spinal surgery | No benefit unless Back & Neck Rehabilitation Programme has been completed. You pay a co-payment of R6 200 on the hospital bill | | | No benefit unless back & neck rehabilitation programme has been completed. You pay a co-payment of R4 200 on the hospital bill |
| Terminal care benefit | R31 000 at Fedhealth Rate | | | |

HPT - Healthcare Professional Tariff | FR - Fedhealth Rate | MPL - Medicine Price List

IN-HOSPITAL

| | flexiFED 1 | flexiFED 2 | flexiFED 3 | flexiFED 4 |
|---|--|---|---|--|
| Limit | Unlimited cover for conditions on the Chronic Disease List (CDL) at provider of choice. Subject to basic formulary and MPL | Unlimited cover for conditions on the Chronic Disease List (CDL) at provider of choice. Subject to intermediate formulary and MPL | Unlimited cover for conditions on the Chronic Disease List (CDL) at provider of choice. We also cover medicine for allergic rhinitis for children up to the age of 18 where the child is registered with Chronic Medicine Management for asthma; medicine for eczema for children up to the age of 18 and medicine for acne up to the age of 21 (managed care protocols apply). Subject to intermediate formulary and MPL | Cover is provided for the conditions on the Chronic Disease List (CDL) plus 14 additional conditions, as well as medicine for eczema for children up to the age of 18 and medicine for acne up to the age of 21 at provider of choice. Subject to a limit of R5 680 pb and R11 350 per family. Thereafter unlimited cover for conditions on the CDL. Subject to intermediate formulary and MPL |
| IN-BENEFIT | | | | |
| Conditions covered | 26 CDL conditions | | 29 conditions. See lists below | 42 conditions. See lists below |
| Formulary | Basic formulary | Intermediate formulary | | |
| Preferred Provider | MediRite, Dis-Chem, Clicks & Pharmacy Direct | | | |
| OUT-OF-BENEFIT (See CDL list below) | Out-of-benefit does not apply | | | Intermediate formulary |
| Formulary | | | | MedRite, Dis-Chem, Clicks & Pharmacy Direct |
| Preferred Provider | | | | |
| HIV/AIDS medicine benefit including treatment for mother-to-child-transmission, rape & post-exposure prophylaxis | | | | |
| Limit | Unlimited | | | |

CHRONIC DISEASE BENEFIT

| CHRONIC DISEASE LIST (CDL) | |
|---|--|
| flexiFED 1 & 2 (CDL) | Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy, COPD/Emphysema/Chronic Bronchitis, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus type 1 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis |
| flexiFED 3 (CDL as above + the following 3) | Allergic rhinitis, Acne and Eczema |
| flexiFED 4 (CDL as above + the following 16) | Acne, Ankylosing Spondylitis, Anorexia Nervosa, Attention Deficit Disorder (in children only), Bulimia Nervosa, Depression, Dermatomyositis, Eczema, Generalised Anxiety Disorder, Narcolepsy, Obsessive Compulsive Disorder, Panic Disorder, Paraplegia/Quadriplegia (associated medicine), Post-traumatic Stress Syndrome, Scleroderma, Tourette's Syndrome |

Non-compliance with formulary requirements will attract a co-payment of 40%. All medicine claims are subject to the Medicine Price List (MPL), a generic reference price list, and the maximum negotiated dispensing fee. Fedhealth does not make use of a DSP network, only a preferred provider network.

The preferred provider ensures price certainty for members when obtaining medication. Members may use any pharmacy, however if a dispensing fee in excess of 25%/ R25 is charged, the member will incur a co-payment.

| | | flexiFED 1 | flexiFED 2 | flexiFED 3 | flexiFED 4 |
|---|---|------------------------------|--------------|-----------------|------------|
| SCREENING BENEFIT | Women's Health | | | | |
| | Cervical cancer screening (Pap smear) | Women; ages 21 to 65 | | 1 every 3 years | |
| | Men's Health | | | | |
| | Prostate Specific Antigen (PSA) | Men; ages 45 to 69 | | 1 every year | |
| | Children's Health | | | | |
| | Immunisation Programme (as per State EPI) | Birth to 12 years | | Various | |
| | Cardiac Health | | | | |
| | Cholesterol screening (full lipogram) | All lives; aged 20 and older | | 1 every 5 years | |
| | General | | | | |
| | Breast cancer screening with mammography | All lives; aged 45 and older | | 1 every 3 years | |
| | Flu vaccination | All lives | | 1 every year | |
| | HIV finger prick test by a contracted wellness network provider | All lives | | 1 every year | |
| | Pneumococcal vaccination | All lives; aged 65 older | | 1 per lifetime | |
| | Colorectal cancer screening (faecal occult blood test) | All lives; ages 50 to 75 | | 1 every year | |
| | Health risk assessments | | | | |
| Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests) | All lives | | 1 every year | | |
| Preventative screening by contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture & fitness) | All lives | | 1 every year | | |

| | | flexiFED 1 | flexiFED 2 | flexiFED 3 | flexiFED 4 |
|--------------------|---|--|--|--|--------------------------|
| DAY-TO-DAY BENEFIT | Unlimited network GP visits | See Benefit Maximiser for flexiFED 1, 2 and 3 on page 25 | | | Unlimited at network GPs |
| | Maternity | No benefit | 2 x 2D scans; antenatal classes up to R1 050; 8 antenatal and/or postnatal consults with a midwife, Network GP or network gynaecologist, amniocentesis | 2 x 2D scans; antenatal classes up to R1 050; 12 antenatal and/or postnatal consults with a midwife, Network GP or network gynaecologist, amniocentesis | No benefit |
| | Fedhealth Baby Maternity Programme | All pregnant members and dependants | | | |
| | Fedhealth Toddler Programme | Access to sound advice for parents with toddlers up to the age of 24 months | | | |
| | Doula benefit | R1 300 per delivery | | | |
| | Postnatal midwifery benefit | 4 consultations with a midwife in and out-of-hospital per pregnancy | | | |
| | Infant hearing screening benefit | 1 test with an audiologist up to the age of 8 weeks up to the Fedhealth Rate | | | |
| | Paed-IQ | Free membership | | | |
| | Paediatrician consultations | No benefit | 1 consultation per beneficiary with a network paediatrician up to 12 months of age. No GP referral required | 1 consultation per beneficiary with a network paediatrician up to 24 months of age. No GP referral required | No benefit |
| | Optometry | No benefit | | 1 comprehensive consultation per beneficiary, 1 pair single vision or bifocal lenses per beneficiary, frame per beneficiary (use Savings for enhanced frame) R200 pb every 24 months. Optical benefits provided by an Optical Network Provider | No benefit |
| | Post-hospitalisation treatment benefit | For up to 30 days after discharge from hospital like physiotherapy, x-rays or pathology i.e follow-up treatment for a full 30-day period is covered | | | |
| | Take-home medicine benefit | 7-days of paid for take-home medication after discharge from hospital - provided the medication is dispensed by the hospital and reflects on the original hospital account | | | |
| | Specialised radiology benefit | Unlimited at Fedhealth Rate. First R3 000 for each non-PMB MRI/ CT scan for member's own account | Unlimited at Fedhealth Rate. First R2 200 for each non-PMB MRI/ CT scan for member's own account | | |
| | Trauma treatment at a casualty ward | Unlimited at 100% of Fedhealth Rate. You pay a co-payment of R570 per visit for non-PMBs | | | |
| | Female contraception benefit | Oral and injectable contraceptives subject to the acute formulary | Oral, patches, contraceptive rings, certain injectables as well as IUDs that include Mirena. Must be prescribed by a GP or gynaecologist and not applicable to oral contraceptives prescribed for acne | | |

| | | flexiFED 1 | flexiFED 2 | flexiFED 3 | flexiFED 4 |
|---|--|---|------------|------------|------------|
| ADDITIONAL BENEFITS | Fedhealth Nurse Line | A 24-hour toll-free line manned by professional nurses for medical and related queries | | | |
| | Emotional Wellbeing programme | 24-hour telephonic support to get members through life's ups and downs, with the option to refer to psychologists | | | |
| | Emergency transport/ response | Emergency transport for members through Europ Assistance | | | |
| | Comprehensive managed care programmes | | | | |
| | Aid for AIDS | Support programme for members living with HIV/Aids | | | |
| | Conservative Back & Neck Rehabilitation Programme | Helping members address back and neck pain to avoid spinal surgery | | | |
| | Smoking Cessation Programme | The support to help members quit smoking | | | |
| | Weight Management Programme | A 12-week programme designed to help qualifying members with a high BMI and waist circumference lose weight | | | |
| | Oncology disease management | Comprehensive care for cancer patients | | | |
| | Mental Health Programme | Support for members with substance-abuse or mental health issues like depression or bipolar mood disorder | | | |
| | MediTaxi | A transport service for members who need follow-up medical visits following a hospital authorisation | | | |
| | SOS Call Me | A USSD call-back service so members can access Emergency Medical Services (EMS), Fedhealth Nurse Line or MediTaxi | | | |
| Upgrades within 30 days of a life-changing event | Upgrade to a higher option upon the diagnosis of a dread disease or pregnancy | | | | |
| Child rates for financially dependent children up to the age of 27 | Provided they're unmarried and don't earn more than the maximum social pension | | | | |
| Good news for bigger families | Fourth and subsequent children are covered for free | | | | |



BENEFIT **MAXIMISER** ON FLEXIFED 1, 2 AND 3

In order to access your **Benefit Maximiser**, you need to submit all day-to-day claims to accumulate to the **Benefit Maximiser Threshold Level**. Thereafter, certain claims will be paid from the **Benefit Maximiser**. These include, dentistry and unlimited network GP visits. All day-to-day expenses accumulate to your **Benefit Maximiser Threshold Limit** at cost.

| BENEFIT MAXIMISER | Benefit Maximiser Threshold Levels | flexiFED 1 | flexiFED 2 | flexiFED 3 |
|--------------------------|------------------------------------|------------|------------|------------|
| | M | R3 600 | R4 200 | R5 100 |
| | M + 1 | R6 000 | R7 800 | R9 600 |
| | M + 2 | R7 200 | R9 000 | R11 100 |
| | M + 2+ | R8 700 | R10 800 | R13 200 |

Once your **Benefit Maximiser Threshold Level** has been reached, the following day-to-day benefits will be paid by the scheme from your **Core Benefit Bundle**

| BENEFIT MAXIMISER | | flexiFED 1 | flexiFED 2 | flexiFED 3 |
|--|--|---|--|--|
| | | Dentistry (Preventative or Basic) | Paid from Savings/ Wallet or self-funded. Once your Benefit Maximiser Threshold Level has been reached, the following benefits will be paid from the Benefit Maximiser: 2 annual consultations per beneficiary incl. x-rays & scaling & polishing. Subject to contracted dentists & limited to a list of approved procedures, dental tariff codes and protocols. | Paid from Savings/ Wallet or self-funded. Once your Benefit Maximiser Threshold Level has been reached, the following benefits will be paid from the Benefit Maximiser: 2 annual consultations per beneficiary including x-rays, scaling & polishing, fillings, extractions and root canal. Subject to a contracted list of dentists and limited to a list of approved procedures, dental tariff codes and protocols. Plastic dentures limited to one set per beneficiary every two years. |
| General Practitioners Fedhealth Network GPs | | Unlimited consultations at a nominated Fedhealth Network GP once your Benefit Maximiser Threshold Level has been reached. Limited to 2 mental health consultations per beneficiary per year | | |

