



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.

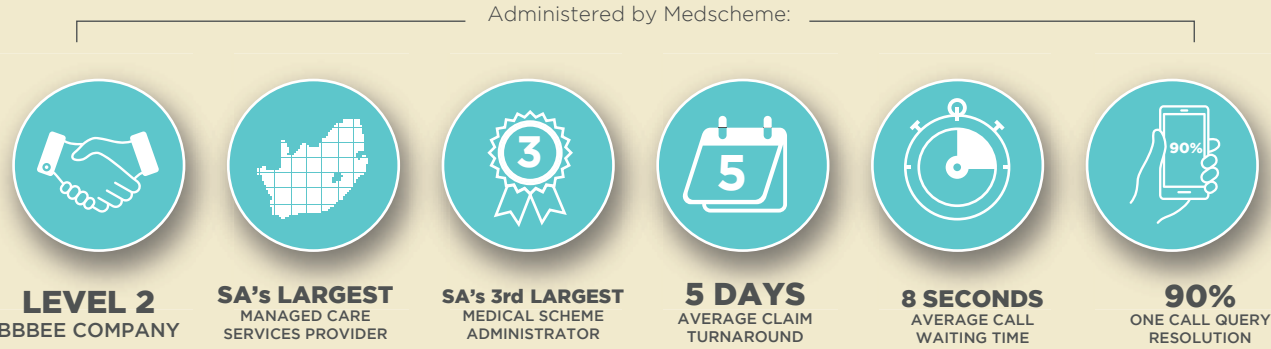
A healthy financial position is a sign of a healthy scheme, and as such we are immensely proud of our AA- Global Credit Rating maintained for 12 consecutive years, and our reserves that are well over the required 25%.

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.