THRESHOLD BENEFIT ON FLEXIFED 4

The Threshold Benefit pays for certain day-to-day expenses once your claims have accumulated up to the required level. The threshold level is reached through the accumulation of claims paid from the member's Savings/ Wallet or self-funded through the year at the Fedhealth Rate. Certain benefit limits do not accumulate to Threshold. Where limits do accumulate, expenses will only accumulate up to this limit and this limit will also apply to refunds from Threshold. A 20% co-payment will apply to all claims paid from the Threshold Benefit on **flexiFED 4**. No co-payment will apply to GP and Specialist consultations in-network. **flexiFED 1, 2 & 3** do not have a threshold benefit.

| THRESHOLD BENEFIT | Threshold Levels | flexiFED 4 |
|-------------------|------------------|------------|
| | M | R13 650 |
| | M + 1 | R24 150 |
| | M + 2 | R27 660 |
| | M + 2+ | R31 500 |

| | | flexiFED 4 |
|---|---|---|
| THRESHOLD BENEFIT | Tariff | Up to 100% of FR |
| | Co-payments in Threshold | 20% co-payment |
| | Appliances, external accessories and orthotics: Hearing aids, wheelchairs, etc. | In & out-of-hospital: Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year. (R4 340 sub-limit per beneficiary for foot orthotics) |
| | Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication) | Does not accumulate to or pay from Threshold |
| | Additional medical services: Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthoptics, podiatry, private nursing*, psychologists, social workers, speech therapy | In & out-of-hospital: Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year. |
| | Dentistry Advanced: inlays, crowns, bridges, mounted study models, metal base partial dentures, osseo-integrated implants, orthognathic surgery, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians | R7 400 per beneficiary per year, R22 100 per family per year before and after Threshold |
| | Dentistry (Basic) | Unlimited once Threshold is reached |
| | General Practitioners | |
| | Fedhealth Network GPs | Unlimited GP consultations at a Fedhealth Network GP. flexiFED 4^{GRIP} and flexiFED 4^{REST} members must nominate a GP. Savings does not have to be depleted first. Limited to 2 mental health consultations per beneficiary per year |
| | Non-Fedhealth Network GPs | Unlimited accumulation to and refund from Threshold at FR. Limited to 2 mental health consultations per beneficiary per year |
| | Maternity benefit | Limited to 2 x 2D antenatal scans per beneficiary per pregnancy before and after Threshold |
| | Optometry | R3 340 per beneficiary per year, R10 190 per family per year before and after Threshold |
| | Over-the-counter medication: | Does not accumulate to or pay from Threshold |
| | Pathology | Unlimited once Threshold is reached |
| | Physical therapy: Chiropractics, biokinetics & physiotherapy | Does not accumulate to threshold. Paid from Threshold up to the Additional Medical Services limit of R11 600 per family per year |
| | Prescribed medication | R5 680 per beneficiary per year, R11 400 per family per year before and after Threshold |
| | Radiology General | Unlimited once Threshold is reached |
| | Specialists excluding Psychiatrists (network GP referral required for consultations (including PMB conditions) to be paid from Risk benefits | |
| | Fedhealth Network Specialists | Unlimited at cost once Threshold is reached. 20% co-payment if GP referral not obtained |
| | Non-Fedhealth Network Specialists | Accumulation to and refund from Threshold at Fedhealth Rate only. 20% co-payment if GP referral not obtained |
| Specialists: Psychiatrists (network GP referral required for consultations (including PMB conditions) to be paid from Risk benefits | | |
| Fedhealth Network Psychiatrists | Does not accumulate to threshold. Paid from threshold at cost up to the Additional Medical Services limit of R11 600 per family per year. 20% co-payment if GP referral not obtained | |
| Non-Fedhealth Network Psychiatrists | Does not accumulate to threshold. Paid from threshold at the Fedhealth Rate up to the Additional Medical Services limit of R11 600 per family per year. 20% co-payment if GP referral not obtained | |

*Private nursing that falls outside the Alternatives to Hospitalisation Benefit.



Pay lower contributions on your Core Benefit Bundle

GRID

By committing to using Fedhealth's network of more than 100 world-class private hospitals only, members on **flexiFED** 2, 3 and 4 save up to 12% on their monthly contribution. Note: in the case of an emergency for stabilising treatment, members can still use any private hospital and will be covered without any co-payment. The use of network hospitals only applies to planned procedures. Members should refer to our list of network hospitals to see if there is a private hospital in close proximity of their home in case of planned procedures, before choosing this saving.

Elect:

Members can choose to pay a fixed excess of R11 500 on all hospital admissions, except for emergencies, and by doing so, enjoy a 24% saving on their monthly contribution. But note that this excess applies to the hospital bill only; the member could still have co-payments on out-of-network specialists, a procedure co-payment or shortfalls because benefit limits have been exceeded.

flexiFED Contributions

flexiFED 1

| | Member | | | Adult | | | Child | | |
|-------------------|--------|---------|--------------|-------|---------|--------------|-------|---------|------------|
| | Risk | Savings | TOTAL | Risk | Savings | TOTAL | Risk | Savings | TOTAL |
| Network hospitals | 1 586 | 25 | 1 611 | 1 188 | 19 | 1 207 | 517 | 8 | 525 |
| Elect | 1 189 | 19 | 1 208 | 891 | 14 | 905 | 388 | 6 | 394 |

flexiFED 2

| | Member | | | Adult | | | Child | | |
|--------------|--------|---------|--------------|-------|---------|--------------|-------|---------|------------|
| | Risk | Savings | TOTAL | Risk | Savings | TOTAL | Risk | Savings | TOTAL |
| Any hospital | 2 061 | 25 | 2 086 | 1 747 | 21 | 1 768 | 608 | 7 | 615 |
| GRID | 1 834 | 22 | 1 856 | 1 555 | 19 | 1 574 | 541 | 7 | 548 |
| Elect | 1 546 | 19 | 1 565 | 1 311 | 16 | 1 327 | 456 | 6 | 462 |

flexiFED 3

| | Member | | | Adult | | | Child | | |
|--------------|--------|---------|--------------|-------|---------|--------------|-------|---------|------------|
| | Risk | Savings | TOTAL | Risk | Savings | TOTAL | Risk | Savings | TOTAL |
| Any hospital | 2 269 | 25 | 2 294 | 1 996 | 22 | 2 018 | 809 | 9 | 818 |
| GRID | 2 019 | 22 | 2 041 | 1 777 | 20 | 1 797 | 720 | 8 | 728 |
| Elect | 1 702 | 19 | 1 721 | 1 497 | 16 | 1 513 | 607 | 7 | 614 |

flexiFED 4

| | Member | | | Adult | | | Child | | |
|--------------|--------|---------|--------------|-------|---------|--------------|-------|---------|------------|
| | Risk | Savings | TOTAL | Risk | Savings | TOTAL | Risk | Savings | TOTAL |
| Any hospital | 3 006 | 25 | 3 031 | 2 662 | 22 | 2 684 | 919 | 8 | 927 |
| GRID | 2 676 | 22 | 2 698 | 2 369 | 20 | 2 389 | 818 | 7 | 825 |
| Elect | 2 255 | 19 | 2 274 | 2 035 | 17 | 2 052 | 703 | 6 | 709 |

Day-to-day benefits claims are funded from available savings then your Wallet if activated, or self-funded. Claims may also be funded from the Benefit Maximiser or Threshold Benefit if applicable.

Each of the **flexiFED** options have a nominal savings contribution. This allows a member to transfer/ retain any accumulated savings from a previous option or scheme when joining a **flexiFED** option. Any member on a **flexiFED** option will also be allowed to top up this savings account at any time up to a maximum annual amount of 25% of their gross contribution. Any claim submitted (not payable from the Core Benefit Bundle) will be funded from the member's savings account first.

| | flexiFED 1 | flexiFED 2 | flexiFED 3 | flexiFED 4 |
|---|---|--|---|---|
| Tariff | Up to 100% of FR | Up to 100% of FR | Up to 100% of FR | Up to 100% of FR |
| Co-payments in Threshold | N/A | | | 20% co-payment |
| Appliances, external accessories and orthotics: Hearing aids, wheelchairs, etc. | In & out-of-hospital: Paid from Savings/ Wallet or self-funded | | | In & out-of-hospital: Paid from Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year. (R4 340 sub-limit per beneficiary for foot orthotics) |
| Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication) | Paid from Savings/ Wallet or self-funded | | | Paid from Savings/ Wallet or self-funded. Does not accumulate to or pay from Threshold |
| Additional medical services: Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthotics, podiatry, private nursing*, psychologists, social workers, speech therapy | Paid from Savings/ Wallet or self-funded | | | In and out-of-hospital: Paid from Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid from threshold up to R11 600 per family per year. |
| Dentistry Advanced: inlays, crowns, bridges, mounted study models, metal base partial dentures, osseo-integrated implants, orthognathic surgery, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians | Paid from Savings/ Wallet or self-funded | | | R7 400 per beneficiary per year, R22 100 per family per year before and after Threshold. Paid from Savings/ Wallet or self-funded and Threshold |
| Dentistry (Basic) | Paid from Savings/ Wallet or self-funded. Also see Benefit Maximiser on page 25 | | | Paid from Savings/ Wallet or self-funded and Threshold. Unlimited once Threshold is reached |
| General Practitioners | | | | |
| Fedhealth Network GPs | Paid from Savings/ Wallet or self-funded. Also see Benefit Maximiser on page 25 | | | Unlimited GP consultations at a Fedhealth Network GP. flexiFED 4^{GRD} and flexiFED 4^{Elect} members must nominate a GP. Savings does not have to be depleted first. Limited to 2 mental health consultations per beneficiary per year |
| Non-Fedhealth Network GPs | Paid from Savings/ Wallet or self-funded | | | Paid from Savings/ Wallet or self-funded and Threshold. Unlimited accumulation to and refund from Threshold at FR. Limited to 2 mental health consultations per beneficiary per year |
| Maternity benefit | Paid from Savings/ Wallet or self-funded | Paid from Savings/ Wallet or self-funded once day-to-day benefit paid from the Core Benefit Bundle has been depleted | | Limited to 2 x 2D antenatal scans per pregnancy before and after Threshold. Paid from Savings/ Wallet or self-funded and Threshold |
| Optometry | Paid from Savings/ Wallet or self-funded. | | Paid from Savings/ Wallet or self-funded once day-to-day benefit paid from the Core Benefit Bundle has been depleted. | R3 340 per beneficiary per year, R10 190 per family per year before and after Threshold. Paid from Savings/ Wallet or self-funded and Threshold |

*Private nursing that falls outside the Alternatives to Hospitalisation Benefit.

| | flexiFED 1 | flexiFED 2 | flexiFED 3 | flexiFED 4 |
|--|------------|--|------------|--|
| Day-to-Day Benefits (continued) | | | | |
| Over-the-counter medication: | | Paid from Savings/ Wallet or self-funded | | Paid from Savings/ Wallet or self-funded. Does not accumulate to or pay from Threshold |
| Pathology | | Paid from Savings/ Wallet or self-funded | | Paid from Savings/ Wallet or self-funded and Threshold. Unlimited once Threshold is reached |
| Physical therapy: Chiropractics, biokinetics & physiotherapy | | Paid from Savings/ Wallet or self-funded | | Subject to Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid from threshold up to the Additional Medical Services limit of R11 600 per family per year |
| Prescribed medication | | Paid from Savings/ Wallet or self-funded | | R5 680 per beneficiary per year, R11 400 per family per year before and after threshold. Subject to Savings/ Wallet or self-funded |
| Radiology General | | Paid from Savings/ Wallet or self-funded | | Paid from Savings/ Wallet or self-funded and Threshold. Unlimited once Threshold is reached |
| Specialists excluding psychiatrists (network GP referral required for consultations, including PMB conditions) to be paid from Risk benefits. | | | | |
| Fedhealth Network Specialists | | Paid from Savings/ Wallet or self-funded | | Subject to Savings/ Wallet or self-funded and accumulation at cost to threshold. Unlimited at cost once threshold is reached. 20% co-payment if GP referral is not obtained |
| Non-Fedhealth Network Specialists | | Paid from Savings/ Wallet or self-funded | | Subject to Savings/ Wallet or self-funded. Accumulation to and refund from threshold at 100% of Fedhealth Rate only. 20% co-payment if GP referral is not obtained |
| Specialists: Psychiatrists (network GP referral required for consultations (including PMB conditions) to be paid from Risk benefits | | | | |
| Fedhealth Network Psychiatrists | | Paid from Savings/ Wallet or self-funded | | Subject to Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid at cost from threshold up to the Additional Medical Services limit of R11 600 per family per year. 20% co-payment if GP referral is not obtained |
| Non-Fedhealth Network Psychiatrists | | Paid from Savings/ Wallet or self-funded | | Subject to Savings/ Wallet or self-funded. Does not accumulate to threshold. Paid at 100% of Fedhealth Rate from threshold up to the Additional Medical Services limit of R11 600 per family per year. 20% co-payment if GP referral is not obtained |

You are now allocated money for day-to-day medical expenses available in your personal MediVault. This amount is based on your selected bundle and family composition, and is not pro-rated, i.e. even if you only join in August, you'll have the same amount available as you would have in January. To access these funds, you can transfer it, in full upfront, or in part as needed, to your Wallet.

| | How much is in the MediVault | flexiFED 1 | flexiFED 1 ^{Elect} | flexiFED 2 | flexiFED 2 ^{GRID} | flexiFED 2 ^{Elect} | flexiFED 3 | flexiFED 3 ^{GRID} | flexiFED 3 ^{Elect} | flexiFED 4 | flexiFED 4 ^{GRID} | flexiFED 4 ^{Elect} |
|-----------|------------------------------|------------|-----------------------------|------------|----------------------------|-----------------------------|------------|----------------------------|-----------------------------|------------|----------------------------|-----------------------------|
| MEDIVault | M | R3 600 | R2 700 | R4 200 | R3 600 | R3 300 | R5 100 | R4 500 | R3 900 | R7 500 | R6 600 | R5 700 |
| | M + 1 | R6 000 | R4 500 | R7 800 | R6 900 | R6 000 | R9 600 | R8 700 | R7 200 | R14 100 | R12 600 | R10 500 |
| | M + 2 | R7 200 | R5 400 | R9 000 | R8 100 | R6 900 | R11 100 | R9 900 | R8 400 | R16 200 | R14 400 | R12 300 |
| | M + 2+ | R8 700 | R6 600 | R10 800 | R9 600 | R8 100 | R13 200 | R11 700 | R9 900 | R19 500 | R17 400 | R14 700 |

Define family composition

M - Member

M + 1: Member plus one dependant (either adult or child)

M + 2: Member plus two dependants (either adult or child)

M + 2+: Member plus two or more dependants (either adult or child)

In order to access the amount available in your MediVault, you will be required to accept the terms and conditions available on the **Fedhealth Family Room** or please call the **Fedhealth Customer Contact Centre** on **0860 002 153**.

GRID:

By committing to using Fedhealth's network of more than 100 world-class private hospitals only, members on **flexiFED 2, 3 and 4** save up to 11% on their monthly contribution. Note: in the case of an emergency for stabilising treatment, members can still use any private hospital and will be covered without any co-payment. The use of network hospitals only applies to planned procedures. Members should refer to our list of network hospitals to see if there is a private hospital in close proximity of their home in case of planned procedures, before choosing this saving.

Elect:

Members can choose to pay a fixed excess of R11 500 on all hospital admissions, except for emergencies, and by doing so, enjoy a 25% saving on their monthly contribution. But note that this excess applies to the hospital bill only; the member could still have co-payments on out-of-network specialists, a procedure co-payment or shortfalls because benefit limits have been exceeded.

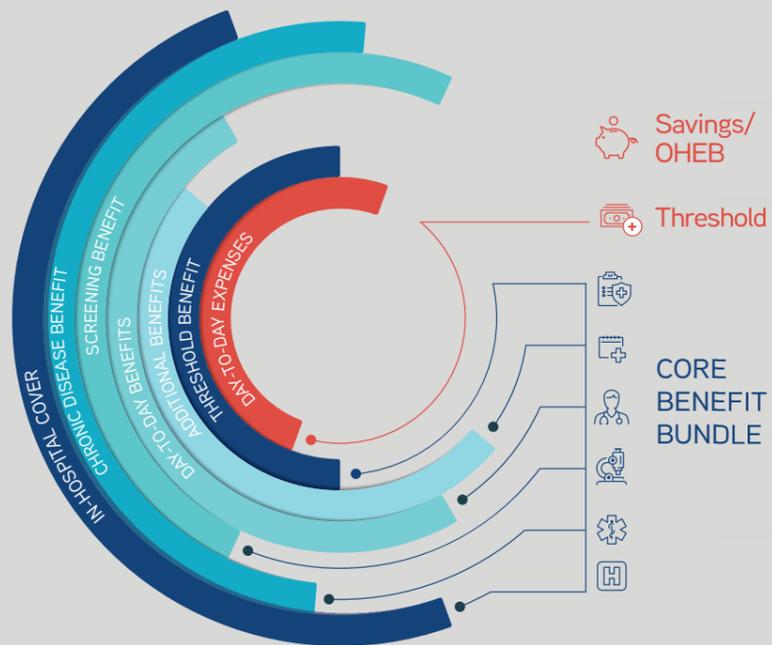


maxiFED

Complete reassurance for whatever life brings

Our maxima **EXEC** and maxima **PLUS** core benefit bundles give members the peace of mind that most of their healthcare needs will be met. This range leaves nothing to chance, with ample in-hospital, chronic, screening, day-to-day cover covered by the core benefit bundle, as well as value-added additional benefits. In addition, it also features a Medical Savings Account for day-to-day expenses and a Threshold benefit. Maxima **PLUS** also has an Out-of-Hospital Expenses Benefit (OHEB).

Please see the following pages for more detail on the maxiFED core benefit bundles and what they offer members.



CORE BENEFIT BUNDLE • Paid from Risk

| | maxima EXEC / maxima EXEC ^{GRID*} A comprehensive benefit bundle with a threshold benefit | maxima PLUS A comprehensive benefit bundle with a threshold benefit |
|--|--|---|
| IN-HOSPITAL BENEFIT | | |
| Hospitalisation | No overall annual limit | |
| Maternity | Unlimited | |
| Network GPs and Specialists | Unlimited cover at cost | |
| Non-network GPs | Up to 100% of Fedhealth Rate | |
| Non-network Specialists | Up to 200% of Fedhealth Rate | |
| Other healthcare professionals | Up to 100% of Fedhealth Rate | Up to 300% of Fedhealth Rate |
| Oncology | R555 900 | Unlimited |
| Organ Transplant | R555 900 | Unlimited |
| Renal Dialysis | R555 900 at Designated Service Provider. 40% co-payment on use of non-DSP. | Unlimited at Designated Service Provider. 40% co-payment on use of non-DSP. |
| Specialised Medication | R173 400 | R347 900 |
| In-hospital dentistry for children up to the age of 7 | Hospitalisation and anaesthetist covered for children up to the age of 7 | |
| CHRONIC DISEASE BENEFIT | | |
| | 51 conditions. R7 100 per beneficiary, R13 100 per family subject to comprehensive formulary. Preferred providers: MediRite, Clicks, Dis-Chem, Pharmacy Direct | 65 conditions. R15 000 per beneficiary, R28 100 per family subject to comprehensive formulary. Preferred providers: MediRite, Clicks, Dis-Chem, Pharmacy Direct |
| SCREENING BENEFIT | | |
| Women's health | Cervical cancer screening (Pap smear) | Women, ages 21 to 65. 1 every three years |
| Children's health | Immunisation Programme (as per state EPI) | Birth to 12 years |
| Cardiac health | Cholesterol screening (full lipogram) | All lives, aged 20 and older. 1 every five years |
| General | Flu vaccination | All lives; 1 every year |
| | HIV finger prick test | All lives; 1 every year |
| | Breast cancer screening with mammography | All lives, aged 45 and older. 1 every three years |
| Men's health | Prostate Specific Antigen (PSA) | Men, ages 45 to 69. 1 every year |
| Over 50s | Pneumococcal vaccination | All lives; aged 65 and older. 1 per lifetime |
| | Colorectal cancer screening (faecal occult blood test) | All lives; ages 50 to 75. 1 every year |
| | Bone densitometry | Women; aged 65 and older and Men; aged 70 and older. 1 every two years |
| Health risk assessments | Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests) | All lives; 1 every year |
| | Preventative screening by contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture & fitness) | All lives; 1 every year |
| ADDITIONAL BENEFITS | | |
| Fedhealth Nurse Line | A 24-hour toll-free line manned by professional nurses for medical and related queries | |
| Emotional Wellbeing Programme | A 24-hour telephonic support to get members through life's ups and downs, with the option to refer to psychologists | |
| Emergency transport/ response | Emergency transport for members through Europ Assistance | |
| Comprehensive managed care programmes | We offer various programmes for our members with specific healthcare needs | |
| MediTaxi | A transport service for members who need follow-up medical visits following a hospital authorisation | |
| SOS Call Me | A USSD call-back service so members can access Emergency Medical Services (EMS), Fedhealth Nurse Line or MediTaxi | |
| Upgrades within 30 days of a life-changing event | Upgrade to a higher option upon the diagnosis of a dread disease or pregnancy | |
| Child rates for financially dependent children up to the age of 27 | Provided they're unmarried and don't earn more than the maximum social pension | |
| Good news for bigger families | Fourth and subsequent children are covered for free | |