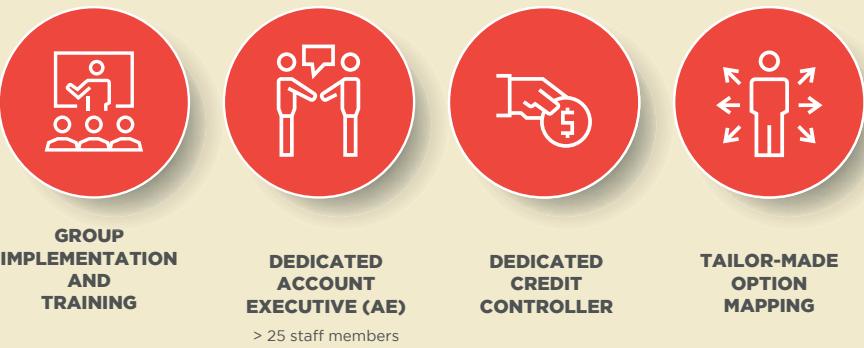
Numbers speak for themselves



Staying in touch



Caring for corporates



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

maxma EXEC - Mature families



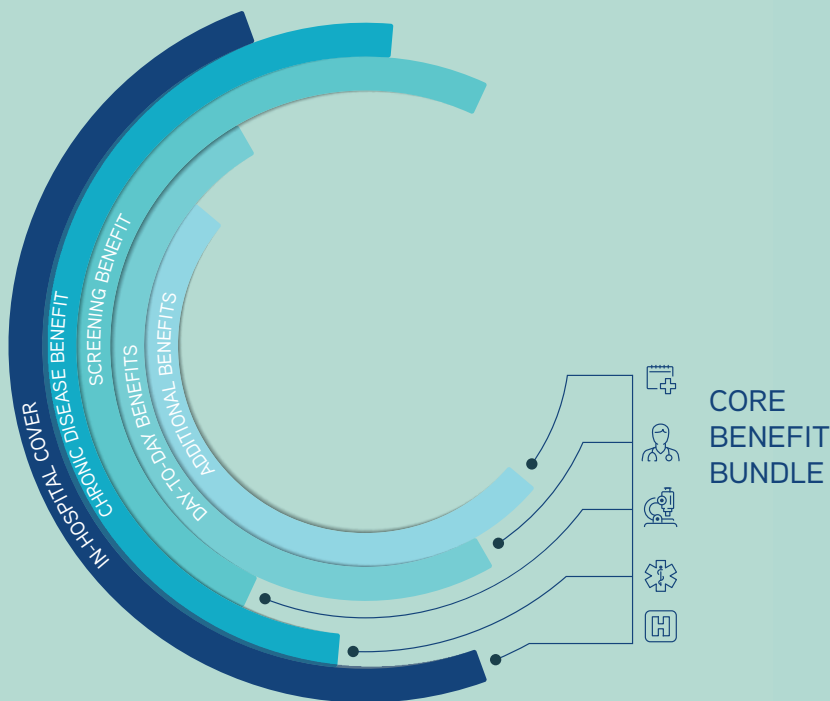
myFED

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 • 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
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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
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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

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).

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

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

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

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
Emalahleni 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

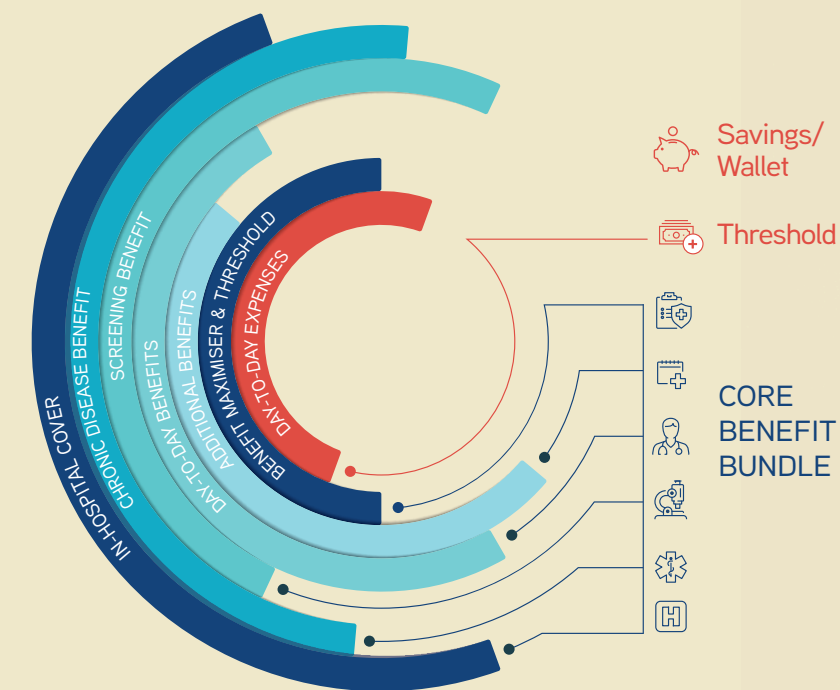
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Complete reassurance for whatever life brings

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.

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.

The diagram illustrates the components of a health insurance benefit bundle. The bundle is represented by concentric semi-circular arcs. From the center outwards, the layers are: 'DAY-TO-DAY EXPENSES' (red), 'BENEFIT MAXIMISER & THRESHOLD' (dark blue), 'ADDITIONAL BENEFITS' (light blue), 'DAY-TO-DAY BENEFITS' (medium blue), 'CHRONIC DISEASE BENEFIT' (dark blue), and 'IN-HOSPITAL COVER' (darkest blue). To the right, a 'CORE BENEFIT BUNDLE' is shown with icons for a hospital, ambulance, microscope, person, cross, and shield. Above this, a 'Threshold' is indicated by a red line and a wallet icon with a plus sign. Further up, a 'Savings/Wallet' icon is shown.

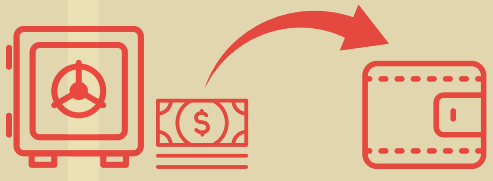


FEDHEALTH 2019: NEW PRODUCT STRUCTURE

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	CORE BENEFIT BUNDLE This is the basic cover all members on the flexiFED range enjoy and includes the following benefits	In-hospital	Most costs for hospitalisation are covered from this benefit and must be pre-authorised. flexiFED 1 covers network hospitals only, while flexiFED 2, 3 and 4 cover any private hospital of choice.		
		Chronic	Approved chronic medication is covered from this benefit.		
		Screening	Prevention is better than cure, so we cover numerous women's, children's, cardiac and general health risk assessments and screenings.		
		Day-to-day	Additional Benefits	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.	
PAY LOWER CONTRIBUTIONS ON YOUR CORE BENEFIT BUNDLE	You can CHOOSE to pay a lower monthly contribution by choosing between the following:	Benefit Maximiser	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.		Same benefits as flexiFED 1, 2 and 3 as well as unlimited network GP consultations always paid from Risk and never from Savings.
			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.		
			Save 25% by choosing a restricted hospital network or just pay an R11 500 excess for planned procedures at a hospital of your choice.		
			Save 11% by choosing network hospitals OR save 25% by choosing a restricted hospital network or just pay an R11 500 excess for planned procedures at a hospital of your choice.		
DAY-TO-DAY COVER	SAVINGS MEDIVault & WALLET	No more paying for Savings upfront before you've even used it!	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. 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.		




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 consultations 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 consultations 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 consultations 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 consultations 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^{GRD} 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^{GRD} 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 consultations 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 consultations 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 consultations 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^{GRD} 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^{GRD} R9 900
flexiFED 3^{Elect} R8 400




flexiFED 4
Mature families

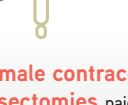
For mature families looking for cover that leaves nothing to chance.



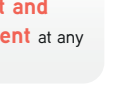
Access to a large MediVault for day-to-day benefits. You just access your MediVault and pay it back interest-free.



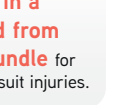
Unlimited network GP consultations from core benefit bundle



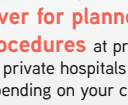
Female contraception and vasectomies paid from core benefit bundle.




Unlimited Accident and Emergency treatment at any private hospital.




Trauma treatment in a casualty ward paid from the core benefit bundle for sports or hazardous pursuit injuries.




Unlimited private hospital cover for planned procedures at private hospitals (all private hospitals or networks depending on your choice).




Specialised radiology




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.



Post-hospitalisation benefit



Threshold benefit

Principal Member + Adult Dependant + 2 Children

Monthly contributions:
flexiFED 4 Any hospital R7 569
flexiFED 4^{GRD} 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^{GRD} R17 400
flexiFED 4^{Elect} R14 700

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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	flexiFED 2	flexiFED 3	flexiFED 4
	Basic benefit bundle for young and healthy singles	Basic benefit bundle for family start-ups	Basic benefit bundle for young families	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			

	flexiFED 1	flexiFED 2	flexiFED 3
BENEFIT MAXIMISER	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.		
Network GP visits	Unlimited at nominated network GP		
Dentistry	Preventative dental benefit	Basic dental benefit	

	flexiFED 4
THRESHOLD FOR flexiFED 4 ONLY	Day-to-day claims accumulate at the Fedhealth Rate to the Threshold Level. Limits apply to certain expenses
Annual Threshold Level M M+1 M+2 M+2+	<div>R13 650</div> <div>R24 150</div> <div>R27 660</div> <div>R31 500</div>
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

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
IN-HOSPITAL	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	
	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	
	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		
Arthroscopic procedures: wrist	Unlimited at cost at PMB level of care	R7 800		
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	
Laparoscopic hernia repairs (bilateral inguinal, repeated inguinal hernias & nissen/ toupey hernia repairs only)	R6 200		R4 200	
Laparoscopic procedures	R6 200		R4 200	
Laparoscopic varicocelectomy	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	
Additional medical services (dietetics, occupational therapy and speech therapy)	Subject to savings, wallet or self-funded			
Additional medical services (dietetics, occupational therapy and speech therapy)	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			

*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.