*Members on maxima **EXEC**^{GRID} should note: Network hospitals only, or a co-payment of R11 500 will apply.

| | maxima EXEC/ maxima EXEC ^{GRID} | maxima PLUS |
|-------------------------------------|---|---|
| DAY-TO-DAY BENEFIT | | |
| Unlimited Network GP consultations | Unlimited GP visits at Fedhealth Network GPs once savings is depleted | Unlimited GP visits at Fedhealth Network GPs paid from risk never from savings |
| Specialised radiology | Unlimited specialised radiology paid from the Core Benefit Bundle if pre-authorized. First R2 200 for non-PMB MRI/ CT scans is for the member's account | Unlimited specialised radiology paid from the Core Benefit Bundle if pre-authorized |
| Fedhealth Baby Maternity Programme | All pregnant members and dependants | |
| Fedhealth Toddler Programme | Access to sound advice for parents with toddlers up to the age of 24 months | |
| Doula benefit | R1 300 per delivery | |
| Postnatal midwifery benefit | 4 consultations with a midwife in and out-of-hospital per pregnancy | |
| Infant hearing screening benefit | 1 test with an audiologist up to Fedhealth Rate | |
| Paed-IQ | An online parenting hub for expert advice | |
| Take-home medicine benefit | Up to 100% of MPL. Limited to 7 days medication per hospital event | |
| Post-hospitalisation treatment | For up to 30 days after discharge from hospital like physiotherapy, x-rays or pathology i.e. follow-up treatment for a full 30-day period is covered | |
| Trauma treatment at a casualty ward | Unlimited at 100% of Fedhealth Rate. Co-payment of R570 per visit for non-PMBs | Unlimited at 100% of Fedhealth Rate |
| Female contraception benefit | Oral, patches, contraceptive rings, certain injectables as well as IUDs that include Mirena | |

BENEFITS PAID FROM THRESHOLD

| Annual Threshold Levels | | |
|--|---|---|
| Principal member | R13 651 | R15 818 |
| Adult | R10 482 | R12 166 |
| Child (Up to a maximum of 3 children) | R3 511 | R4 219 |
| Limits | | |
| Limits may apply when calculating certain claims for accumulation to Threshold. These limits also apply for refunds from Threshold | | |
| Additional medical services | In and out-of-hospital: Subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to R17 400 per family per year including psychiatrists out-of-hospital | Limit of R17 400 per family per year for the total of all additional medical services including psychiatrists |
| Antenatal scans | Two 2D antenatal scans per pregnancy per beneficiary per year | |
| Advanced dentistry | Limit of R7 400 per person per year, up to an overall annual limit of R22 100 per family per year | |
| Appliances, external accessories and orthotics | In and out-of-hospital: Subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to R15 500 per family per year with a sub-limit of R4 340 for foot orthotics | Limit of R15 500 per family per year with a sub-limit of R4 340 for foot orthotics |
| Optometry | Limit of R3 340 per person per year, up to an overall annual limit of R10 190 per family per year | |
| Prescribed medication | Limit of R7 100 per person per year, up to an overall annual limit of R13 100 per family per year | Limit of R9 900 per person per year, up to an overall annual limit of R19 700 per family per year |
| Basic dentistry, non-Fedhealth Network GPs, pathology, general radiology | Unlimited at 100% of the Fedhealth Rate | |
| Fedhealth network specialists | Unlimited at cost. 10% co-payment if GP referral not obtained | |
| Non-Fedhealth network specialists | Unlimited at 100% of Fedhealth Rate. 10% co-payment if GP referral not obtained | |
| Alternative healthcare, over-the-counter medication | Does not accumulate to or pay from threshold | |

| | maxima EXEC/ maxima EXEC ^{GRID} | maxima PLUS |
|---|--|------------------------------|
| DAY-TO-DAY BENEFIT | | |
| Available for day-to-day expenses | maxima EXEC SAVINGS | maxima PLUS SAVINGS AND OHEB |
| Member | R9 024 | R14 243 |
| Adult Dependant | R7 824 | R11 047 |
| Child Dependant (Up to a maximum of 3 children) | R2 820 | R3 662 |

| | maxima EXEC/ maxima EXEC ^{GRID} | maxima PLUS |
|--|---|---|
| ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED | | |
| Overall annual limit | Unlimited at negotiated tariff | |
| Healthcare Professional Tariff in hospital (HPT) | | |
| Fedhealth Network GPs and Specialists | Covered at cost | |
| Non-Fedhealth Network GPs | Covered at 100% of Fedhealth Rate | |
| Non-Fedhealth Network Specialists | Covered at 200% of Fedhealth Rate | |
| Other Healthcare Professionals | Covered at 100% of Fedhealth Rate | Covered at 300% of Fedhealth Rate |
| Prescribed Minimum Benefits (PMB): Treatment for PMB conditions can be funded in two ways: | To have the treatment for PMB conditions covered in full, you will have to use Fedhealth Network GPs & specialists. | |
| | Should you choose not to make use of network providers, the Scheme will only refund treatment at 100% of the Fedhealth Rate for non-network GPs & 200% of the Fedhealth Rate for non-network specialists. You will have a co-payment should the healthcare professional charge more | |
| Hospitalisation costs: accommodation in a general ward, high care ward and intensive care unit, theatre fees, medicine, material and hospital apparatus | Unlimited at negotiated tariff | |
| Co-payments per event applicable on the hospital/ facility bill only | | |
| Arthroscopic procedures - other | R2 400 | No co-payments |
| Balloon sinuplasty | R4 200 | |
| Colonoscopy, upper GI endoscopy | R2 400 | |
| Arthroscopic procedures: hip | R2 400 | |
| Arthroscopic procedures: wrist | R2 400 | |
| Joint replacements | | |
| Single hip and knee replacements with CP* | No co-payment | |
| Single hip and knee replacements - voluntary use of non-CP* | R26 200 | |
| Involuntary use of non-CP* for single hip and knee replacements | R4 200 | |
| Other joint replacements | R4 200 | |
| Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & Nissen/ Toupey hernia repairs only) | R4 200 | |
| Laparoscopic procedures | R4 200 | |
| Rhizotomies and facet pain blocks (limited to 1 of either procedure per beneficiary per year) | R4 200 | |
| Spinal surgery** | R4 200 | |
| Surgical extraction of impacted wisdom teeth | R4 200 | |
| Additional medical services (dietetics, occupational therapy and speech therapy) and physical therapy , (physiotherapy) | In and out-of-hospital: Subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to R17 400 per family per year | Unlimited subject to medical practitioner referral |
| Alternatives to hospitalisation: Nursing services, private nurse practitioners & nursing agencies Sub-acute facilities, physical rehabilitation facilities | Unlimited at negotiated tariff | |
| Appliances, external accessories and orthotics | In & out-of-hospital: subject to Savings. Does not accumulate to threshold. Paid from threshold up to R15 500 per family per year. (R4 340 sub-limit per beneficiary for foot orthotics) | Unlimited at cost |
| Blood, blood equivalents and blood products | Unlimited | |
| Immune deficiency related to HIV infection | Unlimited (see HPT) | |
| Maxillo-facial surgery Surgical extraction of impacted wisdom teeth | Unlimited, subject to approval (see HPT) You pay a co-payment of R4 200 on the hospital bill | Unlimited, subject to approval (see HPT) |
| In-hospital dentistry benefit for children under 7 | We cover the hospital and anaesthetist. Dentist will be paid from Day-to-Day Benefits | |
| Oncology: oncologist consultations, visits, treatment and materials for chemotherapy and radiotherapy, approved medication, radiology and pathology | R555 900 at preferred provider† & subject to level 2 treatment protocols. DSP† above limit | Unlimited at preferred provider† and subject to level 3 treatment protocols |
| Reimbursement rate if you don't use ICON | Up to 100% of Fedhealth Rate within limit and a 40% co-payment thereafter | Up to 100% of Fedhealth Rate |
| Specialised Medication | R173 400 at cost | R347 900 at cost |
| Organ transplant including immunosuppression medication Corneal graft | R555 900 (See HPT) R20 700 per beneficiary | Unlimited (see HPT) R20 700 per beneficiary |
| Pathology, radiology (general) | Unlimited at 100% of Fedhealth Rate | |

*Must use ICPS or JointCare for non-PMB hip and knee joint replacements. Non-use of Contracted Provider (CP) will result in co-payment.
 **No benefit unless Conservative Back and Neck Rehabilitation Programme has been completed.
 †Preferred provider is ICON - Independent Clinical Oncology Network.

| | maxima EXEC/ maxima EXEC ^{GRID} | maxima PLUS |
|---|---|---|
| BENEFIT | ALL LIMITS ARE PER FAMILY PER YEAR UNLESS OTHERWISE SPECIFIED | |
| Prostheses | | |
| Internal | Various sub-limits apply | |
| Aorta Stent Grafts | R58 500 | |
| Bone lengthening devices | See combined benefit limit for all unlisted internal prosthesis* | |
| Cardiac pacemakers | R48 700 | R58 500 |
| Cardiac stents | R50 100 | |
| Cardiac valves | R44 500 | |
| Carotid Stents | See combined benefit limit for all unlisted internal prosthesis* | |
| Detachable platinum coils | R50 700 | |
| Elbow replacement | R34 800 | R44 500 |
| Emboloc Protection Devices | See combined benefit limit for all unlisted internal prosthesis* | |
| Hip replacement | R34 800 | R44 500 |
| Intraocular lenses (per lens) | R3 200 | |
| Knee replacement | R34 800 | R44 500 |
| Other approved spinal implantable devices | See combined benefit limit for all unlisted internal prosthesis* | |
| Peripheral Arterial Stent Grafts | See combined benefit limit for all unlisted internal prosthesis* | |
| Shoulder replacement | R34 800 | R44 500 |
| Spinal plates and screws | See combined benefit limit for all unlisted internal prosthesis* | |
| Total ankle replacement | See combined benefit limit for all unlisted internal prosthesis* | |
| *Combined benefit limit for all unlisted internal prosthesis | *R29 200 | *R36 100 |
| External | R17 300 at cost | |
| Psychiatric Services: accommodation in a general ward, procedures, ECT, materials and hospital equipment, consultations and visits, medicines and injection material | R32 000 (See HPT) | R40 300 (See HPT) |
| Renal dialysis (chronic): consultations, visits, all services, materials and medicines associated with the cost of renal dialysis | R555 900 at 100% of Fedhealth Rate at Designated Service Provider. 40% co-payment on use of non-DSP | Unlimited at 100% of Fedhealth Rate at Designated Service Provider. 40% co-payment on use of non-DSP. |
| Specialised Medication (e.g. biologicals) Benefit (oncology & non-oncology) | R173 400 at cost | R347 900 at cost |
| Specialised radiology | Unlimited at Fedhealth Rate | |
| Spinal surgery | No benefit unless utilisation of back & neck rehabilitation programme has been completed. You pay a co-payment of R4 200 on the hospital bill | No benefit unless utilisation of back & neck rehabilitation programme has been completed |
| Terminal care benefit | R31 000 at Fedhealth Rate | |