IN-HOSPITAL

	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	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	Unlimited at cost at PMB level of care	Unlimited at cost at PMB level of care	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		
Embolic Protection Devices			See combined benefit limit for all unlisted internal prosthesis*			
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

CHRONIC DISEASE BENEFIT

	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			
Formulary				Intermediate formulary
Preferred Provider				MedRite, 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)

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		



DAY-TO-DAY BENEFIT

	flexiFED 1	flexiFED 2	flexiFED 3	flexiFED 4
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 <i>MAXIMISER</i>	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 <i>MAXIMISER</i>		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

THRESHOLD BENEFIT		flexiFED 4
	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^{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	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.

CONTRIBUTIONS

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.

SAVINGS AND WALLET

	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, orthoptics, 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 ^{GRID} 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.

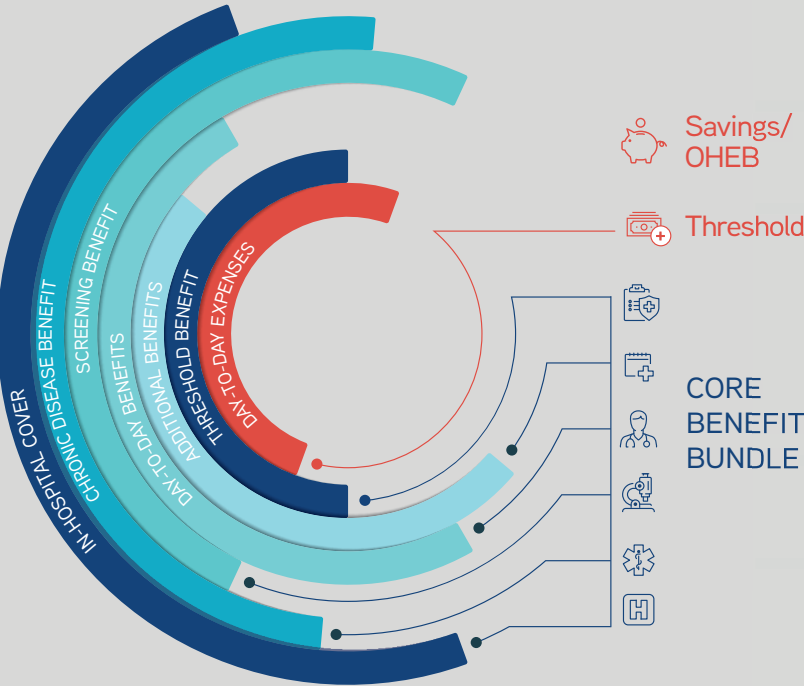


maxiFED

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} *	maxima PLUS
		A comprehensive benefit bundle with a threshold benefit	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-authorised. 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-authorised
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 EXEC ^{GRID} SAVINGS	maxima PLUS SAVINGS AND OHEB
Member	R9 024	R8 040	R14 243
Adult Dependant	R7 824	R6 960	R11 047
Child Dependant (Up to a maximum of 3 children)	R2 820	R2 508	R3 662

	maxima EXEC/ maxima EXEC ^{GRID}	maxima PLUS
BENEFIT	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 (bilaterl 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	R555 900 (See HPT)	Unlimited (see HPT)
Corneal graft	R20 700 per beneficiary	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
Embolic 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	R21 800 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, Thrombocytopaenic 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.

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 hosital 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
	Paid from the Core Benefit Bundle if pre-authorised. First R2 200 for non-PMB MRI/ CT scans is for the member's account	Paid from the Core Benefit Bundle if pre-authorised
Radiology Specialised		
Specialists excluding Psychiatrists: Network GP referral required for consultations (Inculding 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 (Inculding 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
Pelonomi 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
Zamokhule 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

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

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
Umlhanga Eye Institute	KwaZulu-Natal	Umlhanga
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	Umlhanga
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

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

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* 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.



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
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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**

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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**