| | | |
|---|--|---|
| Limit | R7 100 per beneficiary, subject to an overall limit of R13 100 per family per year | R15 000 per beneficiary, subject to an overall limit of R28 100 per family per year |
| IN-BENEFIT | | |
| Conditions covered | 51 conditions. See lists below | 65 conditions. See lists below |
| Formulary | Comprehensive formulary | |
| Preferred Provider | MediRite, Dis-Chem, Clicks & Pharmacy Direct | |
| OUT-OF-BENEFIT (See CDL lists below) | | |
| Formulary | Comprehensive formulary | |
| Preferred Provider | MediRite, Dis-Chem, Clicks & Pharmacy Direct | |
| HIV/AIDS medicine benefit including treatment for mother-to-child-transmission, rape & post-exposure prophylaxis | | |
| Limit | Unlimited | |

| CHRONIC DISEASE LIST (CDL) | |
|---|--|
| CDL | Addison's Disease, Asthma, Bipolar Mood Disorder, Bronchiectasis, Cardiac Failure, Cardiomyopathy, COPD/Emphysema/Chronic Bronchitis, Chronic Renal Disease, Coronary Artery Disease, Crohn's Disease, Diabetes Insipidus, Diabetes Mellitus type 1 & 2, Dysrhythmias, Epilepsy, Glaucoma, Haemophilia, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple Sclerosis, Parkinson's Disease, Rheumatoid Arthritis, Schizophrenia, Systemic Lupus Erythematosus, Ulcerative Colitis |
| Additional conditions on maxima EXEC & maxima PLUS (CDL as above + the following 26) | Angina, Ankylosing Spondylitis, Anorexia Nervosa, Attention Deficit Disorder (in children only), Barrett's Oesophagus, Bulimia Nervosa, Conn's Syndrome, Cushing's Syndrome, Deep Vein Thrombosis, Depression, Dermatomyositis, Gastro-Oesophageal Reflux Disease, Generalised Anxiety Disorder, Narcolepsy, Obsessive Compulsive Disorder, Panic Disorder, Paraplegia/ Quadriplegia (associated medicine), Polyarteritis Nodosa, Post-Traumatic Stress Syndrome, Pulmonary Interstitial Fibrosis, Scleroderma, Thromboangitis Obliterans, Thrombocytopenic Purpura, Tourette's Syndrome, Valvular Heart Disease, Zollinger-Ellison Syndrome |
| Additional conditions on maxima PLUS (CDL as above + 26 + the following 14) | Alzheimer's Disease, Benign Prostatic Hyperplasia, Cystic Fibrosis, Gout, Hypoparathyroidism, Menopause, Motor Neuron Disease, Muscular Dystrophy, Myasthenia Gravis, Osteoporosis, Paget's Disease of the Bone, Pancreatic Disease, Pemphigus, Stroke |

Non-compliance with formulary requirements will attract a co-payment of 40%. All medicine claims are subject to the Medicine Price List (MPL), a generic reference price list, and the maximum negotiated dispensing fee. Fedhealth does not make use of a DSP network, only a preferred provider network.

The preferred provider ensures price certainty for members when obtaining medication. Members may use any pharmacy, however if a dispensing fee in excess of 25%/ R25 is charged, the member will incur a co-payment.

| | maxima EXEC/ maxima EXEC ^{GRID} | maxima PLUS |
|---|--|-------------------|
| Women's Health | | |
| Cervical cancer screening (Pap smear) | Women; ages 21 to 65 | 1 every 3 years |
| Men's Health | | |
| Prostate Specific Antigen (PSA) | Men; ages 45 to 69 | 1 every year |
| Children's Health | | |
| Immunisation Programme (as per State EPI) | Birth to 12 years | Various |
| Cardiac Health | | |
| Cholesterol screening (full lipogram) | All lives; aged 20 and older | 1 every 5 years |
| Over 50's | | |
| Pneumococcal vaccination | All lives; aged 65 and older | 1 per lifetime |
| Colorectal cancer screening (faecal occult blood test) | All lives; ages 50 to 75 | 1 every year |
| Bone densitometry | Women; aged 65 and older and Men; aged 70 and older. | 1 every two years |
| General | | |
| Breast cancer screening with mammography | All lives; aged 45 and older | 1 every 3 years |
| Flu vaccination | All lives | 1 every year |
| HIV finger prick test by a contracted wellness network provider | All lives | 1 every year |
| Health risk assessments | | |
| Wellness screening (BMI, blood pressure, finger prick cholesterol & glucose tests) | All lives | 1 every year |
| Preventative screening by contracted wellness network provider (waist-to-hip ratio, body fat %, flexibility, posture & fitness) | All lives | 1 every year |

| | |
|---|--|
| Fedhealth Nurse Line | A 24-hour toll-free line manned by professional nurses for medical and related queries |
| Emotional Wellbeing programme | 24-hour telephonic support to get members through life's ups and downs, with the option to refer to psychologists |
| Emergency transport/ response | Emergency transport for members through Europ Assistance |
| MediTaxi | A transport service for members who need follow-up medical visits following a hospital authorisation |
| SOS Call Me | A USSD call-back service so members can access Emergency Medical Services (EMS), Fedhealth Nurse Line or MediTaxi |
| Comprehensive managed care programmes | |
| Aid for AIDS | Support programme for members living with HIV/Aids |
| Conservative Back & Neck Rehabilitation Programme | Helping members address back and neck pain to avoid spinal surgery |
| Smoking Cessation Programme | All members can sign up free of charge for the GoSmokeFree service once a year to kick the habit |
| Weight Management Programme | 12-week programme designed to help qualifying members with a high BMI and waist circumference lose weight |
| Oncology Disease Management | Comprehensive care for cancer patients |
| Mental Health Programme | Support for members with substance-abuse or mental health issues like depression or bipolar mood disorder |
| Upgrades within 30 days of a life-changing event | Upgrade to a higher option upon the diagnosis of a dread disease or a pregnancy for example |
| Child rates for financially dependent children up to the age of 27 | We charge child rates for children up to 27 who are financially dependent on their parents, provided they're unmarried and don't earn more than the maximum social pension |
| Good news for bigger families | Fourth and subsequent children are covered for free |

| | | |
|--|--|-------------------------------------|
| Unlimited Network GP consultations | Unlimited GP visits at Fedhealth Network GPs | |
| Specialised radiology benefit Out-of-hospital | Unlimited at Fedhealth Rate. First R2 200 for each MRI/ CT scan for member's own account | Unlimited at Fedhealth Rate |
| Fedhealth Baby Maternity Programme | Beautiful baby bag with samples and expert parenting advice | |
| Fedhealth Toddler Programme | Access to sound advice for parents with toddlers up to the age of 24 months | |
| Doula benefit | R1 300 per delivery | |
| Postnatal midwifery benefit | 4 consultations with a midwife in and out-of-hospital per pregnancy | |
| Infant hearing screening benefit | 1 test with an audiologist up to Fedhealth Rate | |
| Paed-IQ | An online parenting hub for expert advice | |
| Take-home medicine benefit | 7-days of paid for take-home medication after discharge from hospital - provided the medication is dispensed by the hospital and reflects on the original hospital account | |
| Post-hospitalisation treatment benefit | For up to 30 days after discharge from hospital like physiotherapy, x-rays or pathology i.e. follow-up treatment for a full day 30-day period is covered | |
| Trauma treatment at a casualty ward | Unlimited at 100% of Fedhealth Rate. You pay a co-payment of R570 per visit for non-PMBs | Unlimited at 100% of Fedhealth Rate |
| Female contraception benefit | Oral, patches, contraceptive rings, certain injectables as well as IUDs that include Mirena | |

| | maxima EXEC/ maxima EXEC ^{GRID} * | maxima PLUS |
|--|--|---|
| BENEFIT | LIMIT PER FAMILY PER YEAR | |
| Tariff | Up to 100% of FR | |
| Co-payments in Threshold | 10% co-payment | No co-payment |
| Appliances, external accessories and orthotics: Hearing aids, wheelchairs, etc. | In & out-of-hospital: subject to Savings. Does not accumulate to threshold. Paid from threshold up to R15 500 per family per year. (R4 340 sub-limit per beneficiary for foot orthotics) | R15 500 per family per year before & after threshold. Subject to Savings, OHEB & threshold. (R4 340 sub-limit per beneficiary for foot orthotics) |
| Alternative healthcare: Acupuncture, homeopathy, naturopathy, osteopathy and phytotherapy (including prescribed medication) | Subject to Savings. Does not accumulate to or pay from Threshold | Subject to Savings & OHEB. Does not accumulate to or pay from Threshold |
| Additional medical services: Audiology, dietetics, genetic counselling, hearing aid acoustics, occupational therapy, orthoptics, podiatry, private nursing*, psychologists, social workers, speech therapy; | In and out-of-hospital: subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to R17 400 per family per year | R17 400 per family per year before and after Threshold. Subject to Savings, OHEB and Threshold |
| Dentistry Advanced: inlays, crowns, bridges, mounted study models, metal base partial dentures, osseo-integrated implants, orthognathic surgery, oral surgery, orthodontic treatment, periodontists, prosthodontists and dental technicians | R7 400 per beneficiary per year, R22 100 per family per year before and after Threshold. Subject to Savings and Threshold | R7 400 per beneficiary per year, R22 100 per family per year before and after Threshold. Subject to Savings, OHEB and Threshold |
| Dentistry (Basic) | Subject to Savings and Threshold. Unlimited once Threshold is reached | Subject to Savings, OHEB and Threshold. Unlimited once Threshold is reached |
| General Practitioners: Limited to 2 mental health consultations per beneficiary per year | | |
| Fedhealth Network GPs | Subject to Savings then unlimited from Risk. Once your Savings is depleted, Fedhealth gives unlimited cover for GP consultations as long as you use a GP who is on the Fedhealth Network | Subject to OHEB then unlimited from Risk. Once your OHEB is depleted, Fedhealth gives unlimited cover for GP consultations as long as you use a GP who is on the Fedhealth Network |
| Non-Fedhealth Network GPs | Subject to Savings and Threshold. Does not accumulate to Threshold. Paid from Threshold at FR | Subject to Savings, OHEB and Threshold. Unlimited accumulation to and refund from Threshold at FR |
| Maternity benefit | Limited to 2 x 2D antenatal scans per pregnancy before and after Threshold. Subject to Savings and Threshold | Limited to 2 x 2D antenatal scans per pregnancy before and after Threshold. Subject to Savings, OHEB and Threshold |
| Optometry | R3 340 per beneficiary per year, R10 190 per family per year before and after Threshold. Subject to Savings and Threshold | R3 340 per beneficiary per year, R10 190 per family per year before and after Threshold. Subject to Savings, OHEB and Threshold |
| Over-the-counter medication | Subject to Savings only. Does not accumulate to or pay from Threshold | |
| Pathology & Radiology | Subject to Savings and Threshold. Unlimited once Threshold is reached | Subject to Savings, OHEB and Threshold. Unlimited once Threshold is reached |
| Physical therapy: Chiropractics, biokinetics & physiotherapy | Subject to Savings. Does not accumulate to Threshold. Paid from Threshold up to the Additional Medical Services limit of R17 400 per family per year | Subject to Savings, OHEB and Threshold. Unlimited once Threshold is reached |
| Prescribed medication | R7 100 per beneficiary per year, R13 100 per family per year before and after Threshold. Subject to Savings and Threshold | R9 900 per beneficiary per year, R19 700 per family per year before and after Threshold. Subject to Savings, OHEB and Threshold |
| Radiology Specialised | Paid from the Core Benefit Bundle if pre-authorized. First R2 200 for non-PMB MRI/ CT scans is for the member's account | Paid from the Core Benefit Bundle if pre-authorized |
| Specialists excluding Psychiatrists: Network GP referral required for consultations (Including PMB conditions to be paid from risk benefits) | | |
| Fedhealth Network Specialists | Subject to Savings and accumulation at cost to Threshold. Unlimited at cost once Threshold is reached. 10% co-payment if GP referral is not obtained | Subject to Savings, OHEB and accumulation at cost to Threshold. Unlimited at cost once Threshold is reached. 10% co-payment if GP referral is not obtained |
| Non-Fedhealth Network Specialists | Subject to Savings and Threshold. Does not accumulate to Threshold. Paid at the Fedhealth Rate from Threshold. 10% co-payment if GP referral is not obtained | Subject to Savings, OHEB and Threshold. Accumulation to and refund from Threshold at Fedhealth Rate only. 10% co-payment if GP referral is not obtained |
| Specialists: Psychiatrists: Network GP referral required for consultations (Including PMB conditions to be paid from risk benefits) | | |
| Fedhealth Network Psychiatrists | Subject to Savings. Does not accumulate to threshold. Paid at cost from threshold up to the Additional Medical Services limit of R17 400 per family per year. 10% co-payment if GP referral is not obtained | Subject to Additional Medical Services limit of R17 400 per family per year before and after threshold. Subject to Savings, OHEB and accumulation to & refund from threshold at cost. 10% co-payment if GP referral is not obtained |
| Non-Fedhealth Network Psychiatrists | Subject to Savings. Does not accumulate to threshold. Paid at the Fedhealth Rate from threshold up to the Additional Medical Services limit of R17 400 per family per year. 10% co-payment if GP referral is not obtained | Subject to Additional Medical Services limit of R17 400 per family per year before & after threshold. Subject to Savings, OHEB and accumulation to & refund from threshold at the Fedhealth Rate. 10% co-payment if GP referral is not obtained |
| Threshold Benefit | The Threshold Benefit pays for certain day-to-day expenses once your day-to-day benefits have been depleted and claims have accumulated up to the required level. The threshold level is reached through the accumulation of claims paid from member's day-to-day benefits and the member's own pocket through the year at the Fedhealth Rate. Certain benefit limits do not accumulate to Threshold. Where limits do accumulate, expenses will only accumulate up to this limit and this limit will also apply to refunds from Threshold. A 10% co-payment will apply to all claims paid from the Threshold Benefit on maxima EXEC. No co-payment will apply to GP and Specialist consultations in-network. | |

FR - Fedhealth Rate | MPL - Medicine Price List
*Private nursing that falls outside the Alternatives to Hospitalisation Benefit.

maxiFED Contributions

maxima PLUS (including Savings and OHEB)

| | Risk | + | Savings | = | TOTAL | Annual Threshold* | Annual OHEB |
|------------------|-------|---|---------|---|-------|-------------------|-------------|
| Member | 7 894 | | 460 | | 8 354 | 15 818 | 8 723 |
| Adult Dependant | 6 808 | | 396 | | 7 204 | 12 166 | 6 295 |
| Child Dependant* | 2 466 | | 144 | | 2 610 | 4 219 | 1 934 |

maxima EXEC (including Savings)

| | Risk | + | Savings | = | TOTAL | Annual Threshold* |
|------------------|-------|---|---------|---|-------|-------------------|
| Member | 4 584 | | 752 | | 5 336 | 13 651 |
| Adult Dependant | 3 973 | | 652 | | 4 625 | 10 482 |
| Child Dependant* | 1 431 | | 235 | | 1 666 | 3 511 |

maxima EXEC^{GRID} (including Savings)

| | Risk | + | Savings | = | TOTAL | Annual Threshold* |
|------------------|-------|---|---------|---|-------|-------------------|
| Member | 4 080 | | 670 | | 4 750 | 13 651 |
| Adult Dependant | 3 536 | | 580 | | 4 116 | 10 482 |
| Child Dependant* | 1 273 | | 209 | | 1 482 | 3 511 |

*Up to a maximum of three children.

Members on **GRID** options should note: use network hospitals or a co-payment of R11 500 will apply.

There is nothing like having the freedom of choice. That's why Fedhealth gives members a choice between regular and "**GRID**" options on maxima EXEC.

This provides members with the opportunity to choose between regular and network hospitals - or hospitals on the Fedhealth **GRID**. By choosing the **GRID** option, members enjoy all the same great benefits of the regular option, but only use our approved network hospitals. In return, they benefit from a lower monthly contribution, which is 11% less than the normal contribution!

The **GRID** option is for those members who don't mind using a network hospital, especially since there are so many excellent network hospitals conveniently located around the country. Refer to pages 39-42 to see the complete list of Fedhealth network hospitals.



maxima EXEC^{GRID}, flexiFED 1, flexiFED 2^{GRID}, flexiFED 3^{GRID} & flexiFED 4^{GRID} - Network Hospitals

Please note that this list may change/expand during the year. Please contact the Fedhealth Customer Contact Centre on 0860 002 153 or refer to the website for the latest Network Hospital and Day Clinic list.

| HOSPITAL NAME | PROVINCE | TOWN |
|---|---------------|------------------|
| Life Beacon Bay Hospital | Eastern Cape | East London |
| Life St James Hospital | Eastern Cape | East London |
| Greenacres Hospital | Eastern Cape | Greenacres |
| Port Alfred Hospital | Eastern Cape | Port Alfred |
| Settlers Hospital | Eastern Cape | Grahamstown |
| East London Eye Hospital | Eastern Cape | East London |
| Matatiele Private Hospital | Eastern Cape | Matatiele |
| Cuyler Clinic | Eastern Cape | Uitenhage |
| Mthatha Private Hospital | Eastern Cape | Mthatha |
| Queenstown Private Hospital** | Eastern Cape | Queenstown |
| Pelononi Private Hospital | Free State | Bloemfontein |
| Universitas Private Hospital | Free State | Bloemfontein |
| Vaalpark Hospital | Free State | Sasolburg |
| Riemland Clinic | Free State | Frankfort |
| Cairnhall Hospital | Free State | Bloemfontein |
| Kroon Hospital | Free State | Kroonstad |
| St Helena Hospital | Free State | Welkom |
| Clinix Botshelong-Empilweni Private Hospital | Gauteng | Vosloorus |
| Clinix Dr SK Matseke Memorial Hospital | Gauteng | Soweto |
| Clinix Solomon Stix Morewa Memorial Hospital | Gauteng | Johannesburg |
| Clinix Tshepo-Themba Private Hospital | Gauteng | Dobsonville |
| Akasia Hospital | Gauteng | Akasia |
| Bougainville Hospital | Gauteng | Daspoort |
| Clinton Hospital | Gauteng | Alberton |
| Femina Hospital | Gauteng | Arcadia |
| Garden City Hospital | Gauteng | Mayfair West |
| Jakaranda Hospital | Gauteng | Muckleneuk |
| Krugersdorp Hospital | Gauteng | Krugersdorp |
| Linksfeld Hospital | Gauteng | Linksfeld West |
| Linkwood Hospital | Gauteng | Linksfeld West |
| Linmed Hospital | Gauteng | Benoni |
| Milpark Hospital | Gauteng | Parktown West |
| Montana Hospital | Gauteng | Montana Park |
| Moot Algemene Hospital | Gauteng | Rietfontein |
| Mulbarton Hospital | Gauteng | Mulbarton |
| N17 Hospital | Gauteng | Springs |
| Olivedale Hospital | Gauteng | Olivedale |
| Optiklin Eye Hospital | Gauteng | Benoni |
| Park Lane Hospital | Gauteng | Parktown |
| Pinehaven Hospital | Gauteng | Krugersdorp |
| Pretoria East Hospital | Gauteng | Moreleta Park |
| Rosebank Hospital | Gauteng | Rosebank |
| Sunward Park Hospital | Gauteng | Boksburg |
| Union Hospital | Gauteng | Alberton |
| Unitas Hospital | Gauteng | Centurion |
| Waterfall City Hospital | Gauteng | Midrand |
| Arwyp Medical Centre | Gauteng | Kempton Park |
| Botshilu Private Hospital | Gauteng | Soshanguve |
| Lakeview Hospital | Gauteng | Benoni |
| Lenmed Health Ahmed Kathrada Private Hospital | Gauteng | Lenasia |
| Lenmed Health Daxina Private Hospital | Gauteng | Lenasia |
| Lenmed Health Randfontein Private Hospital | Gauteng | Randfontein |
| Lenmed Health Zamokuhle Private Hospital | Gauteng | Tembisa |
| Louis Pasteur Private Hospital | Gauteng | Pretoria |
| Medfem Clinic | Gauteng | Bryanston |
| Urolocare Hospital | Gauteng | Hatfield |
| Zuid-Afrikaanse Hospitaal | Gauteng | Pretoria |
| Naledi-Nkanyezi Private Hospital | Gauteng | Sebokeng |
| Cormed Clinic | Gauteng | Vanderbijlpark |
| Midvaal Private Hospital | Gauteng | Vereeniging |
| Kingsway Hospital | KwaZulu-Natal | Amanzimtoti |
| Parklands Hospital | KwaZulu-Natal | Overport |
| St Augustine's Hospital | KwaZulu-Natal | Durban |
| Umlhanga Hospital | KwaZulu-Natal | uMhlanga Rocks |
| Ethekwini Hospital And Heart Centre | KwaZulu-Natal | Durban |
| Gateway Private Hospital | KwaZulu-Natal | Umlhanga Rocks |
| Hillcrest Private Hospital | KwaZulu-Natal | Hillcrest |
| Lenmed Health Shifa Private Hospital | KwaZulu-Natal | Mayville |
| Alberlito Hospital | KwaZulu-Natal | Ballito |
| Hibiscus Hospital | KwaZulu-Natal | Port Shepstone |
| La Verna Private Hospital | KwaZulu-Natal | Ladysmith |
| Margate Private Hospital | KwaZulu-Natal | Margate |
| St Anne's Hospital | KwaZulu-Natal | Pietermaritzburg |
| The Bay Hospital | KwaZulu-Natal | Richards Bay |
| Kokstad Private Hospital | KwaZulu-Natal | Kokstad |
| Ahmed Al-Kadi Private Hospital | KwaZulu-Natal | Overport |

maxima EXEC^{GRID}, flexiFED 1, flexiFED 2^{GRID}, flexiFED 3^{GRID} & flexiFED 4^{GRID} - Network Hospitals

| HOSPITAL NAME | PROVINCE | TOWN |
|--|---------------|-----------------|
| Pholoso Hospital | Limpopo | Polokwane |
| Quality Care Private Hospital | Limpopo | Louis Trichardt |
| Zoutpansberg Private Hospital | Limpopo | Louis Trichardt |
| St Vincent's Hospital | Limpopo | Bela-Bela |
| Emalahleni Private Hospital | Mpumalanga | Witbank |
| Kiaat Private Hospital | Mpumalanga | Nelspruit |
| Lowveld Hospital | Mpumalanga | Nelspruit |
| Nelspruit Surgiclinic Private Hospital | Mpumalanga | Nelspruit |
| Life Cosmos Hospital | Mpumalanga | Witbank |
| Ferncrest Hospital | North West | Rustenburg |
| Fochville Hospital | North West | Fochville |
| The Fountain Private Hospital | North West | Carletonville |
| MooiMed Private Hospital | North West | Potchefstroom |
| Rustenburg Medi Care Hospital | North West | Rustenburg |
| Sunningdale Hospital | North West | Klerksdorp |
| Vryburg Private Hospital | North West | Vryburg |
| Wilmed Park Private Hospital | North West | Klerksdorp |
| Clinix Victoria Private Hospital | North West | Mafikeng |
| Jane Keyser Clinic | Northern Cape | Hartswater |
| Lenmed Health Kathu Private Hospital | Northern Cape | Kathu |
| Mediclinic Upington* | Northern Cape | Upington |
| The Royal Hospital and Heart Centre | Northern Cape | Kimberley |
| Mediclinic Gariep* | Northern Cape | Kimberley |
| Mediclinic Cape Gate | Western Cape | Brackenfell |
| Life Bay View Hospital | Western Cape | Mossel Bay |
| Life West Coast Private Hospital | Western Cape | Vredenburg |
| Blaauwberg Hospital | Western Cape | Sunningdale |
| Ceres Hospital | Western Cape | Ceres |
| Christiaan Barnard Memorial Hospital | Western Cape | Cape Town |
| Kuils River Hospital | Western Cape | Kuils River |
| NI City Hospital | Western Cape | Goodwood |
| Bellville Medical Centre | Western Cape | Bellville |
| Busamed Paardevlei Private Hospital | Western Cape | Somerset West |
| Cape Eye Institute | Western Cape | Bellville |
| Gatesville Medical Centre | Western Cape | Gatesville |
| Mitchells Plain Medical Centre | Western Cape | Mitchells Plain |
| Tokai Medical Centre | Western Cape | Tokai |
| Rondebosch Medical Centre | Western Cape | Lansdowne |
| Mediclinic Louis Leipoldt | Western Cape | Bellville |
| Mediclinic Stellenbosch | Western Cape | Stellenbosch |
| Mediclinic Durbanville | Western Cape | Durbanville |

*Only available on flexiFED 1 | **Not available on flexiFED 1

flexiFED 1^{Elect}, flexiFED 2^{Elect}, flexiFED 3^{Elect} & flexiFED 4^{Elect} - Network Hospitals

Please note that this list may change/expand during the year. Please contact the Fedhealth Customer Contact Centre on 0860 002 153 or refer to the website for the latest Elect Network Hospital list.

| HOSPITAL NAME | PROVINCE | TOWN |
|--|---------------|------------------|
| Life St Mary's Private Hospital | Eastern Cape | Umtata |
| Life Queenstown Private Hospital | Eastern Cape | Queenstown |
| Riemland Clinic | Free State | Frankfort |
| St Helena Hospital | Free State | Welkom |
| Botshilu Private Hospital | Gauteng | Soshanguve |
| Clinix Botshelong-Empilweni Private Hospital | Gauteng | Vosloorus |
| Clinix Naledi-Nkanyezi Private Hospital | Gauteng | Sebokeng |
| Clinix Tshepo-Themba Private Hospital | Gauteng | Soweto |
| Zamokuhle Private Hospital | Gauteng | Tembisa |
| Pretoria West Hospital | Gauteng | Pretoria West |
| Helen Joseph Hospital | Gauteng | Auckland Park |
| Sebokeng Hospital | Gauteng | Sebokeng |
| Louis Pasteur Hospital | Gauteng | Pretoria |
| Clinix Solomon Stix Morewa Memorial Hospital | Gauteng | Johannesburg |
| Dr S K Matseke Memorial Hospital | Gauteng | Diepkloof |
| La Verna Private Hospital | KwaZulu-Natal | Ladysmith |
| Shifa Private Hospital | KwaZulu-Natal | Durban |
| Zoutpansberg Private Hospital | Limpopo | Polokwane |
| Mediclinic Tzaneen | Limpopo | Tzaneen |
| Life Piet Retief Hospital | Mpumalanga | Piet Retief |
| Clinix Itokolle-Victoria Private Hospital | North West | Mafikeng |
| Vryburg Private Hospital | Northern Cape | Vryburg |
| Lenmed Health Kathu Private Hospital | Northern Cape | Kathu |
| Ceres Private Hospital | Western Cape | Ceres |
| Bellville Medical Centre | Western Cape | Bellville |
| Mitchell's Plain Medical Centre | Western Cape | Mitchell's Plain |
| Mediclinic Cape Gate | Western Cape | Brackenfell |
| Mediclinic Durbanville | Western Cape | Durbanville |

| HOSPITAL NAME | PROVINCE | TOWN |
|---|---------------|----------------|
| Med Forum Theatre | Eastern Cape | Port Elizabeth |
| Bethlehem Medical Centre Day Theatre | Free State | Bethlehem |
| CityMed Day Theatre | Free State | Bloemfontein |
| Cure Day Clinics - Bloemfontein | Free State | Bloemfontein |
| Welkom Medical Centre | Free State | Welkom |
| Boksburg Medical and Dental Centre | Gauteng | Boksburg |
| Constantia Clinic | Gauteng | Florida |
| Constantia Park Medical and Dental Centre | Gauteng | Garsfontein |
| Germiston Medical and Dental Centre | Gauteng | Germiston |
| Silverton Medical and Dental Theatre | Gauteng | Pretoria |
| The Berg Day Theatre | Gauteng | Bergbron |
| Protea Day Clinic | Gauteng | Krugersdorp |
| Advanced Groenkloof Day Hospital | Gauteng | Groenkloof |
| Medgate Day Hospital | Gauteng | Roodepoort |
| Advanced Soweto Eye Hospital | Gauteng | Soweto |
| Birchmed Surgical Centre | Gauteng | Kempton Park |
| Centre For Gynaecological Endoscopy | Gauteng | Morningside |
| Centre Of Advanced Medicine | Gauteng | Waverly |
| Centurion Eye Hospital | Gauteng | Centurion |
| Cure Day Clinics - Erasmuskloof | Gauteng | Erasmuskloof |
| Cure Day Clinics - Fourways | Gauteng | Fourways |
| Medkin Clinic | Gauteng | Pretoria |
| Cure Day Clinics - Midstream | Gauteng | Midstream |
| Edenvale Day Clinic | Gauteng | Edenvale |
| Ekurhuleni SurgiKlin Day Clinic | Gauteng | Kempton Park |
| Fordsburg Day Clinic | Gauteng | Fordsburg |
| Johannesburg Eye Hospital | Gauteng | Randburg |
| Kilnerpark Narkokliniek | Gauteng | Pretoria |
| Mayo Clinic | Gauteng | Roodepoort |
| Ocumed Eye And Laser Institute | Gauteng | Vanderbijlpark |
| Optimed Clinic | Gauteng | Johannesburg |
| Sandhurst Eye Centre | Gauteng | Sandton |
| Dr Nilesh Dahya Inc | Gauteng | Benoni |
| Twenty Twenty Eye Surgery Centre | Gauteng | Mulbarton |
| Visiclin Eye Clinic | Gauteng | Three Rivers |
| Visiomed Eye And Laser Centre | Gauteng | Randburg |
| Netcare Rehabilitation Hospital | Gauteng | Auckland Park |
| Centurion Day Hospital | Gauteng | Centurion |
| Lakefield Surgical Centre | Gauteng | Benoni |
| Umhlanga Eye Institute | KwaZulu-Natal | Umhlanga |
| Bluff Medical and Dental Centre | KwaZulu-Natal | Bluff |
| Malvern Medical and Dental Centre | KwaZulu-Natal | Malvern |
| Pinetown Medical and Dental Centre | KwaZulu-Natal | Pinetown |
| Westridge Surgical | KwaZulu-Natal | West Ridge |
| Howick Day Clinic | KwaZulu-Natal | Howick |
| KZN Day Clinic | KwaZulu-Natal | Umhlanga |
| Lorne Street Anaesthetic Clinic | KwaZulu-Natal | Durban |
| Durban Eye Hospital | KwaZulu-Natal | Durban |
| Shelly Beach Day Clinic | KwaZulu-Natal | Shelly Beach |
| Emalahleni Day Hospital | Mpumalanga | Witbank |
| Advanced De La Vie Day Hospital | Mpumalanga | Witbank |

| HOSPITAL NAME | PROVINCE | TOWN |
|---|---------------|---------------|
| Highveld Eye Hospital | Mpumalanga | Witbank |
| Potchefstroom Medical and Dental Centre | North West | Potchefstroom |
| Rustenburg Private Eye Clinic | North West | Rustenburg |
| Medi-Harts Day Clinic | Northern Cape | Hartswater |
| Kimberley Narko Clinic | Northern Cape | Kimberley |
| Mediclinic Upington | Northern Cape | Upington |
| Kalahari Eye and Day Theatre | Northern Cape | Upington |
| Langeberg Medical and Dental Centre | Western Cape | Kraaifontein |
| Monte Vista Clinic | Western Cape | Monte Vista |
| Parow Medical and Dental Centre | Western Cape | Parow |
| Tokai Medical and Dental Centre | Western Cape | Tokai |
| Advanced Knysna Surgical Centre | Western Cape | Knysna |
| Advanced Panorama Surgical Centre | Western Cape | Panorama |
| Advanced Vergelegen Surgical Centre | Western Cape | Somerset West |
| Advanced Worcester Surgical Clinic | Western Cape | Worcester |
| Cape Dental Theatres | Western Cape | Wynberg |
| Cure Day Clinics - Bellville | Western Cape | Parow |
| Cure Day Clinics - Somerset West | Western Cape | Somerset West |
| Cure Day Clinics - St Stephen's Paarl | Western Cape | Paarl |
| Driftwood Clinic | Western Cape | Constantia |
| George Surgical Centre | Western Cape | George |
| Kango Clinic (Kannaland Medical Clinic) | Western Cape | Oudtshoorn |
| The Surgical Institute | Western Cape | Durbanville |
| Thembani Theatres | Western Cape | Khayelitsha |
| Vidamed Day Hospital | Western Cape | Mossel Bay |
| Wesfleur Private Clinic | Western Cape | Atlantis |
| Advanced Durbanville Surgical Centre | Western Cape | Durbanville |
| Alchimia Clinic | Western Cape | Gardens |
| Hermanus Day Hospital | Western Cape | Hermanus |



Contributions

| myFED | | | |
|------------------------------------|--------|-------|--------|
| Highest household income per month | Member | Adult | Child* |
| R1 - 5 953 | 916 | 784 | 440 |
| 5 954 - 9 732 | 1 161 | 989 | 567 |
| 9 733 - 12 021 | 1 627 | 1 393 | 624 |
| 12 022 - 13 739 | 2 068 | 1 672 | 808 |
| 13 740 - > | 2 804 | 2 506 | 1 068 |

*Up to a maximum of three children.

| flexiFED Contributions | | | | | | | | | |
|------------------------|--------|---------|--------------|-------|---------|--------------|--------|---------|------------|
| flexiFED 1 | | | | | | | | | |
| | Member | | | Adult | | | Child* | | |
| | Risk | Savings | TOTAL | Risk | Savings | TOTAL | Risk | Savings | TOTAL |
| Network hospitals | 1 586 | 25 | 1 611 | 1 188 | 19 | 1 207 | 517 | 8 | 525 |
| Elect | 1 189 | 19 | 1 208 | 891 | 14 | 905 | 388 | 6 | 394 |

| flexiFED 2 | | | | | | | | | |
|--------------|--------|---------|--------------|-------|---------|--------------|--------|---------|------------|
| | Member | | | Adult | | | Child* | | |
| | Risk | Savings | TOTAL | Risk | Savings | TOTAL | Risk | Savings | TOTAL |
| Any hospital | 2 061 | 25 | 2 086 | 1 747 | 21 | 1 768 | 608 | 7 | 615 |
| GRID | 1 834 | 22 | 1 856 | 1 555 | 19 | 1 574 | 541 | 7 | 548 |
| Elect | 1 546 | 19 | 1 565 | 1 311 | 16 | 1 327 | 456 | 6 | 462 |

| flexiFED 3 | | | | | | | | | |
|--------------|--------|---------|--------------|-------|---------|--------------|--------|---------|------------|
| | Member | | | Adult | | | Child* | | |
| | Risk | Savings | TOTAL | Risk | Savings | TOTAL | Risk | Savings | TOTAL |
| Any hospital | 2 269 | 25 | 2 294 | 1 996 | 22 | 2 018 | 809 | 9 | 818 |
| GRID | 2 019 | 22 | 2 041 | 1 777 | 20 | 1 797 | 720 | 8 | 728 |
| Elect | 1 702 | 19 | 1 721 | 1 497 | 16 | 1 513 | 607 | 7 | 614 |

| flexiFED 4 | | | | | | | | | |
|--------------|--------|---------|--------------|-------|---------|--------------|--------|---------|------------|
| | Member | | | Adult | | | Child* | | |
| | Risk | Savings | TOTAL | Risk | Savings | TOTAL | Risk | Savings | TOTAL |
| Any hospital | 3 006 | 25 | 3 031 | 2 662 | 22 | 2 684 | 919 | 8 | 927 |
| GRID | 2 676 | 22 | 2 698 | 2 369 | 20 | 2 389 | 818 | 7 | 825 |
| Elect | 2 255 | 19 | 2 274 | 2 035 | 17 | 2 052 | 703 | 6 | 709 |

*Up to a maximum of three children.

| maxiFED Contributions | | | | | | |
|--|-------|---|---------|---|--------------|-------------------|
| maxima PLUS (including Savings and OHEB) | | | | | | |
| | Risk | + | Savings | = | TOTAL | Annual Threshold* |
| Member | 7 894 | | 460 | | 8 354 | 15 818 |
| Adult Dependant | 6 808 | | 396 | | 7 204 | 12 166 |
| Child Dependant* | 2 466 | | 144 | | 2 610 | 4 219 |

| maxima EXEC (including Savings) | | | | | | |
|---------------------------------|-------|---|---------|---|--------------|-------------------|
| | Risk | + | Savings | = | TOTAL | Annual Threshold* |
| Member | 4 584 | | 752 | | 5 336 | 13 651 |
| Adult Dependant | 3 973 | | 652 | | 4 625 | 10 482 |
| Child Dependant* | 1 431 | | 235 | | 1 666 | 3 511 |

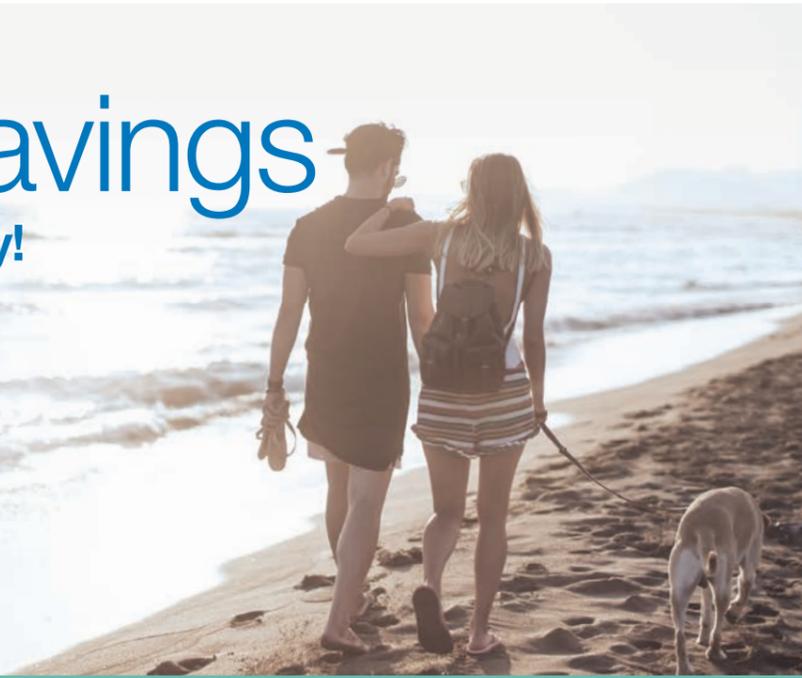
| maxima EXEC ^{GRID} (including Savings) | | | | | | |
|---|-------|---|---------|---|--------------|-------------------|
| | Risk | + | Savings | = | TOTAL | Annual Threshold* |
| Member | 4 080 | | 670 | | 4 750 | 13 651 |
| Adult Dependant | 3 536 | | 580 | | 4 116 | 10 482 |
| Child Dependant* | 1 273 | | 209 | | 1 482 | 3 511 |

*Up to a maximum of three children.





Great savings with Sanlam Reality!



Your quick guide to Sanlam Reality's benefits

Reality Health *Single and Family*

Wealth

| | |
|-------------------------|---|
| Sanlam Life Cover | Up to 30% off |
| Sanlam savings products | Up to 100% off primary asset management charges |
| Sanlam Online Will | Online Will safekeeping |
| Funeral Cover | Cover up to R5000 |
| Sanlam Gap Cover | Extra cover for your hospital stay |
| TaxTim | Help with tax returns |
| Wealth Sense | Online financial platform |
| Pet Accident Cover | Cover up to R3000 annually |

Health

| | |
|--------------------|--------------------|
| Virgin Active Gym | As much as 60% off |
| Planet Fitness Gym | As much as 80% off |
| JustGym | As much as 80% off |

Travel

| | |
|--------------------------------|--|
| Mango Flights | As much as 30% off |
| Emirates Flights | As much as 25% off |
| International Travel Insurance | Cover for medical emergencies and related expenses overseas up to R5-million |
| Protea Hotels by Marriott® | As much as 30% off |
| Tempest Car Hire | As much as 50% off |
| Uber Trips | As much as 30% off |
| Bidvest Premier Lounge | Free access |

Entertainment

| | |
|----------------------------------|--|
| Nu Metro Movies and Refreshments | R25 for 2D or R45 for 3D; R30 for refreshments combo |
| Computicket Shows and Sport | Buy one, get one free (up to R300) |
| Simfy Africa Music Streaming | Get six months complimentary, then 7.5% off music streaming |
| Wi-Fi | Get 1GB Wi-Fi monthly |
| Reality Magazine | Quarterly |

Personal Services

| | |
|--------------------|-----------------------|
| Personal Assistant | 24/7, 365 days a year |
|--------------------|-----------------------|

Sanlam Reality is the lifestyle and rewards programme of the Sanlam Group and rewards members for taking care of their money. It is available to all Fedhealth medical aid members. All medical aid members automatically qualify for the free Reality Access option. Fedhealth members can also sign up for the Reality Health membership option where they can enjoy benefits in the following categories:

Wealth, Health, Travel, Entertainment and Personal Services. Family membership options are also available, enabling the whole family to enjoy exclusive benefits and rewards.

Reality Access for Fedhealth

This option is free to all Fedhealth members and offers three primary benefits: Funeral Cover worth R5000, International Travel Insurance up to R5-million and Pet Accident Cover up to R3000 annually.

Reality Health

Our flagship offering with great discounts, many unique benefits and an expanded gym offering. Save on gym membership, local and international flights, hotels, car hire, travel insurance, movies, entertainment and more.



Single membership option
R195/month



Family membership option
R250/month

Sanlam Reality is based on a tier model structure designed to reward members for specific tier activities. Members can be on Bronze, Silver or Gold tier status, and this status is updated annually.

The more you do, the more you get rewarded.

To find out more about how you can join Sanlam Reality, go to www.sanlamreality.co.za or call **0860 732 548/9**.

Fedhealth Customer Contact Centre **0860 002 153**

Corner Ontdekkers Road and Conrad Street, Absa Building Block F,
Florida, 1716 • Private Bag X3045, Randburg 2125

www.fedhealth.co.za

Please note: All Fedhealth benefits are subject to registered Scheme Rules, and as such, this document only aims to provide a summary of such benefits. For the full Scheme Rules, please visit fedhealth.co.za or contact the Fedhealth Customer Contact Centre on 0860 002 153 to obtain a copy.

We let **you** be **YOU**

